Research Section
Effect of Workers’ Remittances on Balance of Trade, Inflation and Economic Growth in Pakistan
Asif Z. Warsi, Mohammad Shujaat Mubarik and Javed Hussain
The Role of Organizational Culture and Methodological Approach in Implementing Knowledge Management Activities
Vijay Shrimali, Nidhi Maheshwari and Ragini Pamecha
Causal Relationship between Revenue and Expenditure: Provincial Study of Pakistan
Kazim Jafri and Syed Ghayyur Alam
Perceived Stress, Appraisal and Coping Strategies: Comparison of Doctors Serving at Casualty Units and Institutional Affiliation, Working Shift and Gender
Khalida Rauf and Asim Farooq
Self-Interested Articulation of Feminist Values: A Randian Analysis of Two Classical Anti Heroines in the 19th Century British Empire
Muhammad Asif Khan
Avoidant Decision Making Style in Laissez-Faire Leadership Style and Avoidant Conflict Management Style
Muhammad Naveed Riaz, Naiha Batool, Muhammad Akram Riaz, Jawwad M. Shujaat and Masud Akhtar
Discussion
The Rise and Fall of the BCCI
Muhammad Farhan, Usamah Iyyaz Billah and Kamran Ali
Book Review
Leadershift
Fareeda Ibad
Enhancing Learning, Teaching, Assessment and Curriculum in Higher Education
Shelina Bhamani
## Contents

### Research Section

<table>
<thead>
<tr>
<th>Title</th>
<th>Page No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effect of Workers’ Remittances on Balance of Trade, Inflation and Economic Growth in Pakistan</td>
<td>204</td>
</tr>
<tr>
<td>Asif Z. Warsi, Mohammad Shujaat Mubarik and Javed Hussain</td>
<td></td>
</tr>
<tr>
<td>The Role of Organizational Culture and Methodological Approach in Implementing Knowledge Management Activities</td>
<td>218</td>
</tr>
<tr>
<td>Vijay Shrimali, Nidhi Maheshwari and Ragini Pamecha</td>
<td></td>
</tr>
<tr>
<td>Causal Relationship between Revenue and Expenditure: Provincial Study of Pakistan</td>
<td>238</td>
</tr>
<tr>
<td>Kazim Jafri and Syed Ghayyur Alam</td>
<td></td>
</tr>
<tr>
<td>Perceived Stress, Appraisal and Coping Strategies: Comparison of Doctors Serving at Casualty Units and Institutional Affiliation, Working Shift and Gender</td>
<td>254</td>
</tr>
<tr>
<td>Khalida Rauf and Asim Farooq</td>
<td></td>
</tr>
<tr>
<td>Self-Interested Articulation of Feminist Values: A Randian Analysis of Two Classical Anti Heroines in the 19th Century British Empire</td>
<td>301</td>
</tr>
<tr>
<td>Muhammad Asif Khan</td>
<td></td>
</tr>
<tr>
<td>Avoidant Decision Making Style in Laissez-Faire Leadership Style and Avoidant Conflict Management Style</td>
<td></td>
</tr>
<tr>
<td>Muhammad Naveed Riaz, Naila Batool, Muhammad Akram Riaz, Jawwad M. Shujaat and Masud Akhtar</td>
<td>319</td>
</tr>
<tr>
<td>Discussion</td>
<td></td>
</tr>
<tr>
<td>The Rise and Fall of the BCCI</td>
<td>331</td>
</tr>
<tr>
<td>Muhammad Farhan, Usamah Iyyaz Billah and Kamran Ali</td>
<td></td>
</tr>
<tr>
<td>Book Review</td>
<td></td>
</tr>
<tr>
<td>Leadershift</td>
<td>352</td>
</tr>
<tr>
<td>Fareeda Ibad</td>
<td></td>
</tr>
<tr>
<td>Enhancing Learning, Teaching, Assessment and Curriculum in Higher Education</td>
<td></td>
</tr>
<tr>
<td>Shelina Bhamani</td>
<td>361</td>
</tr>
</tbody>
</table>

### PAKISTAN BUSINESS REVIEW JULY 2013
Chief Editor: Prof. Dr. Shahida Wizarat
Managing Editor: Sabina Mohsin

Editorial Board

Prof. Izlin Ismail, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur.
Dr. Teoman Duman, International Buarch University Bosnia and Herzegovina.
Prof. Angelo Santagostino, University of Brescia, Italy.
Mr. Thomas Winter, University of Rostock, Rostock, Germany.
Dr. Bettina Robotka, Professor IoBM and Humboldt University, Berlin, Germany.
Dr. Geoff Kay, City University, London.
Dr. D.M. Semasinghe, University of Kelaniya, Sri Lanka.
Prof Anoma Abhayaratne, Department of Economics and Statistics, University of Peradeniya, Sri Lanka.
Dr. Domingos Santos, Sub- Director, Institute of Politecnico de Castelo Branco, Portugal.
Dr. Javier Poncela Gonzalez, Department ETST Telecommunication, University of Malaga, Spain.
Ms. Alessia Lefebure, Director Alliance Program, Columbia University, New York.
Professor Pranas Zaukaskas, Dr. Habil, Dean, Faculty of Economics and Management, Vytautas Magnus University, Lithuania.
Mr. Jayaib Ahmed, Head of Department, Marketing, IoBM.
Dr. Khalid Amin, Head of Department, HR and Management, IoBM.
Dr. Nasreen Hussain, Head of Department, Education, IoBM.
Mr. Jamal Zubairi, Head of Department, Accounting & Finance, IoBM.
Dr. Shahid Amjad, Head of Department, Environment & Energy, IoBM.
Prof Dr. Fasihul Alam, Department of Management Studies, University of Chittagong, Bangladesh.
Prof. Subas K.C., Dean, Kathmandu University School of Management, Nepal.
Mr. Peter N. Stearns, Provost and Executive Vice President, George Mason University, Virginia.
Ms. Deng Xinghua, Director, University of Science and Technology, China.
Prof. Dr. Dietrich Steude, Fachhochschule Erfurt University of Applied Sciences, Berlin, Germany.
Mr. Jurgen Gau, Dipl.-Ing., Dipl.-Wirtsch.-Ing., Donarweg, Munich, Germany.
Mr. Horst Stenzel, Concepts Consulting Production, Stenzelfilm, Selma-Lagerlof-STR., Munich, Germany.
Mr. Hartmut Wellerdt, Marketing Consultant, Bremin University, Germany.

PAKISTAN BUSINESS REVIEW JULY 2013
Referees

Dr. Ishrat Husain, Institute of Business Administration, Karachi
Prof. Dr Mehtab Karim, School of Public Policy, George Mason University, USA
Dr. Khalid Nadvi, IDS, University of Sussex
Dr. Peter O’ Brien, SADCC, South Africa
Prof. Sarfaraz Qureshi, Islamabad
Dr. T.M. Roepstorff, UNIDO, Vienna
Dr. Shahid Hasan Siddiqui, Research Institute for Islamic Banking and Finance
Dr. K.M. Larik, Iqra University, Karachi
Dr. Javed Iqbal, University of Karachi, Karachi
Professor Dr. Rashid A. Naeem, Chairman, Department of Economics and Management Sciences, Alama Iqbal Open University, Islamabad
Dr. Rizwana Zahid, Government APWA College for Women, Karachi
Dr. Arshi Ali, Federal Urdu University, Karachi
Dr. Abdul Wahab Suri, University of Karachi, Karachi
Prof. Dr. Abdul Waheed, University of Karachi, Karachi
Dr. Naveed, Institute of Business Administration (IBA), Karachi
Dr. Moazzam Khan Sherwani, Institute of Environment Studies, University of Karachi
Dr. Samiuzzaman, Global Environmental Lab (Pvt) Ltd. Korangi, Karachi
Dr. Anila Ambar Malik, University of Karachi, Karachi
Dr. Seema Munaf, University of Karachi, Karachi
Dr. Nabeel A. Zubairi, University of Karachi, Karachi
Dr. Zainab F. Zadeh, Bahria University, Karachi
Dr. Ziasma, University of Karachi, Karachi
Prof. Asim Jamal Siddiqui, University of Karachi, Karachi
Prof. Dr. Mudassir-ud-din, University of Karachi, Karachi
Ms. Yasmin Zafar, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zubair, University of Karachi, Karachi
Dr. Uzma Parveen, University of Karachi, Karachi
Mr. Mohsin H. Ahmed, Applied Economics Research Centre, University of Karachi, Karachi
Prof. Ghulam Hussain, University of Karachi, Karachi
Mr. Mahboob-ul-Hassan, University of Karachi, Karachi
Dr. Muhammad Mahmood, Khadim Ali Shah Bukhari Institute of Technology, Karachi
Dr. Nargis Asad, Aga Khan University Hospital, Karachi
Dr. Abuzar Wajidi, University of Karachi, Karachi
Ms. Rubina Feroz, University of Karachi, Karachi
Prof. Dr. Talat A. Wizarat, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zakir, University of Karachi, Karachi
Mr. H. Jaleel Zubairi, Allied Bank Ltd., Karachi
Dr. Zaira Wahab, Iqra University, Karachi
Dr. Ismail Saad, Iqra University, Karachi
Mr. Naum Farooqui, Sind Bank Ltd, Karachi
Cont’d.
Dr. Sara Azhar, University of Karachi, Karachi
Prof. Ahmad Farooq Shah, Bahauddin Zakarya University, Multan
Mr. M. Mazhar Khan, State Bank of Pakistan, Karachi
Mr. Mohammad Soliman, University of Sciences and Technology Chittagong, Bangladesh
Prof. Abdul Mannan, School of Business, University of Liberal Arts Bangladesh

PAKISTAN BUSINESS REVIEW JULY 2013
Referees

Dr. Fatima Imam, Federal Urdu University, Karachi
Prof. G.R. Pasha, Bahauddin Zakariya University, Multan
Mr. Shameel Ahmad Zubairi, University of Karachi, Karachi
Mr. Imran Naveed, State Bank of Pakistan, Karachi
Mr. Qaisar Mufti, Qaisar Mufti Associates, Shahra-e-Iraq Saddar, Karachi.
Ms. Afra Sajjad, ACCA Pakistan, Lahore
Dr. Khan Brohi, Institute of Environmental Engineering and Management, Jamshoro
Mr. Amir Hussain, WTO Cell, Trade Development Authority of Pakistan, Karachi
Dr. Tanveer Anjum, Department of Business Communications, Iqra University
Dr. Arifa Farid, Department of Philosophy, University of Karachi
Mr. Muhammad Asim, Department of Business Administration, Karachi
Mr. Muhammad Zubair, Department of Islamic History, University of Karachi, Karachi
Dr. Aliya Zahid, Anatomy Department, Allama Iqbal Medical College, Lahore.
Dr. Qurrat-ul-ain, Sir Ganga Ram Hospital, Lahore.
Dr. Atif Mahmood, Shaheed Mohtarma Benazir Bhutto Medical College,
Dr. Muhammad Adnan Kanpurwala, Dept. of Physiology, Dow University Karachi.
Dr. Uzma Ali, Institute of Clinical Psychology, Karachi
Dr. Ali Rizvi, Universiti Brunei Darussalam, Brunei
Dr. Pervez Wasi, Applied Economics Research Centre, Karachi
Dr. Muhammad Usman Awan, Institute of Quality & Technology Management, Lahore
Dr. Amber Gul Rashid, IBA, Karachi
Chief Editor: Prof. Dr. Shahida Wizarat
Managing Editor: Sabina Mohsin

Editorial Board

Prof. Izlin Ismail, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur.
Dr. Teoman Duman, International Buarch University Bosnia and Herzegovina.
Prof. Angelo Santagostino, University of Brescia, Italy.
Mr. Thomas Winter, University of Rostock, Rostock, Germany.
Dr. Bettina Robotka, Professor IoBM and Humboldt University, Berlin, Germany.
Dr. Geoff Kay, City University, London.
Dr. D.M. Semasinghe, University of Kelaniya, Sri Lanka.
Prof. Anoma Abhayaratne, Department of Economics and Statistics, University of Peradeniya, Sri Lanka.
Dr. Domingos Santos, Sub- Director, Institute of Politecnico de Castelo Branco, Portugal.
Dr. Javier Poncela Gonzalez, Department ETSI Telecomunication, University of Malaga, Spain.
Ms. Alessia Lefebure, Director Alliance Program, Columbia University, New York.
Professor Pranas Zukauskas, Dr. Habil, Dean, Faculty of Economics and Management, Vytautas Magnus University, Lithuania.

Mr. Javaid Ahmed, Head of Department, Marketing, IoBM.
Dr. Khalid Amin, Head of Department, HR and Management, IoBM.
Dr. Nasreen Hussain, Head of Department, Education, IoBM.
Mr. Jamal Zubairi, Head of Department, Accounting & Finance, IoBM.
Dr. Shahid Amjad, Head of Department, Environment & Energy, IoBM.
Prof Dr. Fasihul Alam, Department of Management Studies, University of Chittagong, Bangladesh.
Prof. Subas K.C., Dean, Kathmandu University School of Management, Nepal.
Mr. Peter N. Stearns, Provost and Executive Vice President, George Mason University, Virginia.
Ms. Deng Xinghua, Director, University of Science and Technology, China.
Prof. Dr. Dietrich Steude, Fachhochschule Erfurt University of Applied Sciences, Berlin, Germany.
Mr. Jurgen Gau, Dipl.-Ing., Dipl.-Wirtsch.-Ing., Donarweg, Munich, Germany.
Mr. Horst Stenzel, Concepts Consulting Production, Stenzelfilm, Selma-Lagerlof-STR., Munich, Germany.
Mr. Hartmut Wellerdt, Marketing Consultant, Bremin University, Germany.
Referees

Dr. Fatima Imam, Federal Urdu University, Karachi
Prof. G.R. Pasha, Bahauddin Zakariya University, Multan
Mr. Shameel Ahmad Zubairi, University of Karachi, Karachi
Mr. Imran Naveed, State Bank of Pakistan, Karachi
Mr. Qaisar Mifti, Qaisar Mifti Associates, Shahra-e-Iraq Saddar, Karachi.
Ms. Afra Sajjad, ACCA Pakistan, Lahore
Dr. Khan Brohi, Institute of Environmental Engineering and Management, Jamshoro
Mr. Amir Hussain, WTO Cell, Trade Development Authority of Pakistan, Karachi
Dr. Tanveer Anjum, Department of Business Communications, Iqra University
Dr. Arifa Farid, Department of Philosophy, University of Karachi
Mr. Muhammad Asim, Department of Business Administration, Karachi
Mr. Muhammad Zubair, Department of Islamic History, University of Karachi, Karachi
Dr. Aliya Zahid, Anatomy Department, Allama Iqbal Medical College, Lahore.
Dr. Qurrat-ul-ain, Sir Ganga Ram Hospital, Lahore.
Dr. Atif Mahmood, Shaheed Mohtarma Benazir Bhutto Medical College,
Dr. Muhammad Adnan Kanpurwala, Dept. of Physiology, Dow University Karachi.
Dr. Uzma Ali, Institute of Clinical Psychology, Karachi
Dr. Ali Rizvi, Universiti Brunei Darussalam, Brunei
Dr. Pervez Wasim, Applied Economics Research Centre, Karachi
Dr. Muhammad Usman Awan, Institute of Quality & Technology Management, Lahore
Dr. Amber Gul Rashid, IBA, Karachi

Production Unit

Literary Editors:
Muhammad Asif Khan
Wajdan Raza

Production Associate and Editorial Co-ordinator:
Shahzad Ali
Chief Editor: Prof. Dr. Shahida Wizarat
Managing Editor: Sabina Mohsin

Editorial Board

Prof. Izlin Ismail, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur.
Dr. Teoman Duman, International Buarch University Bosnia and Herzegovina.
Prof. Angelo Santagostino, University of Brescia, Italy.
Mr. Thomas Winter, University of Rostock, Rostock, Germany.
Dr. Bettina Robotka, Professor IoBM and Humboldt University, Berlin, Germany.
Dr. Geoff Kay, City University, London.
Dr. D.M.Semasinghe, University of Kelaniya, Sri Lanka.
Mr. Javaid Ahmed, Head of Department, Marketing, IoBM.
Dr. Khalid Amin, Head of Department, HR and Management, IoBM.
Mr. Jamal Zubairi, Head of Department, Accounting & Finance, IoBM.
Dr. Shahid Amjad, Head of Department, Environment & Energy, IoBM.
Prof Dr. Fasihul Alam, Department of Management Studies, University of Chittagong, Bangladesh.
Prof. Subas K.C., Dean, Kathmandu University School of Management, Nepal.
Mr. Peter N. Stearns, Provost and Executive Vice President, George Mason University, Virginia.
Ms. Deng Xinghua, Director, University of Science and Technology, China.
Prof. Dr. Dietrich Steude, Fachhochschule Erfurt University of Applied Sciences, Berlin, Germany.
Mr. Jurgen Gau, Dipl.-Ing., Dipl.-Wirtsch.-Ing., Donarweg, Munich, Germany.
Mr. Horst Stenzel, Concepts Consulting Production, Stenzelfilm, Selma-Lagerlof-STR., Munich, Germany.
Mr. Hartmut Wellerd, Marketing Consultant, Bremin University, Germany.

PAKISTAN BUSINESS REVIEW JULY2013
Referees

Dr. Ishrat Husain, Institute of Business Administration, Karachi
Prof. Dr. Mehtab Karim, School of Public Policy, George Mason University, USA
Dr. Khalid Nadvi, IDS, University of Sussex
Dr. Peter O’Brien, SADCC, South Africa
Prof. Sarfaraz Qureshi, Islamabad
Dr. T.M. Roepstorff, UNIDO, Vienna
Dr. Shahid Hasan Siddiqui, Research Institute for Islamic Banking and Finance
Dr. K.M. Lari, Iqra University, Karachi
Dr. Javed Iqbal, University of Karachi, Karachi
Professor Dr. Rashid A. Naeem, Chairman, Department of Economics and Management Sciences,
Alama Iqbal Open University, Islamabad
Dr. Rizwana Zahid, Government APWA College for Women, Karachi
Dr. Arshi Ali, Federal Urdu University, Karachi
Dr. Abdul Wahab Suri, University of Karachi, Karachi
Prof. Dr. Abdul Waheed, University of Karachi, Karachi
Dr. Naveed, Institute of Business Administration (IBA), Karachi
Dr. Moazzam Khan Sherwani, Institute of Environment Studies, University of Karachi
Dr. Samiuzzaman, Global Environmental Lab (Pvt) Ltd. Korangi, Karachi
Dr. Anila Ambar Malik, University of Karachi, Karachi
Dr. Seema Munaf, University of Karachi, Karachi
Dr. Nabeel A. Zubairi, University of Karachi, Karachi
Dr. Zainab F. Zadeh, Bahria University, Karachi
Dr. Ziasma, University of Karachi, Karachi
Prof. Asim Jamal Siddiqui, University of Karachi, Karachi
Prof. Dr. Mudassir-ud-din, University of Karachi, Karachi
Ms. Yasmin Zafar, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zubair, University of Karachi, Karachi
Dr. Uzma Parveen, University of Karachi, Karachi
Mr. Mohsin H. Ahmed, Applied Economics Research Centre, University of Karachi, Karachi
Prof. Ghulam Hussain, University of Karachi, Karachi
Mr. Mohsin H. Ahmed, Applied Economics Research Centre, University of Karachi, Karachi
Prof. Ghulam Hussain, University of Karachi, Karachi
Mr. Mahboob-ul-Hassan, University of Karachi, Karachi
Dr. Muhammad Mahmood, Khadiim Ali Shah Bukhari Institute of Technology, Karachi
Dr. Nargis Asad, Aga Khan University Hospital, Karachi
Dr. Abuazar Wajidi, University of Karachi, Karachi
Ms. Rubina Feroz, University of Karachi, Karachi
Prof. Dr. Talat A. Wizarat, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zaki, University of Karachi, Karachi
Mr. H. Jaleel Zubairi, Allied Bank Ltd., Karachi
Dr. Zaira Wahab, Iqra University, Karachi
Dr. Ismail Saad, Iqra University, Karachi
Mr. Naum Farooqui, Sind Bank Ltd, Karachi
Dr. Sara Azhar, University of Karachi, Karachi
Prof. Ahmad Farooq Shah, Bahauddin Zakariya University, Multan
Mr. M. Mazhar Khan, State Bank of Pakistan, Karachi
Mr. Mohammad Soliman, University of Sciences and Technology Chittagong, Bangladesh
Prof. Abdul Mannan, School of Business, University of Liberal Arts Bangladesh

PAKISTAN BUSINESS REVIEW JULY 2013
Referees

Dr. Fatima Imam, Federal Urdu University, Karachi
Prof. G.R. Pasha, Bahauddin Zakariya University, Multan
Mr. Shameel Ahmad Zubairi, University of Karachi, Karachi
Mr. Imran Naveed, State Bank of Pakistan, Karachi
Mr. Qaisar Mufti, Qaisar Mufti Associates, Shahra-e-Iraq Saddar, Karachi.
Ms. Afra Sajjad, ACCA Pakistan, Lahore
Dr. Khan Brohi, Institute of Environmental Engineering and Management, Jamshoro
Mr. Amir Hussain, WTO Cell, Trade Development Authority of Pakistan, Karachi
Dr. Tanveer Anjum, Department of Business Communications, Iqra University
Dr. Arifa Farid, Department of Philosophy, University of Karachi
Mr. Muhammad Asim, Department of Business Administration, Karachi
Mr. Muhammad Zubair, Department of Islamic History, University of Karachi, Karachi
Dr. Aliya Zahid, Anatomy Department, Allama Iqbal Medical College, Lahore.
Dr. Qurrat-ul-ain, Sir Ganga Ram Hospital, Lahore.
Dr. Atif Mahmood, Shaheed Mohtarma Benazir Bhutto Medical College,
Dr. Muhammad Adnan Kanpurwala, Dept. of Physiology, Dow University Karachi.
Dr. Uzma Ali, Institute of Clinical Psychology, Karachi
Dr. Ali Rizvi, Universiti Brunei Darussalam, Brunei
Dr. Pervez Wasim, Applied Economics Research Centre, Karachi
Dr. Muhammad Usman Awan, Institute of Quality & Technology Management, Lahore
Dr. Amber Gul Rashid, IBA, Karachi
EFFECT OF WORKERS’ REMITTANCES ON BALANCE OF TRADE, INFLATION AND ECONOMIC GROWTH IN PAKISTAN

Asif Z. Warsi1, Mohammad Shujaat Mubarik2, and Javed Hussain3

Abstract:

Remittances constitute a substantial part of a country’s financial inflows. The size of remittances in some cases has surpassed the amount of foreign direct investment and other financial inflows. Considering the large size of remittances, it can have an influence over macroeconomic variables especially on GDP and balance of payments.

This study analyzes the relationship among remittances, balance of trade, inflation and GDP. The study used an annual dataset from 1978 to 2009. Stationarity of the variables has been checked by using ADF. The co-integration among variables has been analyzed by using the Engle Granger two step procedure and the Johnson’s co-integration method. A long run relationship has been found among workers’ remittances, GDP, inflation, and trade balances.

Keywords: Remittances, GDP, Inflation, Johnson’s co-integration, Balance of Trade.

JEL Classification: B22, C22, E31, F24

1-Department of Economics, Iqra University, Karachi.
2-Department of Business Administration, Mohammad Ali Jinnah University, Karachi.
3-Department of Management Sciences, Iqra University, Karachi.
I. Introduction:

Remittances are one of the prime arguments given to justify brain drain. Especially developing countries are remitted heavy foreign inflows by their expatriates. Pakistan is no exception and receives a huge amount of remittances from foreign countries. A wave of globalization has augmented the pace of remittances (Taylor, 1999).

Inflows of remittances not only influence economic growth of recipient countries but also are a source to reduce current account deficits. Remittances are also considered a source to reduce internal and external borrowing of a country. However, some scholars have highlighted their negative effects. They conclude that remittances may decrease output by reducing labor force participation.

Many researchers have explored the effect of remittances on different macroeconomic indicators. Especially remittances influence over economic growth has been widely investigated. Yang (2008) has conducted a research to explore the effect of remittances on GDP of Bangladesh. He has found a positive relationship between remittances and GDP in case of Bangladesh from 1979 to 2009. Pakistan has received two waves of remittances augmentation one from 1977 to 1983 and the other from 2002 till now. Since 2002, amounts remitted to Pakistanis have been increasing at a good rate. Countries like Pakistan, where the capital is relatively scarce, remittances are a mainstay source of foreign exchange.

It is assumed that increased thread of remittances can be a source of reduction in external borrowings. Remittances are also considered a source to stabilize the exchange rates and a hide against oil price shocks. It is also perceived that remittances raise standard of living of households receiving remittances. However, it is also argued that the remittances have not brought the proclaimed results in Pakistan as the most of the remittance amount is used for the consumption.
On the contrary, economists argue that even if the remittances have been spent on the consumption of goods and services, whether imported or domestic, these are still beneficial for the recipient country.

Whatever the case is, several evidences have shown that remittances in Pakistan have been used for investment purpose. So it can be concluded that the amount remitted by Pakistani expatriates is divided into two categories: one used for household consumption and the other used for investment purpose.

In Pakistan, despite of some good scholarly work, a more attention is needed to explore the effects of remittances on macroeconomic indicators. The study unveils the relationship of the remittances with some of the important macroeconomic indicators, for example GDP, inflation and balance of trade in Pakistan.

II. Literature Review:

One point which can be observed in most of the literature is remittances’ positive influence over output of a country, especially in case of developing countries. The degree of influence of remittances depends upon many factors which include policies of remittance recipient and remittance sender countries, capabilities and skills of the workers migrating, and geographic and geopolitical locations. According to a World Bank report, remittances can influence a number of macroeconomic factors including poverty, GDP and exchange rate (World Bank, 2006). Remittances also enhance the debt servicing capacity of country (Burney, 1987).

According to Page and Adam (2005), an inverse relationship exists between poverty and remittances. Quantifying the relationship they have empirically claimed that a 1.6 percent reduction in poverty is possible with 10% increase in remittances. Empirical researchers have found the positive effect of remittances on poverty alleviation,
education, and human skills of the remittances recipient families (Adams, 1998; Nishat and Bilgrami, 1993; and Burki, 1991). A positive effect on rural asset accumulation has also been unveiled (Alderman, 1996).

A time series study on Ghana found similar evidence that remittances decrease severity of poverty. The study did find one exception to the positive effects of the variable, in which international remittances reduce poverty more than internal migration. The author reasoned that the impact of the two types of remittances varied on different households (Adams, 2006).

Lasagabaster et al. (2005) have found a positive effect of remittances on growth. They expounded that to put any idea into action finance is a prime element and remittances are a source of finance. Hence remittances can increase entrepreneurship in the country leading to economic growth. The article highlights the issues related to any aspect of the transfer, which aims to improve cash flow and future public infrastructure and private. This document is a supplement to the existing literature on migrant money transfers to Sri Lanka and extends the relevant literature to guide specific policy on short-term and long-term expansion and quality improvement for rural infrastructure.

Amjad (1986) found that remittances have a direct relationship with consumption. The study also shows that a substantial part of residential investment has been funded by remittances. In this study, a direct relationship between workers’ remittances and a small sector, especially retail and wholesale, construction, communication and transport, has been found.

Burney (1987) conducted a study to explore the effects of workers’ remittances coming from the Middle East on economic growth of Pakistan. For economic growth and poverty in Pakistan for the period of 1973-2007, ARDL approach is used to analyze the impact of
the inflow of remittances. In addition, this study also elaborates poverty reduction from remittances that has significant potential benefits associated with a significant impact on the development of Pakistan. The study found a positive effect of workers’ remittances on Pakistan’s economic growth (GNP). The study also shows a reduction in current account deficit and ease in external debt burden due to increased remittances.

Maria et al. (2007) conducted research on Sub Sahara African countries to explore the effects of remittance on macroeconomic indicators. She shows that increase in remittances in African countries coincides with an increase in migration and has considerably increased in last few years. The study depicts an inverse relationship of current account balance with capital flight and a direct relationship with remittances. He further suggests that current account problems can be tackled through remittances. A positive impact of remittances on growth has also been unveiled.

Reinhart (2004) explains that in different exchange rate regimes different relationship of remittances and inflation are observed. The study develops a novel system to identify the historical emergence and perspective of exchange rates. One of the significant differences of the study is that it implies parallel exchange rates taking it from 1946 of 153 countries. The approach is very much unique and exquisite from IMF official classification. The study is distinguished and impressive among all other reclassifications of exchange rate. The study implies that the impact of the Bretton Woods exchange rates regimes does not have that impact as it suggests. Under fixed exchange rate, a rise in remittances may mobilize resource to tradable sector to non-tradable sector. As a result, prices may increase.

Acosta et al. (2007) depict a positive relationship of remittances with different levels of prices. When huge amount of money is sent by expatriates to their native country, it is then converted to domestic currency. The household survey of 10 Latin American
countries concludes that remittances has negative impact on poverty reducing effect. The conversion of foreign currency to domestic currency increases the domestic supply of money. If this money is not directed toward investment, it fuels the consumption then, which further increases the inflation in a country (Choudhri and Hakura, 2006).

Bugamelli and Paterno (2011) explain that remittance can also increase the stock of foreign reserves and can be a way of surplus balance of payment account. They took the data of 60 developing countries from 1980 to 2003 and found a significant relationship of remittances with BoP. Fundamental variable estimates indicate impact of remittances on the nature of causality. However, if central bank of a country remains unable to fully neutralize the effect of international reserves, the result will increase monetary base. It will appreciate the currency exchange rate and an upward pressure will appear on the prices.

III. Methodology:

There have been studies which analyse the relationship through a set of various variables at a time as an equation or by using an equation having one or two explanatory variables at a time. The specification in this study is in line with various studies on this subject, for examples, Khathlan (2012), Ayyoub et al. (2011) and Gokal and Hanif (2004). In order to evaluate the relationship between these variables, the following equations are used:

\[ B_t = \alpha_0 + \alpha_1 \text{DEF}_t + \alpha_2 R_t + \alpha_3 Y_t \]  
\[ Y_t = \alpha_0 + \alpha_1 \text{DEF}_t + \alpha_2 R_t + \alpha_3 B_t \]  
\[ \text{DEF}_t = \alpha_0 + \alpha_1 R_t + \alpha_2 Y_t + \alpha_3 B_t \]

In the equations, \( B_t \) represents the balance of trade which is measured in million dollars, \( \text{DEF}_t \) is the inflation rate based on GDP deflator, \( R_t \) is remittances which is measured in million dollars and \( Y_t \) is the real GDP measured in million rupees. All the data sets are taken from ‘Handbook of Statistics’ for the time period 1978-2009. An annual data set is employed in this study for empirical analysis. In time series data one
of the frequently faced problems is the stationarity of the data. The data has to be stationary in order to get the significant and valid results.

If the data is not stationary the result could be spurious. The stationarity of variables is checked through Augmented Ducky Fuller test and Phillips–Perron test.

IV. Data Analysis:

Testing the order of integration is the first step to evaluate the long run relationship between variables in a co-integrating equation. The study employed Augmented Dickey Fuller (1981) test and Phillips–Perron (1988) test for checking the order of integration associated with all variables. The results of these tests are reported in Table 1.

Table 1: Testing of Stationarity of variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>ADF Test</th>
<th></th>
<th></th>
<th>Phillips-Perron Test</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level</td>
<td>First difference</td>
<td>Level</td>
<td>First difference</td>
<td>Level</td>
<td>First difference</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>C &amp; T</td>
<td>C</td>
<td>C &amp; T</td>
<td>C</td>
<td>C &amp; T</td>
</tr>
<tr>
<td>B</td>
<td>0.592</td>
<td>0.304</td>
<td>-1.662</td>
<td>-2.225</td>
<td>0.314</td>
<td>0.480</td>
</tr>
<tr>
<td>R</td>
<td>2.146</td>
<td>1.321</td>
<td>-3.196</td>
<td>-3.685</td>
<td>2.146</td>
<td>0.781</td>
</tr>
</tbody>
</table>

Note: The critical values for these tests with intercept (C), Intercept and trend (C&T) on level at 1% are -3.661 and -4.284 respectively. The critical values for intercept (C), Intercept and trend (C&T) on first difference at 1% are -3.670 and -4.296 respectively.

Source: Authors’ estimation

The results show that all variables are non stationary at level. All variables with no exception are stationary at the first difference. The results indicate the possibility of the long run relationship between variable which is further verified through Engel-Granger two steps procedure. Table 2 presents the results of the first step of the procedure.
Table 2: Long run coefficients (Engle-Granger procedure step 1)

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th></th>
<th></th>
<th>Model 2</th>
<th></th>
<th></th>
<th>Model 3</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Coefficient</td>
<td>t-Stat</td>
<td>Probability</td>
<td>Coefficient</td>
<td>t-Stat</td>
<td>Probability</td>
<td>Coefficient</td>
<td>t-Stat</td>
</tr>
<tr>
<td>Constant</td>
<td>2625.69</td>
<td>5.20</td>
<td>0.00</td>
<td>23.34</td>
<td>0.00</td>
<td>2.28</td>
<td>2.107</td>
<td>0.00</td>
</tr>
<tr>
<td>B</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>3.511</td>
<td>—</td>
</tr>
<tr>
<td>Diff</td>
<td>-3.317</td>
<td>-3.362</td>
<td>0.002</td>
<td>-0.032</td>
<td>-1.974</td>
<td>0.06</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>R</td>
<td>-5.491</td>
<td>0.669</td>
<td>0</td>
<td>1.111</td>
<td>0.277</td>
<td>-0.002</td>
<td>-1.74</td>
<td>0.097</td>
</tr>
<tr>
<td>Y</td>
<td>-3.367</td>
<td>-2.916</td>
<td>0.107</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>0.000000007</td>
<td>-0.7627</td>
</tr>
<tr>
<td>Adjusted R²</td>
<td>0.739</td>
<td>0.999</td>
<td>0.2307</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D-W Statistics</td>
<td>1.178</td>
<td>2.084</td>
<td>1.6292</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R- Statistics</td>
<td>2.8345</td>
<td>545.74</td>
<td>3.8989</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prob(F-statistic)</td>
<td>0</td>
<td>0</td>
<td>0.02</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Dependent variables in the model 1, 2 and 3 are B, Log(Y) and Log (DEF) respectively Authors’ estimation.
Prior to interpret the coefficients of Table 2, it is necessary to perform the second step of the procedure. If the second step indicates lone run relationship, the coefficients can be interpreted as the long run values of these variables. The results of the second step are presented in Table 3.

**Table 3: Stationarity of residual series**
*(Engle-Granger procedure step 2)*

<table>
<thead>
<tr>
<th>Variables</th>
<th>ADF Test</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>U</td>
<td>-3.406</td>
<td>-3.337</td>
</tr>
<tr>
<td>V</td>
<td>-4.574</td>
<td>-4.512</td>
</tr>
<tr>
<td>W</td>
<td>-3.451</td>
<td>-3.323</td>
</tr>
</tbody>
</table>

Note: The critical values for these tests with intercept (C), Intercept and trend (C&T) on level at 10% are -2.623 and -3.22173 respectively.

Source: Authors’ estimation

In Table 3, $U^1$ is found to be stationary at level indicating the long run relationship between the variables in the Model 1. $V$ and $W$ are also stationary at level indicating the long run relationship between the variables in the Model 2.

The values of the coefficients in the Model 1, 2 and 3 are in fact the long run equilibrium values of the variables as all the three equations have been found to be cointegrated. The Model 1 shows that inflation, remittances and GDP are negatively related with the balance of trade in the long run. The coefficients are statistically significant at 1 percent. The results show that remittances can affect adversely to the balance of payment with the highest magnitude in the long run.

The Model 2 shows that remittances are the only positive contributor

---

1 U, V and W are the residual series of the Model 1, 2 and 3 respectively.
in GDP in the long run among the other variables in the Model. The Model 3 shows that balance of trade and remittances are positively and significantly related with the inflation in the long run.

To reconfirm the existence of co-integration, the method of Johansen and Juselius (1988) is used. The Johnson’s co-integration technique is applied on the Equation 1 and the results are reported in Table 4.

Table 4: Test for Co-integration through Johansen and Juselius method

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Trace Test</th>
<th>Max Eigen Value Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>$r = 0$</td>
<td>$r = 1$</td>
<td>$r = 2$</td>
</tr>
<tr>
<td>$r = 0$</td>
<td>$r = 1$</td>
<td>$r = 2$</td>
</tr>
<tr>
<td>$r &gt; 0$</td>
<td>$r &gt; 1$</td>
<td>$r &gt; 2$</td>
</tr>
<tr>
<td>$r &gt; 1$</td>
<td>$r &gt; 2$</td>
<td>$r = 3$</td>
</tr>
</tbody>
</table>

| Trace Statistics/Max Eigen Value Statistics | 66.18421 | 34.73991 | 15.48156 | 31.44429 | 19.25836 | 15.29791 |
| Critical Value on 5 percent | 55.24578 | 35.0109 | 18.39771 | 30.81507 | 24.25202 | 17.14769 |
| Probability | 0.0041 | 0.0534 | 0.1222 | 0.0418 | 0.1997 | 0.0911 |

Note: Where $r$ is the number of co-integrating vectors
Source: Authors’ estimation

The table shows that the null hypothesis of no cointegrating vector in the equation is rejected by trace statistics as well as through Eigen value statistics. None of the other two null hypotheses could be rejected through trace of Eigen value statistics which confirms the existence of one cointegrating vector in the Equation 1.

Since the variables are same in all three equations, the results of Johansen cointegration would be identical for all three equations.
V. Conclusions and Recommendations:

We have investigated that how remittances affect macroeconomic indicators like GDP, inflation, and balance of trade. In our analysis we have found a co-integration among variables when we have kept GDP, GDP deflator and Balance of Trade as dependent variable. Interdependency has been found among the variables. It means that remittances affect the GDP, Balance of Trade and Inflation.

The study shows that balance of trade can be effectively handled through regulating inflation, remittances and gross domestic product. Among these, inflation and remittance can be regulated through monetary and fiscal policy.

In a nutshell, the study concluded that an increase in remittances increases output of a country, decreases balance of trade and decreases inflation. All the variables are co-integrated when each of them has been kept as dependent variable.

It is recommended that the government should promote “transfer of money via legal means” through easing the difficulties in remitting the foreign exchange, lowering the rate of remittances transfers and by providing the secrecy. These measures will accelerate the transfer of remittances through legal means which will further affect GDP, GDP Deflator, and Balance of Trade positively.
References:


THE ROLE OF ORGANIZATIONAL CULTURE AND METHODOLOGICAL APPROACH IN IMPLEMENTING KNOWLEDGE MANAGEMENT ACTIVITIES

Vijay Shrimali¹, Nidhi Maheshwari² and Ragini Pamecha³

Abstract: The importance of knowledge management has already been accepted by the corporate world in enhancing the productivity and capabilities of the organization. That is why, understanding the contributing factors at the organizational front which support the knowledge sharing activities become a necessity. In this direction this research is an effort to understand the impact of organizational cultural factors, as well as the systematic approach of the organization on successfully implementing knowledge management. For this study the data was collected from a hundred executives of different organizations of Delhi and NCR region of India, where the knowledge management has already been implemented or was in the process of implementation. The surveyed organizations represent banking, Information technology, engineering and pharmaceutical industry. The study was conducted in two years and the questionnaire method was adopted to collect the data. The quantitative data analysis shows that willingness of the employees and the systematic approach of implementation are the two important factors for the successful implementation of knowledge management. Keeping these two factors in mind the researchers have identified three approaches i.e. culture driven, targeted methodical and management driven knowledge management. With the help of data analysis, it was identified that the targeted methodical approach is more effective than the other two approaches for the successful implementation of knowledge management. This study is very useful for organizations which are trying to get the benefits of knowledge management by enhancing organizational capabilities. Further, organizations must understand that knowledge management is not merely a mechanical function but more of a people function as sharing, transferring and implementing all knowledge activities are people oriented activities.

Keywords: Knowledge Management, Culture, Organizational Processing.

JEL Classification: Z000

¹-Mohan Lal Sukhadiya University, Udaipur, India.
²-Asia Pacific Institute of Management, New Delhi, India.
³-Mohan Lal Sukhadiya University, Udaipur, India.
Introduction:

In the highly competitive environment, knowledge management has been indicated one of the key factors to the organizational success. (Davenport and Prusak, 2000; Desouza and Evaristo, 2003; Desouza and Awazu, 2006, Nonaka and Takeuchi, 1995). This field is continuously growing and a number of research studies have already established the relevance of knowledge as a foundation for enhancing operational efficiency as well as for competitive advantage. (Skyrme and Amidon, 1997; KPMG Management Consulting, 1998; Pricewaterhouse Coopers and World Economic Forum, 1999).

Those organizations, who have successfully implemented knowledge management, have also seen improvement in customer service, cost reduction, improvement in decision-making processes, innovative and improved corporate agility. (Hansen and Oetinger, 2001; Skyrme and Amidon, 1998).

Furthermore, to enhance competitiveness many organizations have automated the operational activities and allowed the workforce to utilize their time to produce new work capabilities by utilizing individual knowledge and organizational knowledge. Organizations which are leveraging the advantages of individual and organizational knowledge can survive for longer duration due to use of competitive knowledge produced by knowledge management systems (Lee and Choi, 2003; Riege, 2005).

To nurture the environment of knowledge management, trust, willingness and collaboration is the prime requisite for Knowledge sharing and transferring activities to improve the efficiency of the organization. (Ruggles, 1998; De Long and Fahey, 2000). A particular culture for creating, sharing and utilizing critical knowledge is a must.
condition for knowledge management. (DeTiene and Jackson, 2001; Ford and Chan, 2003). The negligence of this sort of culture makes knowledge-sharing processes more difficult and incomplete. (Pauleen and Mason, 2002; Simonin, 1999).

The failure of efforts of many organizations in flourishing implementation of knowledge management has enhanced the inquisitiveness of the organization to understand the important factors and practicality of knowledge management.

The process of effective knowledge management implementation depends on effective knowledge creation, transfer and recycling. Two important aspects for effective implementation of knowledge management, besides knowledgeable workforce, are willingness of the people involved and facilitation by the organization. Willingness comes from the aspects of organizational culture where the employees are allowed and motivated to do experimentation. Facilitation comes in the form of resource allocation like infrastructure facilities, R&D labs etc. However, if the implementation is not done by following a particular methodology i.e. the use of particular procedures and concepts, there is increased risk that the project of knowledge management implementation will not achieve its desired goals.

Our research in thirty companies, representing banking, Information technology, engineering and pharmaceutical industry, has shown the important hurdle in knowledge management implementation is the ongoing cultural practices of the organization. The knowledge creation, transfer and recycling is completely a people driven activity so it is evident that the most important player for the show is the people of the organization. The objective of the paper is to make out kind of culture which is more effective in implementing the knowledge management activities. In brief, we are trying to provide to the organizational world a different perspective to identify the
linkage between the prevailing cultural practices and the smooth implementation of knowledge activities. Further, we are trying to facilitate the managers to understand which sort of culture is favorable to knowledge activities.

**Literature Review:**

A number of organizational studies have been conducted in which the interest has been shown for the processes in which the knowledge is created by the organization. To leverage the intellectual and knowledge based assets of the organization we need knowledge management. Defining knowledge management in this manner spells out that it includes identifying, acquiring, distributing and maintaining knowledge for enhancing the organizational productivity (DeTiene, K.B. and Jackson, L.A. (2001).

Further, the organizational processing is depended on the willingness and capabilities of the workforce and the prevailing practices of organizational culture.

So to facilitate the processes of knowledge management we should comprehend the organizational culture.

**Organizational Culture:**

The research work of De Long and Fahey (2000) put forward that the major bottleneck in leveraging the benefits of knowledge management is the prevailing organizational culture. In their research work they identified the relevance of culture in determining which sort of knowledge is worth capturing. (De Long, David W. and Fahey, Liam. (2000). Gupta and Govindarajan (2000) conducted their research in Nucor Steel Corporation and identified six factors which influence the knowledge management activities of the organization. The factors include information systems, organizational structure, reward systems, processes, people, and leadership.
The major issue identified in the study of Martin B. (2000) for effective knowledge management is that the intangible nature of knowledge and the organizational biases towards managing tangible resources. Further, for knowledge management the organizational leadership also plays an important role for learning culture.

Prabandh (2000) paid emphasis on social environment for facilitating knowledge management as the social environment improves trust, cooperation, and the sincerity level of the employees. In addition to the research of De Long and Fahey (2000), Park (2004) also suggests that rather than changing the culture of the organization we must align the knowledge management systems as per the prevailing cultural practices.

The above discussion, based on literature review, shows that an important aspect of knowledge management implementation is associated with organizational culture. Also, it inspired the researcher to explore the factors related to workforce and organizational structures which facilitates the knowledge management activities.

Knowledge Management Activities:

Knowledge is a resource which lies with the people and embedded with the processes of the organization. Nonka opined that the continuous interaction between explicit and tactical knowledge is the source for knowledge creation (Nonaka, 1994; Nonaka et al., 2000). This kind of interaction is called “knowledge conversion” or SECI (socialization, externalization, combination, internalization).

In the research work of Rastogi (2000) acquiring, creating, storing, sharing, diffusing, developing, and deploying knowledge are the important activities identified for knowledge management. On the same paradigm, Berztis (2001) and the associates in their research emphasized transferring, diffusing, storing and innovating of domain knowledge are the major components of knowledge management.
In simple terms the knowledge management activities are those activities and processes which ignite and facilitates the creation of knowledge. These activities include identification, capturing, using and leveraging the knowledge required for competitive advantage.

Organizational culture and knowledge activities:

Knowledge management is an important factor for managing organizational performance and for handling global challenges. But these assets are not utilized in full capacity by most organizations. The intangible nature of knowledge and the system to tap the available knowledge resources are the important issues that need to be discussed for introducing knowledge management. Most of the time the core and enabling knowledge is available in the organization, but the art of tapping the expertise and to make it flow within the organization is missing.

Knowledge cannot be managed but it can only be enabled. That is why rather than managing knowledge the concept of enabling knowledge is more relevant as knowledge creation is based on human action. (Von Krogh, Georg, Ichijo, Kazuo, and Nonaka, Ikurijo. (2000). The term management is more control oriented and knowledge enabling refers to all the activities which functionally affect knowledge creation.

Further, the organizational knowledge repository is dependent on people involvement as human interaction is the key for sharing and disseminating. The sharing and disseminating is also dependent on organizational cultural factors, leadership style and other systems, processes and most importantly the interaction.

Conceptual Model and Hypotheses:

The review of literature shows that organizational culture is a major cause of the failure of success of KM initiative (Rooney, 2005).

Davenport and Prusak (1998) assume that there are many
kinds of culture which might hinder the knowledge conversion process. Therefore, it is essential to understand the organization’s culture and its influence on Knowledge activities.

The successful implementation of knowledge management always requires the commitment and involvement of the employees of the workforce and it is equally true that the involvement comes with the willingness of the employees. Also, the willingness comes from those aspects of corporate culture which allows its employees to contribute by providing them motivation for their initiatives and a value system which encourages trust, openness, experimentation and pro-activeness (Lee, H. and Choi, B., 2003).

Further, the success of knowledge transfer activities depends on using and reusing the available knowledge. That is why another factor which is needed for successful implementation of knowledge management is methodology which includes the use of particular procedures and concepts in knowledge management. (Nonaka, I. and Takeuchi, H. (1995).

The knowledge transfer behavior depends on the value system of the organization. This is also supported by King 2007 who concludes that the cultural values of the organization influences the knowledge sharing behavior.

For the purpose of our research knowledge transfer behavior is divided into two dimensions: knowledge transfer willingness of the people and the methodological approach followed by the organization. The knowledge transfer willingness dimension considers the willingness of the organizational employees to share, participate in the system development and the desire to use the knowledge repository. The second dimension methodological approach emphasizes on operationalising strategy and the transmission channels which enhances the knowledge transfer capabilities of the organization. The defined procedures and effective operations enhance the probability of knowledge transfer probability.
These two dimensions of knowledge transfer behavior, i.e. willingness and methodology, provide three approaches for successful implementation of knowledge management as shown in the matrix structure Fig.1. These approaches are culture driven, targeted methodological and management driven approach. (Manfred Bornermann et al, 2011). When the defined procedures as well as willingness of the people are not available, the chances of failures increase for any system implementation.

Figure 1: Adapted from the illustrated guide of knowledge management produced by wissens management forum, 2011

<table>
<thead>
<tr>
<th>METHODICAL</th>
<th>WILLINGNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Voluntary and desired by the employees</td>
</tr>
<tr>
<td>Structured</td>
<td>Targeted methodical approach</td>
</tr>
<tr>
<td>Unstructured</td>
<td>Culture Driven implementation approach</td>
</tr>
</tbody>
</table>

Culture Driven implementation approach:

Here, an open culture allows the employees to take voluntary actions to create, rather than deliberate application of specific methods. Sharing knowledge with others is considered secondary. Since knowledge is considered as power by the employees, they perceive that with knowledge assets they can progress in organizational hierarchy.

However, more than ‘knowledge is power’ the concept of sharing knowledge is important for knowledge management.

The Following are the hypotheses of the study:

Hypothesis 1: Culture Driven implementation approach will negatively affect knowledge sharing activities
Targeted methodical approach:

Under this approach the organization values creativity and innovation. The defined structure and procedure facilitates the flow of knowledge. People are willing to contribute and share as they are motivated and they get the environment to experiment. The willingness of the organizational people and the structured procedures will facilitate the knowledge sharing, development and recycling. Therefore, the other hypothesis is:

Hypothesis 2: Targeted methodical approach will positively affect knowledge sharing activities

Management driven Approach

The major concern under this approach is structure rather than the creativity of the people. It focuses on targets and system rather than the willingness of people. When people are not willing, the probability is high that they will not be involved in this job. In this kind of culture, organization emphasizes on procedures. Consequently technical people are admired more than the creative and innovative people. Lack of flexibility and absence of openness demotivates people to take voluntary actions and this kills experimentation. Therefore, we propose:

Hypothesis 3: Management driven approach will negatively affect knowledge sharing activities

This study investigate the impact of the willingness aspect of corporate culture. Also, this study examined what kind of implementation approach of organizational culture out of the above mentioned approaches would benefit most to the successful implementation of knowledge management. The below mentioned figure shows the utilized research model for this study:

Hypothesis 1: Culture driven implementation approach will positively affect knowledge sharing activities
Hypothesis 2: Targeted methodical approach will negatively affect knowledge sharing activities
Hypothesis 3: Management driven approach will negatively affect knowledge sharing activities
Research Methodology:

The participants were senior manager who were randomly selected from the organizations from Delhi and NCR region of India. They had already implemented or were in the process of implementing the knowledge management.

For collecting the data, questionnaire along with a cover letter explaining the objectives of the study were sent to the respondents. Telephone calls were made after the first mailing to follow up.

In response, we received 100 filled questionnaires which were utilized for data analysis.

The questionnaire response rate was 25 percent. The major representation for response was from banking and financial circles (50%) and telecommunication (20%). The rest of the contributors were from construction, thermal power and transportation circles.

Measures:

For this study the researcher had selected items from the studies conducted earlier. To measure the constructs a five-point Likert-type scale (1 – disagree strongly, 5 – agree strongly) was utilized.

All the survey items have been shown in the below mentioned table. For this purpose, keeping the willingness of the organizational people and procedural aspect of the organization, we differentiated organizational culture for knowledge management into three types: culture driven implementation approach, targeted methodical approach, management driven cultural approach.

In the questionnaire four items were taken to measure the targeted methodical approach and two items each were utilized to measure the culture driven and management driven approaches (Wallach, 1983; Harris, 1982; Cameron, 1985; Kotter and Heskett, 1992;
Randolph and Sashkin, 2002; DeSanctis et al., 2002). For measuring the knowledge sharing activities, the studies conducted by Bourdreaux and Couillard (1999), Roberts (2000), Berztiss (2001), and Chua (2004) were referred. For preparing the questionnaire the above mentioned studies were referred and eight items were chosen to know the organisational activities related to knowledge sharing.

**Constructs and Definition:**

*Culture Driven:* High degree of voluntary actions rather than specific methodology is followed here and sharing knowledge is secondary. All are engaged to create awareness about the importance of knowledge. Open culture is evident here but no structure is followed for sharing and reusing the knowledge. Creativity is admired but no structure is predefined to share the knowledge within the organization. People are willing to contribute but not very systematic in approach.

*Targeted methodical culture:* In this type of culture sharing of knowledge is present and appropriate methods and procedures are introduced to focus creative potential on the organizational strategic goals. Sharing and transferring is more important and is valued in this culture. People are willing to follow the procedures as they are motivated and impressed with the organizational value system.

*Management driven culture:* The organization is very formalized and structured and completely structure driven. For everything strict adherence is admired and there is no scope for creativity. In such an environment willingness of the people to contribute is not very high as their creativity and initiative is not appreciated instead only strict follow ups of guidelines of the defined structure is expected. Availability of defined structure and strict adherence to the guidelines are the important characteristics of the management driven culture.

Knowledge management activities: To determine the organisational efforts to develop the knowledge management environment fifteen items are included in the questionnaire. The questions were asked to
know how the organization manages the knowledge management activities to enrich the knowledge repository of the organization.

**Data analysis and results:**

The descriptive statistics shown in Table 1 shows the means and standard deviations for the four measured variables. To check the data normality skewness and Kurtosis of the variables is also identified. The data can be considered as normal if the skewness is between -1 and +1. Data were checked and the result shows univariate normality for all the four variables i.e. knowledge activity, management driven, cultural driven and targeted methodical measured variables.

<table>
<thead>
<tr>
<th>Table: 1 Descriptive Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>KNOWA</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>Mean</td>
</tr>
<tr>
<td>Std. Error of Mean</td>
</tr>
<tr>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Skewness</td>
</tr>
<tr>
<td>Kurtosis</td>
</tr>
</tbody>
</table>

Note: N=100, KNOWA=Knowledge Activity, MOA=Management Oriented approach CDA=Culture Driven Approach TMA= Targeted Methodical Approach

To understand the relationship of knowledge activity and organizational cultural approach eight items were chosen. These items were used for the constructs related to different cultural approaches. For measuring knowledge activities we have chosen eight items to describe the status of knowledge management in the organizations.

To understand the dependence of successful implementation of knowledge management the above mentioned hypothetical relationship is examined by conducting regression analysis. For data analysis multiple linear regression analysis is done with the help of SPSS and the results have been shown in Table 2, Table 3 and Table 4.
Table 3 shows that the probability of the F statistic 21.13 at the significance of .001, is less than the level of significance of 0.05 for the overall regression relationship. This statistics supports that relationship exists between the knowledge sharing activities (dependent variable) and different cultural approach (independent variable). The statistics for Multiple R for the relationship between the set of three independent (different cultural approach) and the dependent variable (knowledge management activities) is 0.631 as shown in table 2 is showing a strong correlation.

Table 2: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>dimension</td>
<td>.631 a</td>
<td>.398</td>
<td>.379</td>
<td>88693</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), TMA, CDA, MOA

As shown in Table 3 the Analysis of Variance (F Ratio) is 21.33 at the significance level p=.001 which signifies the linear relationship between knowledge sharing activities and the different cultural approach.

Table 3: ANOVA b

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>49.872</td>
<td>3</td>
<td>16.624</td>
<td>21.133</td>
<td>.000 a</td>
</tr>
<tr>
<td>Residual</td>
<td>75.518</td>
<td>96</td>
<td>.787</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>125.390</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), TMA, CDA, MOA

b. Dependent Variable: KNOWA

The t statistic (-.283) shown in Table 4 for the cultural driven approach (CDA) is not significant and statically we can say the cultural driven approach (CDA) is not having significant impact on the implementation of knowledge management activities. As the cultural driven approach is a voluntary action driven approach of few employees rather than adopting a specific methodology for sharing knowledge. Under this approach at the organizational level
sporadic attempts are given by the employees rather than the focused planned efforts for knowledge sharing.

Similarly, for the management driven approach also the relationship is also not significant but for the targeted methodical approach the t statistic (7.724) is for the B coefficient. 663 is significant and we accept that a strong relationship between targeted methodical and successful implementation of knowledge management exists.

Table 4: Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.307</td>
<td>.593</td>
<td>2.205</td>
</tr>
<tr>
<td></td>
<td>CDA</td>
<td>-.025</td>
<td>.089</td>
<td>-.022</td>
</tr>
<tr>
<td></td>
<td>MDA</td>
<td>-.026</td>
<td>.098</td>
<td>-.022</td>
</tr>
<tr>
<td></td>
<td>TMA</td>
<td>.663</td>
<td>.086</td>
<td>.627</td>
</tr>
</tbody>
</table>

a. Dependent Variable: KNOWA

Conclusion and Implication for Managers

This research contributes to the literature review that for implementing the knowledge sharing activities targeted methodical approach plays an important role. As the knowledge sharing activities are people driven activities, it is advisable that the willingness of the organizational people should be considered for successful implementation. The willingness affects the knowledge activities to share, participate and transfer the knowledge. That is why it is required, rather it is a pre condition to motivate people to contribute willingly in order to successfully implement the knowledge management activities.

Another key factor in the successful implementation of knowledge management is a methodological approach on the part of the organization. Methodology highlights the use of particular procedure and concepts in knowledge management. Creative and innovative methods are always required but high degree of voluntary actions are not supportive to knowledge management. It is clear from
the study that targeted methodical approach of organizational culture creates positive impact on the success of knowledge management system implementation. Organizations fostering targeted methodical approach culture are more proactive and aware of changes in their environment.

Its main features are that focused methods for implementation is applied which steer the flow of management between all the employees of the organization. This approach concentrates on generating, developing and evaluating knowledge in line with organizational strategy.

This paper concludes that the managers must understand that willingness of the employees and specific use of appropriate methods are the two key factors which should be stressed to ensure the success of knowledge management system in the organization for competitive advantage.
Research

The Role of Organizational Culture . . .

References:


CAUSAL RELATIONSHIP
BETWEEN REVENUE AND
EXPENDITURE: PROVINCIAL
STUDY OF PAKISTAN

Kazim Jafri1 and Syed Ghayyur Alam2

Abstract:
Several studies have been conducted to analyze the relationship between revenue and expenditure in Pakistan at the federal level. However, in this study we have tried to discover causal relationship between revenue and expenditure at the provincial level. Unit root tests like ADF and PP are used to examine the stationarity of time series while causal relationship is observed by the Granger Causality Test. The findings suggest that policy of first spend and then generate tax may be adopted for all the four provinces of Pakistan.

Keywords: Revenue, Expenditure, Causation, Pakistan.
JEL Classification: Z.000

2- Department of Economics, Institute of Business Management (IoBM), Karachi.
1. Introduction:

The causal relationship between government revenue and government expenditure is one of the most debatable issues. Considerable theoretical and empirical studies have been carried out on the causal relationship between government revenue and expenditure at federal level. Those are studies comprised of four hypotheses. According to the first hypothesis, supported by Friedman (1978) and Buchanan and Wagner (1978), unidirectional causality runs from revenue to expenditure. The second hypothesis, formed by Barrow (1974) and Peacock and Wiseman (1979), suggests that unidirectional causality runs from expenditure to revenue. Bidirectional causality between revenue and expenditure was asserted by the third hypothesis suggested by Musgrave (1966) and Meltzer and Richard (1981). The fourth and final hypothesis was argued by Shaffrin (1992) and Bhagestani and McNoun (1994). According to that hypothesis, both variables are independent of each other.

The topic has got more importance as a result of persistent deficits faced both by the developed as well as developing countries. Pakistan is another example. However, according to Rafaqat and Shah (2012), there are only two empirical studies on Pakistan available at federal level.

Several studies have been conducted on aggregate level to explore the direction of causality between tax revenue and revenue expenditure at federal level but now researchers have realized to study same causation at provincial level. The analysis on provincial causation may be useful for the country planning to identify those problematic issues which are playing positive role in Pakistan budget deficit. Pakistan is divided into four provinces: Sindh, Punjab, Khyberpakhtoonkhwa and Baluchistan. This study focuses these four provinces.
Pakistan’s economy is facing structural problem and the main causes of this problem are large fiscal deficit, high inflation, low tax to GDP ratio, and rising debt burden both at federal and provincial level. Therefore, it is essential to carry out a research study on direction of causality between tax revenue and revenue expenditure in each province of Pakistan to establish the optimal strategy for budget deficit reduction.

2. Literature Review:

The three general hypotheses are formulated: causality from revenue to expenditure, causality from expenditure to revenue, and bidirectional relationship between revenue and expenditure. The causality between tax revenue and total revenue expenditure of the government of Pakistan exposes insignificant relationship as noted by Sadiq (2010).

The Namibia’s revenue and expenditure relationship was investigated by Eita et al. (2008). They found unidirectional causality runs from revenue to expenditure and suggested to establish policies that stimulate government revenue. Baffes and Shah (1993) worked on co-movement between taxes and expenditure of Latin American countries; and discovered that Argentina and Mexico faced strong bidirectional Granger Causality while the Mexican government had controlled fiscal deficit.

The short-run and long-run bidirectional relationship of revenue and expenditure of Saudi Arabia was studied by Al-Qudair (2005). Latest study on causal relationship between real expenditure and real revenue of Pakistan is carried out by Ali and Shah (2012). They observed no co-integration among their research variables. Another study of causal relationship, conducted by Abu-Bader et al. (2003), was on government expenditure and economic growth for Egypt, Israel and Syria. Their research explored that civilian
government expenditure caused positive economic growth in Israel and Egypt.

The first hypothesis of revenue to expenditure was found in case of the government of Malaysia by Tsen and Ping (2005). The recent Iran’s revenue and expenditure causality was studied by Elaysi and Rahimi (2012) where they found interdependence between these two variables and suggested cutting down in expenditure to obtain controlled budget deficit.

3. Revenue and Expenditure: Provincial Comparison:

This section observed the behavior of the time series of tax-revenue and revenue expenditure of each province before applying any methodology or doing formal analysis.

**Figure 1: Tax Revenue & Expenditure of Sindh**

![Graph showing tax revenue and expenditure of Sindh](image)
Figure 1 shows that the Sindh tax revenue and revenue expenditure in the past two decades. Till 2002 both the series were moving in upward and controlled direction and had very small gap between them. On the contrary, in current decade this gap, specifically after 2003, widened and crossed the figure of 99 billion rupees in the year 2010. Both series are skewed as a result of NFC award 2010-11.

Focusing on the tax revenue and revenue expenditure series for Sindh for the period 1982-2012 (Table 1), it was noticed that only once i.e. in 2006 the gap was positive. Otherwise, throughout the period this gap was in negative. Both series were showing an increasing trend, whereas, the space between them showed a mixed result. Till 1991 the gap was continuously rising and reached to nearly 9 billion rupees in 1991. Both in 1992 and 1993 the space was decreased to nearly Rs. 4 billion approximately and it further decreased to Rs. 3 billion approximately in 1994. From 1994 to 2003 the gap showed an oscillating trend. The years 2004 and 2005 showed an alarming gap of Rs. 22 billion and Rs. 24 billion respectively. After showing a positive difference of just Rs. 800 million in 2006 the next 4 years recorded the maximum negative difference of the history that stands for nearly Rs. 66 billion, Rs. 72 billion, Rs. 40 billion, and Rs. 99 billion for the years 2007, 2008, 2009, and 2010 respectively. The accumulated difference of these last 4 years is about Rs. 277 billion. This value is far more than even the accumulated difference of the years 1982 to 2006 which is about Rs. 150 billion. So the overall gap of these 4 years is more than the accumulated gaps of the previous 24 years. The gap reduced drastically to the level of Rs. 2.82 billion in 2011 but again increased to approximately Rs. 66.67 billion in the year 2012. We can notice a sharp increase in both series in the last two years. The reason for this is NFC award 2010-11.
Table 1: Provincial Tax Revenues & Tax Revenue Expenditures
(Million Rupees.)

<table>
<thead>
<tr>
<th>Years</th>
<th>Sindh Tax Revenue</th>
<th>Sindh Tax Revenue Expense</th>
<th>Punjab Tax Revenue</th>
<th>Punjab Tax Revenue Expense</th>
<th>KPK Tax Revenue</th>
<th>KPK Tax Revenue Expense</th>
<th>Baluchistan Tax Revenue</th>
<th>Baluchistan Tax Revenue Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>1982</td>
<td>3138</td>
<td>5769</td>
<td>7095</td>
<td>8573</td>
<td>1613</td>
<td>2911</td>
<td>571</td>
<td>1405</td>
</tr>
<tr>
<td>1983</td>
<td>3414</td>
<td>4421</td>
<td>7323</td>
<td>10260</td>
<td>1537</td>
<td>3444</td>
<td>597</td>
<td>1666</td>
</tr>
<tr>
<td>1984</td>
<td>3843</td>
<td>5540</td>
<td>7696</td>
<td>12427</td>
<td>1642</td>
<td>4255</td>
<td>764</td>
<td>2044</td>
</tr>
<tr>
<td>1985</td>
<td>4082</td>
<td>6238</td>
<td>8273</td>
<td>14667</td>
<td>1733</td>
<td>5105</td>
<td>817</td>
<td>2254</td>
</tr>
<tr>
<td>1986</td>
<td>4652</td>
<td>7651</td>
<td>10000</td>
<td>19499</td>
<td>1918</td>
<td>6504</td>
<td>1224</td>
<td>2888</td>
</tr>
<tr>
<td>1987</td>
<td>6893</td>
<td>10129</td>
<td>10199</td>
<td>23252</td>
<td>2252</td>
<td>7641</td>
<td>1230</td>
<td>3557</td>
</tr>
<tr>
<td>1988</td>
<td>9029</td>
<td>11102</td>
<td>11113</td>
<td>27520</td>
<td>2327</td>
<td>9083</td>
<td>1829</td>
<td>3918</td>
</tr>
<tr>
<td>1989</td>
<td>6998</td>
<td>11792</td>
<td>16064</td>
<td>27262</td>
<td>3405</td>
<td>9535</td>
<td>2166</td>
<td>4180</td>
</tr>
<tr>
<td>1990</td>
<td>8479</td>
<td>13697</td>
<td>20201</td>
<td>28433</td>
<td>4340</td>
<td>10846</td>
<td>2651</td>
<td>4611</td>
</tr>
<tr>
<td>1991</td>
<td>9478</td>
<td>18359</td>
<td>23323</td>
<td>37374</td>
<td>4732</td>
<td>12011</td>
<td>2724</td>
<td>5230</td>
</tr>
<tr>
<td>1992</td>
<td>10892</td>
<td>20628</td>
<td>34044</td>
<td>42335</td>
<td>7023</td>
<td>14393</td>
<td>7950</td>
<td>6797</td>
</tr>
<tr>
<td>1993</td>
<td>13897</td>
<td>22699</td>
<td>37242</td>
<td>49180</td>
<td>6880</td>
<td>15694</td>
<td>9052</td>
<td>7886</td>
</tr>
<tr>
<td>1994</td>
<td>12902</td>
<td>25641</td>
<td>47085</td>
<td>52578</td>
<td>10026</td>
<td>18324</td>
<td>9859</td>
<td>9610</td>
</tr>
<tr>
<td>1995</td>
<td>27523</td>
<td>33430</td>
<td>55732</td>
<td>61945</td>
<td>12179</td>
<td>21273</td>
<td>11324</td>
<td>10000</td>
</tr>
<tr>
<td>1996</td>
<td>34630</td>
<td>57005</td>
<td>69496</td>
<td>74242</td>
<td>15155</td>
<td>25598</td>
<td>12420</td>
<td>11565</td>
</tr>
<tr>
<td>1997</td>
<td>38879</td>
<td>59620</td>
<td>79888</td>
<td>80502</td>
<td>17141</td>
<td>27255</td>
<td>11176</td>
<td>11816</td>
</tr>
<tr>
<td>1998</td>
<td>34048</td>
<td>91160</td>
<td>70900</td>
<td>86096</td>
<td>14722</td>
<td>30997</td>
<td>10868</td>
<td>12709</td>
</tr>
<tr>
<td>1999</td>
<td>34334</td>
<td>40266</td>
<td>75999</td>
<td>90708</td>
<td>15969</td>
<td>34145</td>
<td>11382</td>
<td>13693</td>
</tr>
<tr>
<td>2000</td>
<td>44847</td>
<td>58493</td>
<td>85500</td>
<td>104274</td>
<td>18270</td>
<td>37192</td>
<td>13963</td>
<td>17411</td>
</tr>
<tr>
<td>2001</td>
<td>55296</td>
<td>65945</td>
<td>96895</td>
<td>106694</td>
<td>20900</td>
<td>28079</td>
<td>17735</td>
<td>18635</td>
</tr>
<tr>
<td>2002</td>
<td>57543</td>
<td>66363</td>
<td>99550</td>
<td>113166</td>
<td>22432</td>
<td>29047</td>
<td>17195</td>
<td>19898</td>
</tr>
<tr>
<td>2003</td>
<td>65840</td>
<td>69870</td>
<td>108720</td>
<td>130654</td>
<td>3013</td>
<td>86683</td>
<td>17605</td>
<td>23477</td>
</tr>
<tr>
<td>2004</td>
<td>73942</td>
<td>95741</td>
<td>123839</td>
<td>156719</td>
<td>27679</td>
<td>32450</td>
<td>16953</td>
<td>24445</td>
</tr>
<tr>
<td>2005</td>
<td>86400</td>
<td>110190</td>
<td>143500</td>
<td>175370</td>
<td>32580</td>
<td>45232</td>
<td>21320</td>
<td>26220</td>
</tr>
<tr>
<td>2006</td>
<td>109998.1</td>
<td>109198.7</td>
<td>160603.6</td>
<td>195666.7</td>
<td>38200</td>
<td>76044</td>
<td>22700</td>
<td>30311</td>
</tr>
<tr>
<td>2007</td>
<td>85001.3</td>
<td>151263.4</td>
<td>222720</td>
<td>269897.5</td>
<td>45587.07</td>
<td>60762.66</td>
<td>28699.01</td>
<td>34012.31</td>
</tr>
<tr>
<td>2008</td>
<td>101931.1</td>
<td>171728.65</td>
<td>250181.1</td>
<td>311376.5</td>
<td>50900</td>
<td>67000</td>
<td>31821.56</td>
<td>39954.52</td>
</tr>
<tr>
<td>2009</td>
<td>142543</td>
<td>182481</td>
<td>286865</td>
<td>348961</td>
<td>67200</td>
<td>82900</td>
<td>35400</td>
<td>47500</td>
</tr>
<tr>
<td>2010</td>
<td>147296</td>
<td>246606</td>
<td>362555</td>
<td>590914</td>
<td>790914.13</td>
<td>118087</td>
<td>43437.46</td>
<td>52801.89</td>
</tr>
<tr>
<td>2011</td>
<td>307393</td>
<td>310213</td>
<td>493866</td>
<td>482859</td>
<td>164144</td>
<td>173431</td>
<td>101675</td>
<td>110260</td>
</tr>
<tr>
<td>2012</td>
<td>345899</td>
<td>412283</td>
<td>560478</td>
<td>602856</td>
<td>182570</td>
<td>225801</td>
<td>108428</td>
<td>115136</td>
</tr>
</tbody>
</table>

Source: Handbook of Statistics on Pakistan Economy, State Bank of Pakistan
Pakistan Fiscal Operations, Ministry of Finance
The tax revenue and revenue expenditure series were showing a rising trend (Table1) in case of Punjab, except for the year 1998 when only the tax revenue decreased by approximately 9 billion rupees to Rs. 70050 billion in 1998 from Rs. 79088 billion in the year 1997.

Figure: 2 Tax Revenue & Expenditure of Punjab

As far as the difference is concerned, it continuously in negative except for the year 2011 when it showed a positive gap of Rs. 10.5 billion. If we observe the revenue expenditure gap for Punjab, it was increasing and reached to the level of nearly rupees 16 billion in the year 1988. Afterwards it showed an oscillating trend with an overall minimum of approximately 1 billion rupees in the year 1997. The period 1998-2002 showed a decreasing trend in the difference; but after 2002 the gap was continuously rising and has reached to an overall maximum of nearly Rs. 65 billions in the year 2009. Large levels of negative gaps in these 8 years (2002-09) raise questions on the sincerity and seriousness of the rulers and policy makers. Although, for the first time in the history of Punjab, the gap had been converted in to a surplus of Rs. 10.5 billion in 2011, the very next year i.e. in 2012 a massive negative gap of Rs. 42.37 billion was recorded. Now where and how efficiently this deficit as well as previous deficits were being utilized is another debatable issue. Again, the NFC award 2010-11 is the key reason for which both the series are skewed sharply in last few years.
Like Sindh and Punjab, both the tax revenue and revenue expenditure showed an overall rising trend in KPK (Table 1). On two occasions, i.e. in year 1993 and 1998, the tax revenue decreased by Rs. 2 billion and Rs. 3 billion respectively. On the other hand, tax revenue expenditure decreased only once i.e. in the year 2001 by Rs. 9 billion. Again the gap was in negative continuously. Firstly, this negative gap showed a rising trend till year 2000 when it reached to the level of Rs. 19 billion. For the next four years, this gap showed a decreasing trend and then an oscillating trend in the period 2005-2010. The difference reached to an overall maximum and alarming level of Rs. 39 billion in 2010. After recording a relatively low difference of Rs. 12 billion in 2011, the gap reached to the highest figure of Rs. 43.231 billion in the year 2012.
Like all other 3 provinces, the data on tax revenue and revenue expenditure in case of Baluchistan also showed a rising trend. Interestingly, the gap was positive in four consecutive years i.e. from 1992 to 1996. Although, apart from these four years, the gap remained in negative, these differences were relatively small with a maximum of Rs. 12 billion was recorded for the year 2009. Although in case of Baluchistan the gap was negative and rising in most years, it remained on the lower side. NFC 2010-11 played a vital role in sharp increase in both series.

4.Methodology:

i.Data

Data on provincial tax revenue (which include federal transfers through NFC award as well as other transfers including provincial own revenue sources such as divisible pool taxes, straight transfers, grants, and own taxes) and provincial revenue expenditure (which include both recurring expenditures as well as development expenditures excluding expense from aids/grants) of all four provinces of Pakistan were taken from the Handbook of Statistics on Pakistan Economy, State Bank of Pakistan for the period, 1981-82 to 2011-2012. Non-tax revenues, which include interest income, profits and dividends, and miscellaneous receipts, were excluded from the empirical analysis due to exogeneity characteristics followed by Sadiq (2010). Description of all series is given below:

\[
\begin{align*}
\text{TRS} & = \text{Tax Revenue of Sindh} \\
\text{TRES} & = \text{Total Revenue Expenditure of Sindh} \\
\text{TRP} & = \text{Tax Revenue of Punjab} \\
\text{TREP} & = \text{Total Revenue Expenditure of Punjab} \\
\text{TRK} & = \text{Tax Revenue of Khyberpakhtoonkhwa} \\
\text{TREK} & = \text{Total Revenue Expenditure of Khyberpakhtoonkhwa} \\
\text{TRB} & = \text{Tax Revenue of Baluchistan} \\
\text{TREB} & = \text{Total Revenue Expenditure of Baluchistan}
\end{align*}
\]

*All the above mentioned variables are used in Natural Log Form.*
ii. Research Hypotheses and Econometrical Techniques

The following hypotheses are formulated to examine the unidirectional, bidirectional or no causation relationship of revenue expenditure series of all four provinces of Pakistan:

**Table 2: Province wise hypotheses**

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>$H_0$: TRS does not Granger Cause TRES</td>
</tr>
<tr>
<td>$H_0$: TRES does not Granger Cause TRS</td>
</tr>
<tr>
<td>$H_0$: TRP does not Granger Cause TREP</td>
</tr>
<tr>
<td>$H_0$: TREP does not Granger Cause TRP</td>
</tr>
<tr>
<td>$H_0$: TRK does not Granger Cause TREK</td>
</tr>
<tr>
<td>$H_0$: TREK does not Granger Cause TRK</td>
</tr>
<tr>
<td>$H_0$: TRB does not Granger Cause TREB</td>
</tr>
<tr>
<td>$H_0$: TREB does not Granger Cause TRB</td>
</tr>
</tbody>
</table>

**Unit Root Test**

The tests for unit root were used to identify the stationarity or non-stationarity in time series analysis. The stationary time series has a finite mean, variance, and (auto) covariance. A spurious relationship is produced, if regression is run on non-stationary time series. So in order to avoid such relationship we used Augmented Dickey Fuller (ADF) and Phillips-Perron (PP) tests.

**Granger Causality test**

The test presented by Granger (1969) to find out the causal relationship between different variables was used to discover the causality between provincial revenues and expenditures for each province of Pakistan.

**Provincial Revenue-Expenditure Causation Model:**

Various econometrical techniques can be implemented to identify the direction of causal relationship between revenue and expenditure. In this study we used Granger test of Causality (1969) to
test the null hypotheses presented in Table 1. This test was basically
developed in 1969. According to Granger Approach, dependent
variable is caused by independent variable(s) dependent variable
can be predicted better from the past values of the both independent
and dependent variables than from the past values of dependent
variable alone. For simplicity, this approach may easily be applied on
the current model study of revenue and expenditure. In this regard it
is essential to estimate these regressions, where the TRS and TRES
are defined in data section.

\[
\begin{align*}
\text{TRES}_t &= \theta_1 + \sum_{i=1}^{n} \alpha_i \text{TRS}_{t-i} + \sum_{i=1}^{n} \beta_i \text{TRES}_{t-i} + \epsilon_{1t} \\
\text{TRS}_t &= \theta_2 + \sum_{i=1}^{n} \gamma_i \text{TRS}_{t-i} + \sum_{i=1}^{n} \delta_i \text{TRES}_{t-i} + \epsilon_{2t}
\end{align*}
\]

The equations 1 & 2 are formulated for the Sindh province.
The same equations may be formulated for remaining three provinces.
In these equation if the coefficients \(\beta_i\) and \(\gamma_i\) are zero, there will be no
causation between revenue and expenditure; but if they are nonzero
it will show bidirectional causality. In case, if it is nonzero, there will
be unidirectional causation from revenue to expenditure. In the same
way, if it is not equal to zero, that leads unidirectional expenditure to
revenue causation. In these models the error terms are white noise
residuals.

5. Empirical Finding

It is the most probable that the time series data may contain
unit root, therefore, the unit root tests are used to identify the level.
The unit root results exhibit that all the variables are non-stationary
at their level. All variables (in natural log form) are integrated at order
1. Results of ADF and PP (non parametric test) are presented in Table
3. None of the variables is stationary at level.
Causal Relationship Between Revenue And Expenditure

Table 3: Unit Root (ADF and PP) results

<table>
<thead>
<tr>
<th>Variables</th>
<th>ADF Test</th>
<th>PP Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level</td>
<td>1st Difference</td>
</tr>
<tr>
<td>TRS</td>
<td>-2.686439</td>
<td>-7.033963*</td>
</tr>
<tr>
<td>TRES</td>
<td>-2.018512</td>
<td>-5.430672*</td>
</tr>
<tr>
<td>TRP</td>
<td>-4.589786</td>
<td>-4.501786*</td>
</tr>
<tr>
<td>TREP</td>
<td>-1.982594</td>
<td>-4.315845*</td>
</tr>
<tr>
<td>TRK</td>
<td>-1.645281</td>
<td>-5.846032*</td>
</tr>
<tr>
<td>TREK</td>
<td>-1.807412</td>
<td>-3.497175**</td>
</tr>
<tr>
<td>TRB</td>
<td>-1.81455</td>
<td>-5.780558*</td>
</tr>
<tr>
<td>TEB</td>
<td>-1.817705</td>
<td>-6.088810*</td>
</tr>
</tbody>
</table>

[Note: *, ** & *** represents significance at 1%, 5% & 10% respectively]

The important findings of this paper are the results of Granger Test of Causality which are presented in Table 4:

Table 4: Granger Causality Test Results

<table>
<thead>
<tr>
<th>Province</th>
<th>Hypotheses $H_0$</th>
<th>F-Statistic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sindh</td>
<td>TRES does not Granger Cause TRS</td>
<td>3.54622**</td>
</tr>
<tr>
<td></td>
<td>TRS does not Granger Cause TRES</td>
<td>2.83288***</td>
</tr>
<tr>
<td>Baluchistan</td>
<td>TREB does not Granger Cause TRB</td>
<td>3.61162***</td>
</tr>
<tr>
<td></td>
<td>TRB does not Granger Cause TREB</td>
<td>0.88267</td>
</tr>
<tr>
<td>Punjab</td>
<td>TREP does not Granger Cause TRP</td>
<td>3.23941***</td>
</tr>
<tr>
<td></td>
<td>TRP does not Granger Cause TREP</td>
<td>0.47459</td>
</tr>
<tr>
<td>KPK</td>
<td>TREK does not Granger Cause TRK</td>
<td>3.12939***</td>
</tr>
<tr>
<td></td>
<td>TRK does not Granger Cause TREK</td>
<td>2.30633</td>
</tr>
</tbody>
</table>

[Note: *, ** & *** represents significance at 1%, 5% & 10% respectively]
Above results provide the evidence of rejection of the null hypothesis Revenue expenditure does not cause tax revenue in case of all four provinces. Hence the hypothesis of “Spend then tax” in case of all four provinces may be accepted.

On the other hand the null hypothesis; Tax revenue does not cause revenue expenditure is rejected only for Sindh but accepted for Punjab, Baluchistan and KPK. So the hypothesis “tax then spend” is accepted only in case of Sindh.

6-Concluding Remarks:

The test of Granger Causality provides bidirectional causation between tax revenue and tax revenue expenditures for Sindh province in Pakistan. This supports the hypothesis asserted by Musgrave (1966) and Meltzer and Richard (1981). As per hypothesis presented by Barrow (1974) and Peacock and Wiseman (1979) a unidirectional causation from revenue expenditures to tax revenue is found in case of Punjab, Baluchistan, and KPK. Therefore, the hypothesis of “spend then tax” is accepted for all the provinces of Pakistan. The hypothesis that was formed by Shaffrin (1992) and Bhagestani and McNoun (1994) is not applicable on the provinces of Pakistan. To reduce the gap between tax revenue and revenue expenditure, the government should formulate the policy at provincial level. This research paper may help the provincial governments in the budget allocation.
References


## Appendix

### Granger causality results:

<table>
<thead>
<tr>
<th>Province</th>
<th>Null Hypothesis</th>
<th>Obs</th>
<th>F-Statistic</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sindh</strong></td>
<td>LOG(TRES) does not Granger Cause LOG(TRS)</td>
<td>28</td>
<td>3.54622</td>
<td>0.0321</td>
</tr>
<tr>
<td></td>
<td>LOG(TRS) does not Granger Cause LOG(TRES)</td>
<td>28</td>
<td>2.83288</td>
<td>0.0630</td>
</tr>
<tr>
<td><strong>Punjab</strong></td>
<td>LOG(TREP) does not Granger Cause LOG(TRP)</td>
<td>29</td>
<td>3.23941</td>
<td>0.0568</td>
</tr>
<tr>
<td></td>
<td>LOG(TRP) does not Granger Cause LOG(TREP)</td>
<td>29</td>
<td>0.47459</td>
<td>0.6279</td>
</tr>
<tr>
<td><strong>KPK</strong></td>
<td>LOG(TREK) does not Granger Cause LOG(TRK)</td>
<td>29</td>
<td>3.12939</td>
<td>0.0620</td>
</tr>
<tr>
<td></td>
<td>LOG(TRK) does not Granger Cause LOG(TREK)</td>
<td>29</td>
<td>2.30633</td>
<td>0.1213</td>
</tr>
<tr>
<td><strong>Baluchistan</strong></td>
<td>LOG(TREB) does not Granger Cause LOG(TRB)</td>
<td>30</td>
<td>3.61162</td>
<td>0.0681</td>
</tr>
<tr>
<td></td>
<td>LOG(TRB) does not Granger Cause LOG(TREB)</td>
<td>30</td>
<td>0.88267</td>
<td>0.3558</td>
</tr>
</tbody>
</table>
### Descriptive statistics of the variables

<table>
<thead>
<tr>
<th></th>
<th>LOG(TRS)</th>
<th>LOG(TRES)</th>
<th>LOG(TRP)</th>
<th>LOG(TREP)</th>
<th>LOG(TRK)</th>
<th>LOG(TREP)</th>
<th>LOG(TRRD)</th>
<th>LOG(TRED)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Std. Dev.</strong></td>
<td>1.372968</td>
<td>1.304799</td>
<td>1.327314</td>
<td>1.175156</td>
<td>1.398506</td>
<td>1.109551</td>
<td>1.472717</td>
<td>1.182804</td>
</tr>
<tr>
<td><strong>Skewness</strong></td>
<td>0.062339</td>
<td>0.002863</td>
<td>0.086941</td>
<td>0.03378</td>
<td>0.065915</td>
<td>0.031578</td>
<td>0.337722</td>
<td>0.038106</td>
</tr>
<tr>
<td><strong>Kurtosis</strong></td>
<td>1.945106</td>
<td>2.057995</td>
<td>1.924252</td>
<td>2.101840</td>
<td>2.070475</td>
<td>2.455105</td>
<td>2.186040</td>
<td>2.243215</td>
</tr>
<tr>
<td><strong>Observations</strong></td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
</tr>
</tbody>
</table>
PERCEIVED STRESS, APPRAISAL AND COPING STRATEGIES: COMPARISON OF DOCTORS SERVING AT CASUALTY UNITS AND INSTITUTIONAL AFFILIATION, WORKING SHIFT AND GENDER

Khalida Rauf and Asim Farooq

Abstract:

The present research examined the perceived stress, stress appraisal and coping strategies used by doctors serving at casualty units of hospitals in Karachi, as they are exposed to highly stressful situations regarding the sensitive nature of their jobs. It was hypothesized that there would be a relation among perceived stress, stress appraisal and coping strategies, used by doctors serving at casualty units. It was also hypothesized that there would be a difference in perceived stress, stress appraisal, coping strategies, and experienced workloads in relation to gender, working shifts and institutional affiliation (Govt. & Pvt.). Cross-sectional and convenience sampling method was followed. The sample consisted of 80 doctors (Govt. = 40, Pvt. = 40). Quantitative work load inventory (Spector & Jex, 1998), Perceived Stress Scale-10 (Cohen & Williamson, 1988), Stress Appraisal Measure (Peacock & Wong, 1990), and Brief-COPE (Craver, 1997) were administered. The results showed a significant correlation among perceived stress, stress appraisal and coping strategies. Doctors of government hospitals, as compared to those of private hospitals, reported higher workloads and stress, while male doctors reported more stress than female. Also doctors working in morning shifts reported higher workloads and stress as compared to doctors in the other two working shifts.

Keywords: Perceived stress, Stress Appraisal, Coping Strategies, Doctors, Casualty Unit, Emergency Department, Karachi.

JEL Classification: Z000

1-Department of Psychology, Federal Urdu University of Arts, Sciences & Technology, Karachi.
2-Department of Psychology, Federal Urdu University of Arts, Sciences & Technology, Karachi.
Stress has become a major and a persistent problem in all aspects of life, especially when job performance of an individual is taken into account. It is so because stress plays an intrinsic part in all human activities and life goals. Coleman (1978) argued that to every goal or event is associated with a degree of pressure (stress). Selye (1978) explained stress as the “rate of wear and tear in human body” affecting productivity. It is suggested by the Yerkes-Dodson Law (1908) that elevated levels of stress on simple jobs leads to higher levels of job performance. Likewise lower levels of stress are beneficial for highly complicated tasks. These findings point toward the beneficial effects of low to moderate levels of stress on job performance, but if the stress is of higher degree and is persistent in nature, literature reveals that it is the main culprit for many somatic symptoms of ill physical and psychological health (Steffy, & Jones, 1988; Benoliel, McCorkle, Georgiadou, Denton, &Spitger, 1990). Therefore, it results in decreased productivity, increased costs, and efficiency, lower morale, job dissatisfaction, turnovers, and absenteeism (Throckmorton, 2007; Healy, &Mckay, 2000).

Nowadays relationship between medical care providers and receivers has been shifted towards new and challenging dynamics. Scientific and technological achievements in the fields of medicine and surgery along with exposure and diffusion of such information to general public (patients and their care givers), and the ever increasing number of patients have made the job for medical professional highly demanding and challenging. Usually their job is characterized by extreme workloads (Firth-Cozens, 1997), labor-intensive, potentially traumatic, time pressures, rotations, complexity and ambiguity (Caplan, Cobb, French, Harrison & Pinneau, 1975). Working under such circumstances, make them vulnerable to the bad effects of job related stress on their psychological and physiological well-being.

Medical professionals have to face stressful situations related to their job as an inherent aspect of their line of work (McCue, 1982). Studies have revealed that they are more vulnerable to work related
stress and negative experiences related to it as compared to other professions (Smith, Brice, Collins, Mathews & McNamara, 2000). In a study (Caplan, Cobb, French, Harrison & Pinneau, 1975) it was found that medical professionals experiences, in comparison to other professions, elevated levels of responsibility, job complexity and ambiguity as well as utmost work load. Factors contributing to it are: sensitive nature of medical profession, high workloads, working under time pressure, emotionally charged situations, life and death situations, critical decision making and in situations where the result of medical treatment is difficult to predict (Revicki & May, 1985). These factors related to work stress are in turn responsible for producing job dissatisfaction and burnouts in medical health care professionals (Chong, Killeen, & Clarke, 2004; Vasile, Vasillu, & Ojog, 2004). Especially those physicians and health care workers who are undergoing their training are more prone to be a victim of stress and burnouts (Butterfield, 1988).

Job related stress for medical workers can be classified into six main sources as indicated by the literature (Adeb-Saeedi, 2002). The first source is related to administrative rules and regulation, particularly those which are not viewed favorably by the individuals (e.g. disputes resolving, scheduling, rotations, special orders, unidentified patients, and workloads). The second source concerns to patient’s care, emergency cases, danger lists, and patient’s condition and pains. The third source relates to impaired communication with co-workers and other helping staff (Pope, 1997) the fourth source pertains to technical skills and expertise as a medical care provider. The fifth source of stress includes noise, hazardous and badly restricted work areas and conditions (Pope, 1997; Adeb-Saeedi, 2002). The compensation and reward system of medical institution is the last source. Also the literature review revealed that an additional major source of stress for medical professionals relates to the higher levels of experienced workloads. Typically, higher workload, in casualty unit’s context could range from higher numbers of patients visiting casualty unit, not having enough working staff,
little time for attending a single patient, to carrying out non-medical
tasks (office work) (Blay, Cairns, Christolm, & O’Baugh, 2002). This
increased workload has been found to affect their personal and social
life adversely (The British Medical Association, 2002).

Among all other fields of medicine, emergency medicine stands
out as the most stressful of all. It has been found that emergency
medicine physicians have the highest levels of psychological distress
and burnout in relation to other fields of medicine (Martini, Cynthia
& Balon, 2006). Due to a wide array of factors, physicians who are
working at emergency departments have high propensity of
experiencing more intense and stressful conditions as compared to
primary and general health care physicians. These include vulnerable
situation of the patient being treated, intense emotional aspect of the
situation, time pressure, critical decision making and contiguity of
medical services, (Whitely, Gallery, Allison & Revicki, 1989; Schwartz,
Black, Goldstein, Jozefowicz, & Emmings, 1987). Moreover, several risk
factors are associated with high level of stress and burnouts in
emergency medicine physicians such as transfer and counter-transfer,
case variability, sleep deprivation, patient mortality, exposure of
infectious disease, circadian disruption and get out of my emergency
room patients (Popa et al, 2010).

Stress can be broadly defined as the outcome of any demand
on the mind or body, to the extent when the demand exceeds the
person’s belief that it can be managed, posing threats to his well-
being (Lazarus and Folkman, 1984). It is a state of challenge and threat
that interrupts the normal pace and stability of an individual’s life
(Sanderson, 2004). Its sources may be found outside the body
/environmental) or inside the body (psychological) in the form of
distressing events or disturbing thoughts. The amount of stress
generated in response to a specific stressor differs from individual to
individual. Consequences of stress are not entirely harmful, in fact,
low amounts have a motivational effect too (Weber, 1991).
Nevertheless, persistent and severe emotional stress can lead an
individual from mere anxiety to psychopathologies and physiological
disorders. Likewise, Adebanwi (1995) concluded that stress is a state
in which an individual experiences frustration, fear, anger, which results
in tension, anxiety, depression, loss of appetite and insomnia.

According to the transactional model of stress, a stressor is
determined in terms of its demands experienced by the individual in
question, also termed as cognitive appraisal (Folkman, & Lazarus,
1980; Folkman, & Lazarus, 1986). This appraisal is then, in turn,
responsible for the attitude adapted by the individual towards specific
job characteristics and environment (which contain stressor elements).
The process of appraisal brings forth the coping mechanism as
counter-measure to neutralize the effects of stressors and to retain
productivity. A study done by Dewe (1993) on work stressors and
their appraisal suggested that work stressors could be conceptualized
as qualitatively different aspects of a situation rather than events
and job characteristics, such as complexity and ambiguity (as in the
case of medical professionals).

Over the years, two approaches have been followed by the
researchers for conceptualizing coping strategies. One is that which
was proposed by Lazarus and Folkman (1984), which distinguished
coping into two primary classes: problem-focused coping and
emotion-focused coping. The second approach underlines the
differences among avoidance-based and approach-based coping
strategies (Moos & Schaefer, 1993). Thus the recent studies of coping
strategies, with their emphasis on empirically based categories, tend
to sum up four factors: problem-focused coping, meaning-focused
coping, avoidance-based coping, and social support coping
(Folkman&Moskowitz, 2004). A more diverse and theoretically based
approach of coping strategies is presented by Craver and his
associates (Carver, Scheier, & Weintraub, 1989; Carver 1997), in which
sixteen dimensions of coping are proposed. Among them five
dimensions comprise different aspects of problem-focused coping
(active coping, planning, suppression of competing activities, restraint
coping, seeking of instrumental social support). Another five dimensions comprise different aspects emotion-focused coping (seeking of emotional social support, positive reinterpretation, acceptance, denial, turning to religion); and the remaining six dimensions comprise such coping responses which are less useful (venting, behavioral disengagement, mental disengagement, humor, substance use, self-blame).

Due to numerous variables present in the workspace of emergency physicians, such as unusual work demands and repeated exposure to potentially traumatic events, they are placed well beyond the spectrum and cannot be related to the coping process of common individuals. Likewise it is also impossible for researchers to assume the coping process of emergency physicians on priority bases and beforehand. The literature provides us with several studies done on populations matching the emergency physicians on such variables as work demands and exposure of potentially traumatic events. In one study on Protective Services Personnel (Burke & Paton, 2006), researchers found that two distinctions i.e. problem-focused coping strategies (active coping, planning, & acceptance) and emotion-focused coping strategies (disengagement, & denial) were the mediating factors for job satisfaction, dislike, and burnouts. In a second study on volunteers for emergency services (Shipley & Gow, 2006), three dimensions of coping strategies were indicated: Adaptive coping (active coping, planning, & acceptance), Maladaptive coping (denial, self-blame, substance abuse, & disengagement), and Humor. Moreover, adaptive coping partially reflected job satisfaction and was usually applied as the first counter measure against stressor. Maladaptive coping came later in the equation when the individual cannot resort to adaptive coping or the stressor remains for longer durations. Thus, adaptive coping strategies were favored upon maladaptive strategies. These findings are consistent with those of Lazarus and Folkman (1984), that problem-focused coping tends to prevail when it is felt that some constructive measure can be taken, while emotion-focused coping tends to prevail when it is felt that the stressor is of enduring
Research. Perceived Stress, Appraisal and Coping Strategies. . .

nature. In a meta analysis study done by Littleton, Horsley, Siji & Nelson (2007) it was revealed that there exists a strengthened and positive relation between the use of avoidance focused coping strategies to deal with intense trauma, psychological, and psychosocial stressors/distress whereas problem focused strategies were least frequently used in dealing with such high intensity and emotionally charged situations (which lasted for little duration).

Research on coping strategies has also gained its importance due to the presence of a clear and consistent relationship among coping strategies and experienced psychological distress, well-being, and general health conditions, especially among emergency medical workers. Active coping strategies have been found to be correlated with lower score on general health questionnaires, suggesting their usefulness as a prevention measure against stressor, while passive and avoidance based styles have not been associated with higher score on general health questionnaires, reflecting effects of stress on physiological health (McPherson, Hale, Richardson, Obholzer, 2003; Diong, & Bishop, 1999). Avoidance and escape-avoidance coping strategies, whether cognitive or behavioral, have been found to be the major predictors for psychological distress (Beaton, Murphy, Johnson, Pike, & Cornell, 1999). Problem focused coping strategies have been related to both higher (Marmar, Weiss, Metzler, & Delucchi, 1996) and lower level of distress (Brown, Mulhern, & Joseph, 2002), while emotion-focused coping strategies have been associated with lower levels of distress (Brown, Mulhern, & Joseph, 2002), but seeking support and venting have not been found to have the same effects (Clohessy, & Ehlers, 1999), while strategies based on distraction and denial approaches were not in part related to mental health (Beaton, Murphy, Johnson, Pike, & Cornell, 1999; Clohessy, & Ehlers, 1999).

It should be kept in mind that every individual is unique with distinctly shaped personality resulting from many different social, cultural and psychological factors, which are responsible for determining his attitude towards life and stressors faced (Cooper &
Marshall, 1978). Several studies have revealed that medical professionals react differently on individual basis, when it comes to the perception of a stressor and coping mechanisms initiated to counter stressor. Factors responsible for such diversity includes, gender (Matheny, Ashby, & Cupp, 2005), age (Lee, & Wang, 2002), education, marital status, and size of household (Lambert, Lambert, & Ito, 2004) and length of service and working shifts (Bratt, Broome, Kelber, & Lostocco, 2000). It is also unresolved that being older in age represent having more experience, knowledge, status, or ranks, effecting in perception and coping of possible stressors. Therefore, in this research the role of such factors as demographic variables were studied to reach on a conclusion in determining their contribution in perception of stress and initializing coping mechanisms.

Also in the developing countries like Pakistan, social and political conditions also play a role as moderators of physician’s stress level, usually resulting in elevating levels of stress, burnouts and job dislike. Another reason is that Emergency Medicine has not acquired a status of specialty as yet. Therefore, working in Emergency Units becomes a compulsion, and physicians are eager to be transferred to other departments or in extreme cases leave their job for good. Social factors responsible for such situations are patients with family and financial problems, illiterate patients having very low or none formal social and medical education, violence and hostility, and extreme situations due to political imbalance. Such situations greatly affect the decision making process by hindering the communication between physician and patient, and above all they render the use of standard medicals protocols ineffective. Thus as a, result the continuity of treatment program is often at risk.

Casualty Units of Hospitals in Karachi are faced with highest workload as compared to other departments. Higher workloads for doctors at casualty units are defined in terms of greater number of patients seen during duty hours and severity of the case being treated, as compared to other departments. Activities of doctors working at
casualty units are mainly directed towards two types of patient population, (1) who visits casualty units when regular O.P.D is closed; they are assessed, prescribed medicine and are not admitted, (2) who visit emergency units due to severe medical crisis; first their condition is stabilized (which is the main responsibility of a doctor at casualty unit) and then they are referred to the concerned ward (department) for admission. Such patients includes victims of road accidents, firing etc.

To understand how these factors produce stress effects physicians and in turn affects the overall quality of medical treatment program, it is important to take into consideration the nature of stress, reactions towards stressors and the whole process by which stress is mediated in such situations. It is proven by past researches that physicians working at emergency departments of hospitals (in Pakistan) are subjected to psychological distress due to the sensitive nature of their job (Kausar& Khan, 2010), but little research is done which focus on the appraisal of this particular work related stress by physicians and on the nature of coping strategies used as a response to balance the equilibrium. As it is mentioned above that appraisal is the mediator of perceived stress, not solely the stressor (Lazarus, 1984). Therefore this study was designed to explore perceived stress, experienced excessive workload, stress appraisal and coping strategies in relation to the effects of demographic variables, with emphasis on the sensitive nature of job of a physician working at casualty unit.

Thus, objectives set forth for the present study were (a) to explore and observe the level of perceived stress and workload faced by doctors working at casualty units, the nature of cognitive appraisal and coping strategies being utilized to deal with the stressful work situation, (b) to asses Institutional affiliation, working shifts and gender-wise differences (demographic/background variables) for reported stress levels, workloads, nature of cognitive appraisal and use of coping strategies, (c) to explore relationship between perceived stress, stress appraisal measures and coping strategies, and (d) to explore the
impact of demographic characteristics, perceived stress and appraisal measures on coping strategies as potential predictors.

**Hypotheses**

1. Doctors at casualty unit will score higher on perceived stress scale and will be experiencing higher workloads.
2. There would be Institutional (Government, Private), working shift, and gender wise differences for perceived stress scores and scores on quantitative workload Inventory.
3. Gender-wise differences will also be present for cognitive appraisal and coping strategies.
4. There would be a relation between perceived stress, stress appraisal measures and coping strategies.
5. Perceived stress, cognitive appraisal and demographic characteristics will predict the nature of coping strategies applied.

**Methodology**

Conceptual framework for this study is shown in fig.1. A cross-sectional and convenient sampling approach was followed for data collection.

Fig.1
Participants
The sample for this study (n=80, Male=50, Female=30) consisted of male and female doctors (Medical Officers and House officers) which were serving at the casualty units of Government and Private hospitals for at least two months(Govt=40, Pvt=40). House officers working at casualty units were also included in this study but for them, no such criterion was set forth (Medical Officers=60, House Officers=20). Age ranged from 25-60 years, having 38 as median age. There were 39 single respondents (male= 17, female=22), and 41 married (male=33, female=8). Among them, 73 had M.B.B.S degree while 7 had done post-graduation. Distributions according to working shifts were as follows, 35 doctors belong to morning shift (male=19, female=16), 27 to evening shift (male=15, female12), and 18 to night shift (male=16, female=2). After seeking formal institutional permission from respected hospitals, doctors were contacted at their work place (casualty unit) for data collection and were included in the study after having their informed consent. To obtain sample from government hospital, Civil Hospital Karachi was reached. At the time of data collection Lyari Operation was also in progress due to which the numbers of injured people coming to the casualty unit were raised considerably. Therefore it was taken into account that data collection process should not at any cost interfere with the professional duties of the respondents.

Measurement
For assessment purpose participants were asked to fill questionnaires consisting of the following psychological measurement. Permission to use these scales from their respected authors has been granted to the researcher.

Demographic Questionnaire. A demographic questionnaire was constructed in order to gain relevant demographic information concerning the respondent including gender, age, ethnicity,
Perceived Stress, Appraisal and Coping Strategies.

A study was conducted to determine the effect of perceived stress, appraisal and coping strategies on nurses working in the emergency department. The factors under consideration were designation, total length of service, length of service at casualty and qualification.

**Quantitative workload inventory (QWI).** Quantitative workload inventory (Spector & Jex, 1998) is a self-report 5 item scale measuring the difficulty faced by a worker due to the amount and quantity of his or her work. Respondents are to rate a statement regarding its occurrence on a five response choice scale, from “less than once per month or never” (code=1), to “several times per day” (code=5). This scale has possible range of scores from 5 (lowest) to 25 (highest). This scale has showed high internal consistency of $\alpha = 0.82$.

**Perceived stress scale (PSS-10).** Perceived Stress Scale (PSS-10; Cohen & Williamson, 1988) is a self-report scale consisting of ten items which measures the stress perceived by an individual relating to life situations. Also items are such to point out how much an individual appraise his or her life situations as unpredictable, uncontrollable and overload (Cohen, Kamarck, Mermelstein, 1983). Each item has five response options. Respondents are to rate every statement from Never to Very Often (0=Never, 1=Almost Never, 2=Sometimes, 3=Fairly Often, & 4= Very Often). High scores on PSS are associated with vulnerability to stress and depressive symptoms. Alpha coefficient value (Cronbach’s alpha) for this scale is 0.78.

**Stress appraisal measure (SAM).** Stress Appraisal Measure (SAM; Peacock & Wong, 1990) is an instrument to measure the nature of appraisal and its type, namely primary appraisal and secondary appraisal, based on a multidimensional approach. This scale consist of 28 items and respondents have to rate each statement on a five response option scale ranging from Not at All to Extremely (1=Not at All, 2=Slightly, 3=Moderately, 4=Considerably & 5=Extremely). Primary appraisal has three subscales, namely Threat, Challenge, & Centrality. Likewise Secondary appraisal constitutes of three subscales, namely Controllable by Self, Controllable by Others, & Uncontrollable. There is one additional subscale to measure overall perceived stress,
Stressfulness. Alpha values for internal consistency of these subscales range between 0.74-0.90, except the Uncontrollable subscales, for which alpha value was 0.51.

**Brief - COPE.** Brief COPE (Carver, 1997) is the shortened version of The COPE Scale. Lazarus and Folkman (1984) proposed the widely accepted classification of coping into Problem Focused and Emotion Focused Coping, but according to Carver this distinction is “too simple”, therefore COPE inventory was developed which Subdivides Coping according to different ways individuals used to deal with their problems, stress and emotional regulation (Carver, Scheier, & Weintraub, 1989) and was based on the model of behavioral self-regulation (Carver & Scheier, 1990). Brief COPE contains 28 items (measuring fourteen coping reactions with two items per scale), and with four response options for every item (1=I haven’t been doing at all, 2=I’ve been doing this a little bit, 3=I’ve been doing this a medium amount, & 4=I’ve been doing this a lot). Cronbach’s alpha values calculated for subscales were from .50 to .90.

**Operational Definitions**

The following concepts are operationally defined in the literature as follows:

**Stress:** It is defined as “a transactional relationship between the person and the environment appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being” (Lazarus & Folkman, 1984, p. 33).

**Occupational (job related) stress:** It is defined as the work-related environmental characteristics or events which are perceived by employees to impact their health and well-being (Hurrell, Nelson, and Simmons, 1998).
**Quantitative Workload:** It is the amount or quantity of work in a job, as opposed to qualitative workload which is the difficulty of the work. Specifically it pertains to the quantity/amount of work assigned to or expected from a worker in a specified time period. Higher levels indicate that assigned work taxes the resources, skills and available time limits of an employee regarding assigned job (Spector and Jex, 1998).

**Cognitive-Relational Theory/ Transactional Model:** According to it stress is described as “an evaluative process that determines why and to what extent a particular transaction or series of transactions between the individual and the environment is stressful” (Lazarus & Folkman, 1984, p. 19).

**Cognitive appraisal:** It is defined as the individual’s evaluation of the situation, if it is threatening to his or her well-being or not, and the possible responses available in order to control the situation and deal with the stressor (Folkman, Lazarus, Dunkel-Schetter, DeLongois, & Gruen, 1986).

**Primary Appraisal:** It is defined as the initial stage of cognitive appraisal which constitutes the individual perception regarding a particular stimulus, upon which it decides whether the stimulus/event or its outcome will be threatening for the individual (Folkman, Lazarus, Dunkel-Schetter, DeLongois, & Gruen, 1986).

(a) **Challenge Appraisal:** It is a form of constructive reappraisal and includes the evaluation of potential gain in certain stressful situations (Peacock & Wong, 1990).

(b) **Centrality Appraisal:** It is related to tasks, goals, and beliefs, and commitments, leading to the appraisal of events and situations as significant and important for oneself, usually resulting in increased distress (Peacock & Wong, 1990).
(c) **Threat Appraisal:** It is related to the evaluation of potential harm or loss in a certain situation, event or its outcomes (Peacock & Wong, 1990).

**Secondary Appraisal:** It is defined as the second stage of cognitive appraisal which constitutes the individual's evaluation of his or her own resources in order to deal with the stressful event or situation successfully (Lazarus & Folkman, 1984).

(a) **Self-control Appraisal:** It is related to the evaluation of situation as having the ability to overcome stressor by oneself (Peacock & Wong, 1990).

(b) **Control-Others Appraisal:** It is related to the evaluation of situation as having available recourses by others that could help overcome the stressor.

(c) **Uncontrollability Appraisal:** It is related to the evaluation of situation as having minimal or no control over the stressor, by oneself or others.

**Coping:** It is defined as the “ongoing cognitive and behavioral efforts to manage specific external and or internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus, 1993).

**Coping strategies:** “Thoughts and actions individuals use to change the perceived experience of a stressful event so as to master, reduce or tolerate the demand created by that event” (Folkman & Lazarus, 1980).

(a) **Problem-Focused Coping:** These are groups of coping strategies directed towards problem solving, and doing something constructive in order to achieve a resolve (Folkman & Lazarus, 1980).

(b) **Emotion-Focus Coping:** These are groups of coping strategies directed towards minimizing and in turn reducing the
emotional consequences of facing a stressor (Folkman & Lazarus, 1980).

(c) **Avoidance-based Coping**: It is a maladaptive coping pattern characterized by a tendency to avoid the stressor, both psychologically and physically (mainly composed of Emotion-focused Coping) (Moos & Schaefer, 1993).

(d) **Approach-based Coping**: It is a constructive pattern characterized by tendency to approach and face the stressor (mainly composed of Problem-Focused Coping) (Moos & Schaefer, 1993).

(e) **Meaning-focused coping**: These coping strategies rely on searching and modifying meaning to an adverse situation or an event (stressor) (Folkman & Moskowitz, 2004).

(f) **Seeking Social Support**: These coping strategies utilize support from others present in the environment or in the social circle of the individual. They could be helpful sometime, but not the other (Folkman & Moskowitz, 2004).

Brief-Cope Dimensions (Carver, Scheier, & Weintraub, 1989; Craver, 1997):

(a) **Planning**: It is thinking about how to cope with a stressor, involving action based strategies.

(b) **Use of emotional support**: It is the seeking of social support for obtaining advice, assistance and knowledge.

(c) **Use of instrumental support**: It is the seeking of social support for obtaining moral support, sympathy and empathy from others.

(d) **Behavioral Disengagement**: It is the elimination of one’s effort to overcome the stressor, or to leave the stressful situation on its own.

(e) **Denial**: It is denying the reality and occurrence of the stressful event that allows that event to be ignored completely.

(f) **Acceptance**: It is the acceptance of the reality of a stressful situation.
Research

Perceived Stress, Appraisal and Coping Strategies...

(g) **Religion**: It refers to the tendency of turning to religion and engaging in religious beliefs and rituals as a coping response.

(h) **Active coping**: It is taking active steps to in order to deal with stressor effectively and to minimize the effects, experienced thereupon.

(i) **Self-Distraction**: It is the strategy designed to distract oneself from involving in and thinking about the goals or environmental aspects which are affected by stressor.

(j) **Positive Reframing**: Also termed as positive reappraisal, it is directed towards creating a stressful transaction in constructive terms.

(k) **Self-blame**: It is the criticizing of oneself for being responsible in the stressful situation

(l) **Humor**: It is the use of humor and fun to change the perception and to distract oneself

(m) **Venting**: It entails a focusing on stressor and its emotional elements

(n) **Substance Abuse**: It is the use of drugs and other perception altering medications as a coping strategy.

Results:

Data were analyzed using inferential and descriptive statistics with the aid of IBM SPSS v.20. Descriptive statistics was used for analysis of demographic information regarding the workload, perceived stress, stress appraisal subscales, and types of Coping Strategies used by respondents in relation to working at casualty units at government and private hospitals. Inferential statistics were applied in the calculation of predicators for coping strategies.

Results in table 1 indicate the mean score of respondents for PSS, QWI, Stress Appraisal Measures and Coping Strategies (Brief COPE). It is evident from the scores that doctors working at casualty units of both government and private hospitals are under heavy workloads and facing a lot of stress as the mean score are above the
cut-off points. Table 1 further depicts that doctors at casualty units appraised the situation as more threat, stressful, centrality and uncontrollable and less challenge, controllable by self and controllable by others. Also the predominant coping strategies applied were self distraction, active coping, positive reframing, planning, behavioral disengagement, religion, and use of instrumental support while humor, substance use, use of emotional support and denial were the least frequent used strategies.

Table 1

*Means and Standard Deviations for Perceived Stress Scale, Quantitative Workload Inventory, Stress Appraisal Measure and Brief COPE (n=80)*

<table>
<thead>
<tr>
<th>Subscale</th>
<th>Mean</th>
<th>SD</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSS</td>
<td>29.13</td>
<td>6.84</td>
<td>Denial</td>
<td>3.65</td>
</tr>
<tr>
<td>QWI</td>
<td>17.51</td>
<td>5.51</td>
<td>Substance Use</td>
<td>2.07</td>
</tr>
<tr>
<td>SAM (Subscales)</td>
<td></td>
<td></td>
<td>Use of emotional Support</td>
<td>4.5</td>
</tr>
<tr>
<td>Threat</td>
<td>14.61</td>
<td>2.54</td>
<td>Use of instrument al Support</td>
<td>5.25</td>
</tr>
<tr>
<td>Challenge</td>
<td>10.61</td>
<td>3.97</td>
<td>Behavioral Disengagement</td>
<td>4.7</td>
</tr>
<tr>
<td>Centrality</td>
<td>11.93</td>
<td>2.55</td>
<td>Vventing</td>
<td>4.52</td>
</tr>
<tr>
<td>Control-Self</td>
<td>10.36</td>
<td>3.44</td>
<td>Positive Reframing</td>
<td>5.48</td>
</tr>
<tr>
<td>Control-Others</td>
<td>9.04</td>
<td>3.06</td>
<td>Planning</td>
<td>5.32</td>
</tr>
<tr>
<td>Uncontrollable</td>
<td>12.16</td>
<td>3.51</td>
<td>Humor</td>
<td>3.43</td>
</tr>
<tr>
<td>Stressfullness</td>
<td>13.89</td>
<td>3.31</td>
<td>Acceptanc e</td>
<td>5.9</td>
</tr>
<tr>
<td>Brief COPE (Subscales)</td>
<td></td>
<td></td>
<td>Religion</td>
<td>5.95</td>
</tr>
<tr>
<td>Self-Distraction</td>
<td>4.68</td>
<td>1.58</td>
<td>Self-Blame</td>
<td>4.4</td>
</tr>
<tr>
<td>Active Coping</td>
<td>5.93</td>
<td>1.78</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Note: PSS=Perceived Stress Scale, QWI=Quantitative Workload Inventory, & SAM= Stress Appraisal Measure*
Table 2 shows the difference of scores in perceived stress and quantitative workload among three working shifts namely Morning (First), Evening (Second), and Night (Third). It shows that doctors working in Morning shift are subjected to heavier workloads and resulting stress as compared to those working in other two shifts. Doctors in Night shift reported lesser amounts of workload and perceived stress.

Table 2

Means and Standard deviations for Perceived Stress Scale, & scores on Quantitative Workload Inventory, according to working shift of respondents (n=80)

<table>
<thead>
<tr>
<th>Scales</th>
<th>Working Shifts</th>
<th>Morning (n=35)</th>
<th></th>
<th>Evening (n=27)</th>
<th></th>
<th>Night (n=18)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>PSS</td>
<td></td>
<td>26.06</td>
<td>7.96</td>
<td>23.78</td>
<td>5.71</td>
<td>20.67</td>
<td>3.39</td>
</tr>
<tr>
<td>QWI</td>
<td></td>
<td>17.64</td>
<td>4.25</td>
<td>15.96</td>
<td>4.22</td>
<td>15.11</td>
<td>4.53</td>
</tr>
</tbody>
</table>

Note: PSS=Perceived Stress Scale, & QWI=Quantitative Workload Inventory

A series of independent sample t-test were carried out in order to assess institutional affiliation, and gender differences in perceived stress and higher workloads (scores on QWI), data presented in Table 3. It was found that doctors working at government hospital were facing more workload (t=4.60, \( \rho = d^{''}.000 \)) and stress (t=4.12, \( \rho = d^{''}.000 \)). Gender wise comparison for perceived stress showed that male respondents reported significantly higher levels of stress (t=5.30, \( \rho = d^{''}.000 \)) in comparison with male respondents. No such gender differences were present for reported quantitative workload.
Table 3

$t$-tests showing, Institutional, Marital, and Gender Differences for Perceived Stress Scale, & scores on Quantitative Workload Inventory, (n=80, df=78, two tailed)

<table>
<thead>
<tr>
<th>Institution of Respondents</th>
<th></th>
<th></th>
<th>t</th>
<th>ρ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scales</td>
<td>Government (n=40)</td>
<td>Private (n=40)</td>
<td>Mean SD</td>
<td>Mean SD</td>
</tr>
<tr>
<td>PSS</td>
<td>28.93</td>
<td>8.67</td>
<td>21.6</td>
<td>4.32</td>
</tr>
<tr>
<td>QWI</td>
<td>18.43</td>
<td>4.01</td>
<td>14.43</td>
<td>3.76</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender of Respondents</th>
<th></th>
<th></th>
<th>t</th>
<th>ρ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scales</td>
<td>Male (n=50)</td>
<td>Female (n=30)</td>
<td>Mean SD</td>
<td>Mean SD</td>
</tr>
<tr>
<td>PSS</td>
<td>30.74</td>
<td>6.983</td>
<td>19.8</td>
<td>5.54</td>
</tr>
<tr>
<td>QWI</td>
<td>16.38</td>
<td>4.38</td>
<td>16.5</td>
<td>4.38</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Working Shifts</th>
<th></th>
<th></th>
<th>Mean SD</th>
<th>Mean SD</th>
<th>Mean SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scales</td>
<td>Morning (n=35)</td>
<td>Evening (n=27)</td>
<td>Night (n=18)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PSS</td>
<td>26.06</td>
<td>7.96</td>
<td>23.78</td>
<td>5.71</td>
<td>20.67</td>
</tr>
<tr>
<td>QWI</td>
<td>17.64</td>
<td>4.25</td>
<td>15.96</td>
<td>4.22</td>
<td>15.11</td>
</tr>
</tbody>
</table>

Note: PSS=Perceived Stress Scale, & QWI=Quantitative Workload Inventory

Gender wise comparisons were also done for stress appraisal measures and coping strategies by conducting another series of independent sample $t$-test (Table 4). Male respondents perceived working at casualty units as significantly more threatful ($t=2.73, \rho = d'' .20$), while female respondents scored higher on centrality ($t=3.85, \rho = d'' .001$). Also Male respondents appraised the situation more controllable by self ($t=2.03, \rho = d'' .04$), whereas female respondents appraised the situation as more controllable by others ($t=2.22, \rho = d'' .04$). In response to the stressful working situation, male respondents applied significantly more Active Coping ($t=2.55, \rho = d'' .01$), use of instrumental support ($t=2.03, \rho = d'' .04$), behavioral disengagement ($t=2.06, \rho = d'' .04$) and self blame coping strategies ($t=-2.16, \rho = d'' .03$) as compared to their female counter parts. On the other hand, female respondents more significantly applied self-distraction

PAKISTAN BUSINESS REVIEW JULY 2013

273
counterparts ($-2.19 \rho = d^{''}.03$), use of emotional support ($t = 2.36, \rho = d^{''}.02$), and religious ($t = 2.08, \rho = d^{''}.04$) coping strategies as compared to male respondents.

Table 4

<table>
<thead>
<tr>
<th>Scales</th>
<th>Males (n=50)</th>
<th>Females (n=30)</th>
<th>t</th>
<th>( \rho )</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAM</td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>Threat</td>
<td>15.32</td>
<td>2.21</td>
<td>13.43</td>
<td>2.77</td>
</tr>
<tr>
<td>Centrality</td>
<td>10.1</td>
<td>2.2</td>
<td>13.02</td>
<td>2.27</td>
</tr>
<tr>
<td>Control</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>10.9</td>
<td>2.31</td>
<td>8.47</td>
<td>3.5</td>
</tr>
<tr>
<td>Others</td>
<td>7.87</td>
<td>3.35</td>
<td>9.74</td>
<td>2.02</td>
</tr>
<tr>
<td>Brief COPE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Distraction</td>
<td>4.38</td>
<td>1.45</td>
<td>5.17</td>
<td>1.7</td>
</tr>
<tr>
<td>Use of Emotional</td>
<td>4.02</td>
<td>1.44</td>
<td>5.64</td>
<td>1.69</td>
</tr>
<tr>
<td>Use of Instrumental Support</td>
<td>4.58</td>
<td>1.38</td>
<td>3.69</td>
<td>1.48</td>
</tr>
<tr>
<td>Active Coping</td>
<td>5.67</td>
<td>2.01</td>
<td>3.27</td>
<td>3.2</td>
</tr>
<tr>
<td>Behavioral Disengagement</td>
<td>4.28</td>
<td>1.94</td>
<td>3.01</td>
<td>1.22</td>
</tr>
<tr>
<td>Religious</td>
<td>5.31</td>
<td>2.03</td>
<td>3.98</td>
<td>1.67</td>
</tr>
<tr>
<td>Self-Blame</td>
<td>4.87</td>
<td>1.89</td>
<td>3.25</td>
<td>1.89</td>
</tr>
</tbody>
</table>

Pearson correlation was also carried out to find the relationship of perceived stress with Cognitive appraisal and coping strategies (Table 5), and relationship among Stress appraisal measures and Coping strategies (Table 6).

It was found that perceived stress has a significant positive relationship with the cognitive appraisal of Threat ($r = .39, p = .01$),
Perceived Stress, Appraisal and Coping Strategies...

Uncontrollable \( (r = .34, p \leq .05) \), and Stressfulness \( (r = .41, p \leq .01) \), while having significant negative relationship with Controllable by Others \( (r = -.24, p \leq .05) \) and Challenge \( (r = -.22, p \leq .05) \) (Table 5).

Analysis pertaining to perceived stress and coping strategies (Table 5) revealed that perceived stress has significant positive relations with Self Distraction \( (r = .39, p \leq .01) \), Denial \( (r = .32, p \leq .01) \), Use of emotional Support \( (r = .22, p \leq .05) \) and religion \( (r = .31, p \leq .01) \). On the other hand perceived stress showed negative relationship with Positive reframing \( (r = -.24, p \leq .05) \), and Active Coping \( (r = -.24, p \leq .05) \).

Table 5

<table>
<thead>
<tr>
<th>Stress Appraisal Measures</th>
<th>Perceived Stress</th>
<th>Coping Strategies</th>
<th>Perceived Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threat</td>
<td>.35*</td>
<td>Self-Distraction</td>
<td>.28*</td>
</tr>
<tr>
<td>Challenge</td>
<td>-.22*</td>
<td>Positive Reframing</td>
<td>-.24*</td>
</tr>
<tr>
<td>Control Others</td>
<td>-.24*</td>
<td>Denial</td>
<td>.32*</td>
</tr>
<tr>
<td>Centrality</td>
<td>.42**</td>
<td>Use of emotional Support</td>
<td>.22*</td>
</tr>
<tr>
<td>Stressfulness</td>
<td>.38*</td>
<td>Religion</td>
<td>.31*</td>
</tr>
</tbody>
</table>

* \( p \leq 0.05 \), ** \( p \leq 0.01 \), (two tailed) Note: Only Significant Results are reported here
Pearson $r$ was calculated to assess the relationship among Coping strategies and Stress appraisal measures (Table 6). It revealed that appraisal of threat has negative relationship with Instrumental Support ($r = -.28, p \leq .01$), and Venting ($r = -.27, p \leq .05$), appraisal of Centrality has significantly positive relations with self-distraction ($r = .33, p = \leq .01$), and denial ($r = .35, p = \leq .01$), appraisal of controllable by others has significantly positive relationship with Positive reframing ($r = .37, p = \leq .01$), and negative relation with self-distraction ($r = -.39, p = \leq .01$), appraisal of Uncontrollable showed positive relationship with ‘behavioral disengagement’ ($r = .31, p = \leq .01$), while negative relations with positive reframing ($r = -.22, p \leq .05$), and appraisal of stressfulness showed positive relationships with ‘humor’ ($r = .27, p = \leq .05$), and ‘religion’ ($r = .25, p = \leq .05$).

Table 6

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Threat</td>
<td>-.33**</td>
<td>-</td>
<td>-.28**</td>
<td>.31**</td>
<td>-</td>
<td>.37**</td>
<td>.27*</td>
<td>.25*</td>
</tr>
<tr>
<td>Centrality</td>
<td>-.39**</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cont- Other</td>
<td>-.39**</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uncontrollable</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stress</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p = 0.05, ** p = 0.01, (two-tailed) Note: Only Significant Results are reported here

Subsequent to co relational analysis, regression analysis was also done to determine the potential predictors of coping strategies using stress appraisal measures and demographic variables as predictors. Results for ‘self distraction Coping’ indicated that three predictor variables explained 35% of the variance ($R^2 = .35$,
F(3, 76) = 8.759, p < .000), among them were PSS Scale scores [β = -.227, p = .03, 95% CI (-.40, -.10)]. Centrality [β = .208, p = .05, 95% CI (.001, .187)], Controllable by others [β = -.114, p = .003, 95% CI (-.18, -.03)]. For Denial one predictor variables emerged as significant predictor (R²=21, F(1.78)=11.32, p = < .001), namely Centrality [β = .29, p = .005, 95% CI (.03, .20)]. Use of instrumental Support (R²=.08, F(1.78)=10.76, p = < .01) was predicted by appraisal of threat [β = -.28, p = .01, 95% CI (-.24, -.03)]. For Behavioral Disengagement two variables emerged as significant predictors (R²=.18, F(2.77)=8.84, p = < .000), which were institution affiliation of respondents [β = .30, p = .005, 95% CI (.67, 2.82)], and appraisal of uncontrollable [β = -.25, p = .01, 95% CI (-.27, -.02)]. For venting as a coping strategy two variables were noted as predictors (R²=.12, F(2.77)=5.49, p = < .006), which were appraisal of threat [β = -.32, p = .004, 95% CI (-.27, -.05)] and centrality [β = .23, p = .03, 95% CI (.008, .23)]. For ‘positive reframing two variables emerged as significant predictors (R²=.18, F(2.77)=8.76, p = < .000), which were centrality [β = .36, p = .001, 95% CI (.08, .28)] and uncontrollable [β = -.22, p = .03, 95% CI (-1.67, -.008)]. For ‘humor’, stressfulness emerged as a predictor ([R²=.08, F(1.78)=6.37, p = < .01]) [β = .27, p = .01, 95% CI (-.25, -.31)]). For ‘religion’ as a coping strategy, two predictor variables were found (R²=.18, F(2.77)=4.81, p = < .01), which were stressfulness [β = -.27, p = .01, 95% CI (-.27, -.03)] and control Others [β = -.22, p = .001, 95% CI (-.195, -.002)].

Table 7

Regression Analysis for Predictors of Coping Strategies using Stress Appraisal Measures and Demographic variables predictors (n=80)
Research  
Perceived Stress, Appraisal and Coping Strategies. . .

<table>
<thead>
<tr>
<th>Outcome Variable</th>
<th>Predictor</th>
<th>B</th>
<th>SEB</th>
<th>β</th>
<th>R</th>
<th>R²</th>
<th>? R²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Distraction</td>
<td>Centrality</td>
<td>.138</td>
<td>.043</td>
<td>.308**</td>
<td>.56</td>
<td>.31</td>
<td>.27</td>
</tr>
<tr>
<td></td>
<td>Control Others</td>
<td>-.124</td>
<td>.038</td>
<td>-.317**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denial</td>
<td>Centrality</td>
<td>.123</td>
<td>.04</td>
<td>.296**</td>
<td>.48</td>
<td>.21</td>
<td>.19</td>
</tr>
<tr>
<td>Use of instrumental Support</td>
<td>Threat</td>
<td>-.138</td>
<td>.05</td>
<td>-.28*</td>
<td>.28</td>
<td>.08</td>
<td>.07</td>
</tr>
<tr>
<td>Behavioral Disengagement</td>
<td>Institute</td>
<td>1.75</td>
<td>.54</td>
<td>.33**</td>
<td>.43</td>
<td>.18</td>
<td>.16</td>
</tr>
<tr>
<td></td>
<td>Uncontrollable</td>
<td>-.148</td>
<td>.06</td>
<td>- .25**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Venting</td>
<td>Threat</td>
<td>-.16</td>
<td>.05</td>
<td>-.32**</td>
<td>.35</td>
<td>.12</td>
<td>.10</td>
</tr>
<tr>
<td></td>
<td>Centrality</td>
<td>.11</td>
<td>.05</td>
<td>.23*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positive Reframing</td>
<td>Centrality</td>
<td>.18</td>
<td>.05</td>
<td>.36***</td>
<td>.43</td>
<td>.18</td>
<td>.16</td>
</tr>
<tr>
<td></td>
<td>Uncontrollable</td>
<td>-.08</td>
<td>.04</td>
<td>- .22*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Humor</td>
<td>Stressfulness</td>
<td>-.14</td>
<td>.05</td>
<td>-.27**</td>
<td>.27</td>
<td>.07</td>
<td>.06</td>
</tr>
<tr>
<td>Religion</td>
<td>Stressfulness</td>
<td>-.15</td>
<td>.05</td>
<td>-.27**</td>
<td>.33</td>
<td>.11</td>
<td>.10</td>
</tr>
<tr>
<td></td>
<td>Control Others</td>
<td>-.09</td>
<td>.04</td>
<td>- .22***</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*ρ d” 0.05, ** ρ d”0 .01, *** ρ d” 0.001. Note; Only Significant Results are Reported Here

Discussion

Present study examines the psychological impacts of stress perceived by doctors working at casualty units in relation to the sensitive nature of their job, its effects on cognitive appraisal and the coping strategies which are elicited in response to deal with such persisting stress. Differences regarding these variables due to gender, institutional affiliation (government and private), and working shifts were also investigated. Furthermore, this study examined the relationship found among perceived stress, cognitive appraisal and coping strategies in order to have a detailed insight on the response mechanisms for dealing with such high intensity work stress and assess potential predictors for coping strategies in such situations.
It was found that doctors at casualty units were facing higher levels of perceived stress, with highest workload. Mean score for perceived stress scale in our study was 29.13, with a standard deviation of 6.84. This value is beyond the cutoff score of the scale, and also higher from the mean of a previous study done on 2387 doctors, in which mean score was 19.62, with SD 7.94 (Cohen & Williamson, 1988). This proves that doctors at casualty units of Karachi are experiencing higher levels of stress than normal. This finding in conjunction with higher scores on quantitative work load inventory (M=17.51, SD=5.51) indicates toward the fact that working environment of casualty units of Karachi are characterized by intensely stressful conditions producing higher workloads, which are responsible for generating higher stress in doctors at duty. These finding are consistent with previous researches which showed that physicians working at casualty units (ER) are highly at risk of facing more severe and stressful conditions and as a result have highest levels of psychological distress and burnouts (Martini, Cynthia & Balon, 2006; Whitely, Gallery, Allison & Revicki, 1989).

Working at casualty unit was appraised as more threat, uncontrollable and stressful, while less challenging, controllable by self and others. These results are in line with past studies which show that casualty units’ situations are perceived as more threat full and stressful (Martini, Cynthia & Balon, 2006; Popa et al, 2010; Kausar & Khan, 2010). Also higher scores on appraisal of uncountable, and low scores on controllable by self and controllable by others, are explained by the fact that doctors working at casualty units and ER, usually perceive that they are not well-equipped to face the stressful situation on their own and that they receive minimal or no support from their employers (and managers) in dealing with such situations (Healy, & Tyrrell, 2011). But at the same time these results contradict with the findings of a study done in similar (Pakistan’s) cultural context, (Kausar & Khan, 2010) that doctors and paramedical staff at casualty departments appraised the situation as more challenging, while in this
study respondents scored lower on challenge dimension. It could be attributed to the unique social and political conditions of Karachi and that fact that mentioned study had paramedical staff as a part of the population also, while the present study is solely concerned with doctors.

In response to such high stress and workload, frequently employed coping strategies were self-distraction, Use of emotional and instrumental support, Behavioral Disengagement, Positive reframing, Venting and Religion, while least frequently employed were Substance use, Active Coping, Humor, Self-Blame and Planning. Here we can see that both adaptive and maladaptive coping styles are being utilized. It is in part due to the fact that at exposure to stressor, adaptive and problem focused coping mechanisms are utilized at first (Lazarus and Folkman, 1984), but when the stressors has to be endured, maladaptive and emotions focused coping strategies come into play to externalize and detach from the emotional aspect of stressful situations (Lazarus and Folkman, 1984; Shipley & Gow, 2006). These findings are in line with researches which showed that individuals facing many health risk behaviors (McCubbin, Needle & Wilson, 1985) used such coping mechanisms which were aimed at externalizing their feelings.

The finding that Substance Use is the least frequent employed coping strategy tends to conflicts with previous findings (Hughes, Baldwin, Sheehan, Conrad and Storr, 1992) which showed that ER residents have higher levels of substance abuse as compared to other specialties. It is due to the fact that items of Brief-COPE scale for measuring substance use are worded such that they include direct reference to alcohol (items 4 & 11), as alcohol consumption is prohibited in Pakistan, respondents have either have not reported substance use purposefully or they were not using alcohol, but still the possibility for other drug abuse is present. Therefore, for future studies with such population, it is recommended that items measuring
Differences were observed regarding perceived stress and workload reported by doctors working at government hospital and private hospitals, as previous literature points towards gender differences as a potential determinant of stress (Goldberg, 1996; Matheny, Ashby, & Cupp, 2005). It was found that doctors at Government hospital were facing significantly higher levels of perceived stress and workload in relation to those working at private hospitals. It could be attributed to the fact that private medical facilities are much expensive, resulting in high rush of patients at government hospitals. Secondly, victims of road accidents and street crimes are mainly taken to government hospitals due to medico-legal formalities. Gender-wise differences were not found for quantitative workload as both male and female respondents reported equal amounts of workload but for perceived stress, male respondents scored significantly higher than female respondents. This gender difference is contradictory to previous findings (Goldberg, 1996; Revicki, D. A., Whitley, T. W., & Gallery, M. E., 1993) which pointed out female gender as an independent variable for perceived stress among residents and physicians working at ER (casualty units). For such contradiction, social and political situation is of relevance. It is to note that due to political and social situation of Karachi, the proportion of female residents is much lower than males (excluding house officers and trainees), also that no female doctor is appointed in night shifts. The respect given to women is also a factor due to which male doctors have to deal with aggressive patients and kin of patients. Secondly, similar contradictory results were also observed in a research done in the neighboring country of India (Irfana, 2012). This might suggest that in South Asian context, male doctors are more prone to stress than their female counterparts.

Gender wise difference was also observed for cognitive appraisal and coping strategies, as it was indicated in the literature (Matheny, Ashby, & Cupp, 2005). It was found that male doctors...
appraised working at casualty units as more ‘threat and controllable by self’ in relation to their female counterparts, while female doctors appraised more Centrality and Controllable by others, as compared to their male counterparts. These results also strengthen the previous results as stress levels were found to be elevated for male doctors. For coping strategies, male doctors tend to employ more active coping, use of instrumental support, ‘behavioral disengagement’, ‘religion’ and ‘self blame’ significantly than female doctors who frequently employed ‘self distraction’ and ‘use of emotional support’ more than their male counterparts. It is to be noted that this pattern of gender differences for males contradicts with previous findings (Matud, 2004) in which it is associated with female subjects. These results can also be associated to the fact that male respondents were facing significantly higher levels of stress than female respondents.

Differences were also observed for the scores of perceived stress scale and Quantitative workload inventory among three working shifts namely Morning (First), Evening (Second), and Night (Third), as literature has also pointed towards the effects of working shifts in determining stress (Bratt, Broome, Kelber, & Lostocco, 2000). It was found that doctors of Morning shift reported more workloads and as a result they scored higher on perceived stress scale as compared to doctors on other two working shifts. These remaining two working shifts reported lesser workloads and perceived stress, namely Evening and Night shift respectively. It could be attributed to the factor that most patients visits ER and OPDs during morning shifts, and their numbers decline as the working shift continues to Evening and then Night.

In this present study significant relationship was found among perceived stress and workload for these two variables, perceived stress and workload, a significantly high positive correlation was found. This finding indicates that high workloads are also a significant contributor to overall perceived stress, also indicated by the relation between working shifts, quantitative workload and
perceived stress (especially, in the case of government hospital) as mentioned earlier in this study (Firth-Cozens, 1997).

Results for co relational analysis for perceived stress, cognitive appraisal and coping strategies showed that perceived stress has a significantly positive relationship with cognitive appraisal of threat, centrality and stressfulness, while negative relation was found with the appraisal of challenge and control others. For coping strategies perceived stress was found to correlate positively with self distraction, denial and use of emotional support and religion, while it negatively correlated with positive reframing. These results are in line with previous research findings (Lazarus and Folkman, 1984; Folkman, Lazarus, Gruen, & DeLongis, 1986; Lazarus, 1993).

Results for relationship between cognitive appraisal and coping strategies showed that cognitive appraisal of threat had positive relations with behavioral disengagement and use of instrumental support, appraisal of centrality had positive relations with self-distraction and denial, appraisal of control others had positive relations with positive reframing and negative relations with self-distruction, and the appraisal of stressfulness has positive relations with humor and religion as coping strategies. These findings are in line with cognitive-relational theory that cognitive appraisal is the determinant of coping process (Lazarus and Folkman, 1984). These results also showed that employed coping strategies could be best understood if the boundaries for problem focused coping and emotion focused coping are not so rigid. Because both type of coping domains namely problem focused and emotional focused coping tend to employ some part of those strategies which are theoretically not considered in that domain, for example, planning can be seen at work for emotion focused coping (Carver, Scheier, & Weintraub, 1989).

Similarly, (Ramírez-Maestre, Esteve, & Lopez, 2008) it was reported higher level of challenge and centrality appraisal are highly correlated with the elevated levels of active coping strategies and negatively correlated with passive coping strategies. Likewise the
harm, loss or threat appraisal is highly correlated with the use of passive coping strategies and vice versa. Similarly, in one study (Pakenham & Machelle, 2001) it was found that healthy adjustments for individuals suffering from AIDS could be predicted by the sickness stage, less symptom reported, cultural and communal support along with cognitive appraisal of challenge and controllability. Also due to the dispositional traits of individuals, same type of strategies are utilized at first, as part of problem focused coping, but due to persistent stressor, these are directed towards emotion focused coping (Littleton, Horsley, Siji & Nelson, 2007).

Additionally, data were explored through regression analysis in order to estimate the predictive strength of perceived stress, cognitive appraisal and demographic characteristics for predicting coping strategies. Regression analysis has been utilized extensively in cognitive appraisal and coping research (Peacock, & Wong, 1990; Peacock, & Wong, 1993; Morano, 1999; Schuster, Hammitt, & Moore, 2003). At first, preliminary regression analyses were conducted in order to explore which suggested variables were considerable, either as covariates or in relation with other predictor variables. Only those variables among demographic characteristics, perceived stress, and appraisals measures, which correlated with coping strategies at the (unadjusted) $\rho < .10$ level, were included in the final regression model for each coping strategy. The entry order for the predictor variables were directed by the literature findings, as well as by our estimates for the variance of coping strategies, based on the results obtained earlier in this study.

Results showed that cognitive appraisal emerged as a significant predictor for coping strategies along with some related demographic variables, and perceived stress was significant for in only one case. Perceived stress, and appraisal of Centrality and controllable by other were significant in predicting self distraction; denial was predicted by the appraisal of centrality; use of instrumental support was predicted by appraisal of threat. Institutional affiliation
(government or private), along with appraisal of uncontrollable were predictors of behavioral disengagement; venting was predicted by appraisal of threat and centrality. appraisal of centrality and uncontrollable emerged as predictors of positive reframing; humor was predicted by appraisal of stressfulness, and appraisal of stressfulness and control others emerged as significant predictors of religion as a coping strategy. These findings are line with previous researches (McPherson, Hale, Richardson, Obholzer, 2003; Brown, Mulhern, & Joseph, 2002; Littleton, Horsley, Siji & Nelson, 2007).

It is also of importance that in this study, demographic characteristic also emerged as significant predictors of coping strategies. These results indicate towards the importance of background variables in determining the response reaction towards stress and in employee selection for high stress works. The present study strengthens a cognitive-behavioral perceptive of stress, appraisal and coping. Explicit cognitive appraisals and specific coping strategies play an imperative intermediary part in healthy adjustment to the demands of stressful work situation.

Limitations:

There are several limitations in this study which may restrict the generalization of results. First of all, majority of hospital administrators were reluctant for allowing data collection at their hospitals (due to political and security concerns), which resulted in small sample size. This small sample size (n=80), may not be representing the actual distribution in terms of ethnicity, gender, institutional affiliation, marital status and other background variables. However, information obtained, may still be found useful when dealing with larger populations.

Likewise, due to restricted permission for data collection, convenient sampling method was followed, and data was collected
from all the available staff (doctors only) at permitted hospitals. This may further threaten the generalizability as convenient sampling tends to produce sample bias, resulting in inadequate results.

Similarly due to the above mentioned factors, cross-sectional study design was applied for this research, which does not check for the variations in stress appraisal and coping strategies over time. Also, it is not suitable for generating a sequential pattern of events, as cause and effect relationship. Thus such cross-sectional design does not allow for determining the causes of stress.

Another important methodological limitation was the use of self-report questionnaires. Questionnaires utilized in this study (method section) had high validity and reliability, but self-report inventories are bound to produce a retrospective viewpoint, which may be inaccurate. Also, that unpleasant information was actively distorted by the respondents.

**Future Directions:**

Longitudinal research design with probability sampling is needed to examine psychosocial, environmental, and organizational factors generating such high stress in doctors at casualty units. In further studies a more objective and prospective measure should be used in assessing coping strategies. Furthermore, paramedical staff should also be included in such studies. It would be more fruitful if such studies are conducted in relation to specific elements characterizing the environmental context, which are responsible for generating work-related stress. Additional study is also needed to explore the role of dispositional traits in such high stress work situation, implications of possible institutional and psychological interventions, which could be beneficial in reducing stress and assisting useful coping strategies, resulting in “improved on-job performance” among doctors working at casualty units.
Implications of this study:

The basic goal of this research is to enhance our understanding of perceived stress, appraisal and coping strategies in relation to respondent’s institutional affiliation, gender and working shifts. This research will be beneficial for those working in the administration of hospitals and organizational psychologists by providing them with insight on the psychological implications of stress on doctors at casualty and regarding the coping mechanism used to deal with stress. This study points towards the utilization of stress management and psychological health services in order to teach and practice healthy coping strategies among doctors and those who are continuously subjected to extreme stressful work situations. This information will help improve the situation by taking steps which may shift the appraisal of threat and uncontrollable to appraisal of challenge and, with controllability by oneself and others, also shifting focus to healthier coping strategies resulting in lesser amount of perceived stress, psychological well-being and better on-job performance.

Conclusion:

The results obtained from this study presented important information regarding doctors working at casualty units of government hospital at Karachi, concerning: (1) levels of perceived stress, and workload (2) nature of cognitive appraisal and employed coping strategies (3) relationships that were found to exist among perceived stress, appraisal, coping strategies, and demographic characteristics. (4) differences for the above mentioned variables due to background variables of respondents (5) potential predictors for coping strategies.

Many of these findings strengthen previous international researches, but on some occasions cultural and socioeconomic factors can be seen as major determinants, emphasizing on unique demographic characteristics of a population in study. It points towards the fact that when taking any population into study, appropriate
cultural measures should be taken and results should be in that particular context.

These findings also direct us towards implications for psychosocial and organizational interventional practices. As the mean of perceived stress scale was much higher in doctors at casualty units, officials need to pay attention to doctors’ psychological state. This is especially true for doctors who are working at government hospitals and also for those who are appointed in morning shift, keeping in view the gender differences in perceived and workloads.

These findings concur with transactional model of stress, that the perceived stress, cognitive appraisal and coping strategies are all interlinked cognitive processes. When utilized effectively, they are responsible for eliminating and dealing with stressors present in workplace. These findings also indicate that individuals utilizing maladaptive/avoidance based coping strategies such as self-blame, behavioral disengagement and self-distraction are more at risk of developing negative psychological and physiological symptoms and distress, as such these coping strategies donot present a viable means of dealing with a stressor. In fact, this condition could be improved if they learn to utilize adaptive and problem solving strategies.

In conclusion, our findings points to the significance of considering individual coping strategies during the assessment of higher levels of work related stress on psychological well-being and on-job performance. It is also of importance that physicians at casualty units should be those who are specialized in the field of emergency medicine, not junior more doctors or those belonging to other specialties. Management of hospitals should take concrete steps in providing security and incentives to doctors working at casualty, along with maintaining supportive culture and work environment that values staff, shows recognition and concern. They should also provide necessary equipment and support as needed.
Acknowledgements:

Authors are very much thankful to, Dr. Shakeel Mallick (AMS-Chek) Dr. Tariq Kamal Ayubi (CCMO-Chek) and Dr. Habib Somro (PMA), who took a keen interest in this study and provided us with their guidance and support at every stage. Also authors are thankful to Engr. Abdullah Khalid who provided support and assistance in conducting this study.

No grant or any other financial support was received from any government or private institution, including the affiliated institution for this research project.
References


Appendix A

Research Scales

DEMOGRAPHIC QUESTIONNAIRE “A”

*Name ______________________ Gender: [ ] Male [ ] Female Date: ____________

Age: [ ] 25-30 [ ] 31-35 [ ] 36-40 [ ] 41-45 [ ] 46-50 [ ] 51-55 [ ] 56-60

Marital Status: [ ] Single [ ] Married [ ] Divorced [ ] Widowed [ ] Divorced/Re-married

Ethnicity: [ ] Sindhi [ ] Urdu Speaking [ ] Balochi [ ] Pathan [ ] Punjabi [ ] Kashmiri

[ ] Gilgiti/Baltistani [ ] Others

Organization _______________ Designation _______________ Qualification _______________

Total Length of Service __________ Total Period at Casualty ___________

*Contact # ___________________ *e-mail address _______________________

(*Optional, If you wish to receive Feedback)

Kindly indicate about the nature of your job by placing a marker in appropriate box.

<table>
<thead>
<tr>
<th>1. How often does your job require you to work very fast?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than once per month or never</td>
</tr>
<tr>
<td>Once or twice per month</td>
</tr>
<tr>
<td>Once or twice per week</td>
</tr>
<tr>
<td>Once or twice per day</td>
</tr>
<tr>
<td>Several times per day</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. How often does your job require you to work very hard?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. How often does your job leave you with little time to get things done?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. How often is there a great deal to be done?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. How often do you have to do more work than you can do well?</th>
</tr>
</thead>
</table>

*(QWI, Copyright Paul E. Spector and Steve M. Jex, All rights reserved, 1997)*
**Questionnaire “B”**

The questions in this scale ask you about your feelings and thoughts during the last month, regarding your job at Casualty unit. In each case, you will be asked to indicate by circling how often you felt or thought a certain way.

1. In the last month, how often have you been upset because of something that happened unexpectedly?

   0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

2. In the last month, how often have you felt that you were unable to control the important things in your life?

   0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

3. In the last month, how often have you felt nervous and “stressed”?

   0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

4. In the last month, how often have you felt confident about your ability to handle your personal problems?

   0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

5. In the last month, how often have you felt that things were going your way?

   0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often
6. In the last month, how often have you found that you could not cope with all the things that you had to do?

0 = Never  1 = Almost Never  2 = Sometimes  3 = Fairly Often
4 = Very Often

7. In the last month, how often have you been able to control irritations in your life?

0 = Never  1 = Almost Never  2 = Sometimes  3 = Fairly Often
4 = Very Often

8. In the last month, how often have you felt that you were on top of things?

0 = Never  1 = Almost Never  2 = Sometimes  3 = Fairly Often
4 = Very Often

9. In the last month, how often have you been angered because of things that were outside of your control?

0 = Never  1 = Almost Never  2 = Sometimes  3 = Fairly Often
4 = Very Often

10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

0 = Never  1 = Almost Never  2 = Sometimes  3 = Fairly Often
4 = Very Often
The Questionnaire is concenered with your thoughts about various aspects of your job situation, regarding its sensitive nature, while performing duties at Casualty Unit. There are no right or wrong answers. Please repond accordingly to how you view this situation right NOW. Please answer ALL questions. Answer each question by CIRCLING the appropriate number corresponding to the following scale.

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Not At All</td>
<td>Slightly</td>
<td>Moderately</td>
<td>Considerably</td>
<td>Extremely</td>
<td></td>
</tr>
</tbody>
</table>

1. Is this a totally hopeless situation? 2. Does this situation create tension in me? 3. Is the outcome of this situation uncontrollable by anyone? 4. Is there someone or some agency I can turn to for help if I need it? 5. Does this situation make me feel anxious? 6. Does this situation have important consequences for me? 7. Is this going to have a positive impact on me? 8. How eager am I to tackle this problem? 9. How much will I be affected by the outcome of this situation? 10. To what extent can I become a stronger person because of this problem? 11. Will the outcome of this situation be negative? 12. Do I have the ability to do well in this situation? 13. Does this situation have serious implications for me? 14. Do I have what it takes to do well in this situation?
SELF-INTERESTED ARTICULATION OF FEMINIST VALUES: A RANDIAN ANALYSIS OF TWO CLASSICAL ANTI HEROINES IN THE 19TH CENTURY BRITISH EMPIRE

Muhammad Asif Khan

Abstract:

This paper first gives an analysis of the feminist thought based on the book ‘The Virtue of Selfishness’. Feminist thought derived from ‘The Virtue of Selfishness’ is applied to two popular female characters, Becky Sharp from Thackeray’s “Vanity Fair” (1847) and Akbari from Deputy Nazir Ahmed of Delhi’s “The Bride’s Mirror” (1869). The implications of this interconnection in terms of contrasts and similarities have been analyzed. These two females, one Western and the other Eastern, are shown as classical examples of the feminist characters who refuse to live for society or family. They are in differing degrees symbols of rebellion and resistance against family conventions and society.

Keywords: Vanity, Articulation, Female emancipation, Feminism.

JEL Classification: E210

1-Department of Communication, Institute of Business Management (IoBM), Karachi

PAKISTAN BUSINESS REVIEW JULY 2013
I. Thackeray and Nazir’s Commitment to Female Emancipation:

William Makepeace Thackeray’s novel Vanity Fair quite aptly coincided with the middle class feminist movement of the 1840s. In his depiction of Becky Sharp, Thackeray is one of the first Victorian novelists to identify unfair sexist roles among middle-class women, and to show a female character unashamedly challenge her assigned domestic role as constructed by a male dominated society. In a number of ways Becky Sharp is a forerunner to the women who would later forge more drastic feminist movements.

By highlighting the damaging effects of restraint and passivity on women in his characterization of Amelia Sedley, Becky Sharp’s foil, Thackeray wants us to take a look at the intricate roles that women played in the 1840s. Some twenty-odd years later, by the 1860s, middle-class feminists condemn bourgeois ideals that relegate women to the domestic sphere and prevent them from entering into public life. These women demonstrate their refusal to be subordinated to men by questioning censorship, insisting on greater sexual freedom, rejecting biased divorce and property laws in 1857, and opposing the Contagious Diseases Acts in 1864. However, these social changes also cause much hostility toward women, which is reflected in an ambivalent attitude toward their sexual relations with men. (Hedgecock, 2008)

Deputy Nazir Ahmed was an advocate of education for women. At a time when the Indian Muslim society was going through a turbulent period, he stood up for the cause of justice for women. He strongly wanted that women should be educated and given due respect in the society. At this time the Indian Muslim establishment considered that women should not be educated at all (Urdu Youth Forum). Deputy Nazir was amongst those who were conscious of the troubles and afflictions of Indian Muslims during those significant decades when the Muslim society was in unrest. Through his writings he tried to eliminate the societal immoralities inherent in a degenerated society,
especially those caused by lack of education and aggravation. This was very successfully depicted in his writings (Wikipedia).

The major argument of “The Bride’s Mirror” is female education and emancipation. Nazir Ahmad stressed that women must acquire education and learn to stand up for their rights. He also showed how the women minds work and their function in society. He wanted the society to realize the potential of women and to honor them accordingly. He was profoundly aware of the weaknesses in women, such as: illiteracy, submissiveness, idleness, emotionalism, and flashiness. His aim was to bring to the fore these weaknesses and to persuade women readers to rise above them. He was conscious of women’s dilemma in society. They were restricted to their houses; they were deprived of formal education and familiarity of the outside world. He highlighted the call for female education by depicting the character of Akbari through her wretchedness. He was of the view that every young woman should get education; develop skills and traits that would help her to turn into a constructive component of the family. The novel “The Bride’s Mirror” demonstrates that both men and women complement each other. They both must try to stand out and perform accordingly in their own domains. Mutual understanding amongst them is of utmost importance for the smooth running for the family. The crux of the novel is that females should be provided opportunity to acquire knowledge and the ability to learn since they will be the housekeepers of the home. They would be entrusted with the job of upbringing their children and that they are indispensible for the preservation of the family during the times of societal change (Salleh & Hayati, 2010).

II. Ayn Rand’s Feminism:

Feminism argues that women are and ought to be recognized as men’s intellectual, moral, sexual and political equals. Nathaniel Branden (1999) has maintained that the objectivist philosophy of human nature is essentially feminist, since it applies equally to all humans regardless of gender and race. This is an implicit rejection of
what we think as ‘the maternal instinct’ as a necessary human trait. Any Rand’s heroines lack this maternal instinct and pursue careers without any guilt or shame. Her famed heroin Kira (We the Living) wanted to be an engineer and Dagny (Atlas Shrugged) ran Taggart Transcontinental which was the largest and most successful transcontinental railroad in the country. We do not see any of Rand’s heroines sacrificing her interests, intellect, or principles for the man in her life. A literary critic has argued that Dagny was perhaps the first and only epic heroine in Western literature due to the grandness of her vision, courage and integrity, abilities and national importance (Michlason, 1999). The way Rand depicts her heroines’ enjoyment of sex and their freedom from all conventional sexual norms anticipates the sexual liberation movement of the 20th century by at least 30 years. In all the three novels of Rand it is the heroine who has the power to choose which of the men who love, admire, and desire her (and only her) she will have. Rand also championed women’s right to control her own reproductive choices (Badhwar, at al, 2010).

*Any Rand’s relationship with the feminist movement was somewhat complex.* Despite the fact that she initially praised Betty Friedan’s ‘The Feminine Mystique’, she later rejected feminism as such due to the mainstream Feminism’s collectivism and emphasis on women. Many theorists argue that Rand’s work, especially ‘Atlas Shrugged’, upholds important feminist ideals, even as it succumbs to some anti-feminist tendencies that contradict her individualistic ethics (Badhwar, et al, 2010).

**II. The Feminism of Rational Selfishness:**

In an essay ‘Isn’t Everyone Selfish?’ Nathanial Branden says “Some variety of this question is often raised as an objection to those who advocate an ethics of rational self-interest. For example, it is sometimes claimed: “Everyone does what he really wants to do—otherwise, he wouldn’t do it.” Or: “No one ever really sacrifices himself. Since every purposeful action is motivated by some value or goal that
the actor desires, one always acts selfishly, whether one knows it or not” (Branden, 1964, p.53).

**Rand** (1964) argues that in order to disentangle the intellectual misunderstanding concerned in this point of view, let us reflect on what facts of realism augment such an issue as selfishness opposed to self-sacrifice, or egoism opposed to altruism, and what the theory of “selfishness” means and necessitates. The subject of selfishness opposed to self-sacrifice occurs in an ethical framework. Ethics is a convention of morals that steers man’s options and actions which ultimately determine the purpose and course of his existence. While picking his actions and aspirations, man faces a lot of choices. (Rand, 1964, p.53) Thus, “Selfishness entails: (a) a hierarchy of values set by the standard of one’s self-interest, and (b) the refusal to sacrifice a higher value to a lower one or to a non value” (Rand, 1964, p.54).

To understand this notion clearly Rand wants us to take into consideration the example of a selfish act, which could be considered as a self-sacrifice, for example a man showing his will to die for his beloved. How could this man benefit from this act of his? Atlas Shrugged has the answer—in the scene when Galt came to know about his impending arrest, tells Dagny: “If they get the slightest suspicion of what we are to each other, they will have you on a torture rack—I mean, physical torture—before my eyes, in less than a week. I am not going to wait for that. At the first mention of a threat to you, I will kill myself and stop them right there. ... I don’t have to tell you that if I do it, it won’t be an act of self-sacrifice. I do not care to live on their terms. I do not care to obey them and I do not care to see you enduring a drawn-out murder. There will be no values for me to seek after that—and I do not care to exist without values.” If a man loves a woman so much that he does not wish to survive her death, if life can have nothing more to offer him at that price, then his dying to save her is not a sacrifice. To think, is to man’s self-interest; to suspend his consciousness, is not. To choose his goals in the full context of his knowledge, his values and his life, is to man’s self-interest; to act...
on the impulse of the moment, without regard for his long-range context, is not. To exist as a productive being, is to man’s self-interest; to attempt to exist as a parasite, is not. To seek the life proper to his nature, is to man’s self-interest; to seek to live as an animal, is not. Because a genuinely selfish man chooses his goals by the guidance of reason—and because the interests of rational men do not clash—other men may often benefit from his actions. But the benefit of other men is not his primary purpose or goal; his own benefit is his primary purpose and the conscious goal directing his actions” (Rand, 1964, p.55).

“Desires (or feelings or emotions or wishes or whims) are not tools of cognition; they are not a valid standard of value, nor a valid criterion of man’s interests. The mere fact that a man desires something does not constitute a proof that the object of his desire is good, nor is that its achievement actually to his interest. Living in a society, instead of on a desert island, does not relieve a man of the responsibility of supporting his own life. The only difference is that he supports his life by trading his products or services for the products or services of others. And, in this process of trade, a rational man does not seek or desire any more or any less than his own effort can earn. What determines his earnings? The free market, that is: the voluntary choice and judgment of the men who are willing to trade him their effort in return. When a man trades with others, he is counting—explicitly or implicitly—on their rationality, that is: on their ability to recognize the objective value of his work. (A trade based on any other premise is a con game or a fraud.) Thus, when a rational man pursues a goal in a free society, he does not place himself at the mercy of whims, the favors or the prejudices of others; he depends on nothing but his own effort: directly, by doing objectively valuable work—indirectly, through the objective evaluation of his work by others. Needless to say, a rational man never distorts or corrupts his own standards and judgment in order to appeal to the irrationality, stupidity or dishonesty of others. He knows that such a course is suicidal. He knows that one’s only practical chance to achieve any degree of success or anything
humane desirable lies in dealing with those who are rational, whether there are many of them or few. If, in any given set of circumstances, any victory is possible at all, it is only reason that can win it. And, in a free society, no matter how hard the struggle might be, it is reason that ultimately wins” (Rand, 1964, p.46).

According to Any Rand “A compromise is an adjustment of conflicting claims by mutual concessions. This means that both parties to a compromise have some valid claim and some value to offer each other. And this means that both parties agree upon some fundamental principle which serves as a base for their deal. It is only in regard to particulars, implementing a mutually accepted basic principle that one may compromise. For instance, one may bargain with a buyer over the price one wants to receive for one’s product, and agree on a sum somewhere between one’s demand and his offer. The mutually accepted basic principle, in such case, is the principle of trade, namely: that the buyer must pay the seller for his product. But if one wanted to be paid and the alleged buyer wanted to obtain one’s product for nothing, no compromise, agreement or discussion would be possible, only the total surrender of one or the other” (Rand, 1964, p. 64).

She further states that “The question ‘Doesn’t life require compromise?’ is usually asked by those who fail to differentiate between a basic principle and some concrete, specific wish. Accepting a lesser job than one had wanted is not a “compromise.” Taking orders from one’s employer on how to do the work for which one is hired, is not a “compromise.” Failing to have a cake after one has eaten it, is not a “compromise.” Integrity does not consist of loyalty to one’s subjective whims, but of loyalty to rational principles. A “compromise” (in the unprincipled sense of that word) is not a breach of one’s comfort, but a breach of one’s convictions. A “compromise” does not consist of doing something one dislikes, but of doing something one knows to be evil. Accompanying one’s husband or wife to a concert, when one does not care for music, is not a “compromise”; surrendering to his or her irrational demands for social
conformity, for pretended religious observance or for generosity
toward boorish in-laws, is. Working for an employer who does not
share one’s ideas, is not a “compromise”; pretending to share his
ideas, is. Accepting a publisher’s suggestions to make changes in
one’s manuscript, when one sees the standards, is. The next time you
are tempted to ask: “Doesn’t life require compromise?” translate that
question into its actual meaning: “Doesn’t life require the surrender
of that which is true and good to that which is false and evil?” The
answer is that that precisely is what life forbids—if one wishes to
achieve anything but a stretch of tortured years spent in progressive

Thus, according to Rand, self interest provides the only
rational basis for ethical conduct. One acts against one’s own self
interest when one acts impulsively based on irrational desires. A “free
society” (the market) permits the articulation of individual rational
self interestedness. “Compromise” is acting in violation of one’s
rational self interest.

III.1. The Character of Becky Sharpe as the Western Model of
Rand’s Feminism:

Becky Sharp was from very humble origin: her father being
an artist and mother a French opera girl. After the death of her mother
she was brought up by her father with a great propensity for running
into debt, and a partiality for the tavern. She learned French from her
mother while the ability to ward off creditors she got from her father.
Hence after the death of her father she got a job at Miss Pinkerton’s
for teaching French in exchange for a few bucks, schooling and
boarding and lodging (Bennett, Mildred, 2011).

Clever Becky constructs an admirable ancestry for herself,
and despite the fact that she is quite cunning by nature, she can still
pretend to be modest, simple, gentle, and humorous. When she worries
for the 70,000 pounds worth Miss Crawley Becky’s “little nerves
seemed to be of iron and she was quite unshaken by the duty and tedium of the sick chamber.” One can easily gauge the level of impact that Becky has on Miss Crawley when she asked Sir Pitt to invite Becky to the dinner party. “‘Not let Miss Sharp dine at table!’ said she to Sir Pitt, who had arranged a dinner of ceremony, and asked all the neigh-bouring baronets. ‘My dear creature, do you suppose I can talk about the nursery with Lady Fuddleston, or discuss just-ices’ business with that goose, old Sir Giles Wapshot? I insist upon Miss Sharp appearing. Let Lady Crawley remain up-stairs, if there is no room. But little Miss Sharp! Why, she’s the only person fit to talk to in the county!’ Of course, after such a peremptory order as this, Miss Sharp, the governess, received commands to dine with the illustrious company below stairs. And when Sir Huddleston had, with great pomp and ceremony, handed Miss Crawley in to dinner, and was preparing to take his place by her side, the old lady cried out, in a shrill voice, ‘Becky Sharp! Miss Sharp! Come you and sit by me and amuse me; and let Sir Huddleston sit by Lady Wapshot.’” (Thackeray, 1847, p.152).

In addition to her intellectual gifts, Rebecca has physical appeal, expressed by Dr. Squills as “Green eyes, fair skin, pretty figure, famous frontal development.” Mrs. Bute Crawley does not like Becky’s physical charms and laments her for being so attractive as compared to her own daughters. Becky has only one aspiration and that is to carve a niche for herself in Vanity Fair. She is a very good actress to the extent that she is capable of controlling her blush. She can blush as and when required. She is an expert in making the most of her loneliness and also her need of protection. She can also cry at will. When she and her husband have nothing to live on, she is the one who use to parry away the creditors. In order to get away from Paris without clearing her debts, she cooks up the plan of her husband, Rawdon, inheriting from her wealthy aunt. She is the one who actually settles her husband’s debts in England for a percentage; thus enabling him to return to London to start afresh. She is also gifted in playing
the piano and singing. Not to mention that she can sketch, converse in French like a native and can also dance, act and play.

Becky Sharp did everything to seduce the elderly Sir Pitt Crawley. She would use her charms to seduce any one who is worth a penny. The fact that she has been an excellent actress can be gauged from the fact that despite Lord Steyne realizing that she has been outsmarting him, he is continuously being attracted by her physical charms, wit and mimicry. It is also quite evident that she also seduced Rawdon to her in order to carve a niche for herself in the Vanity Fair. She even made marriage as part of her business in order to climb up in the society. “Old Sir Pitt, who was taking his pipe and beer, and talk-ing to John Horrocks about a ‘ship’ that was to be killed, espied the pair so occupied from his study-window, and with dreadful oaths swore that if it wasn’t for Miss Crawley, he’d take Rawdon and bundle un out of doors, like a rogue as he was. ‘He be a bad’n, sure enough,’ Mr. Horrocks remarked; ‘and his man Flethers is wuss, and have made such a row in the housekeeper’s room about the dinners and hale, as no lord would make—but I think Miss Sharp’s a match for’n, Sir Pitt,’ he added, after a pause. And so, in truth, she was—for father and son too” (Thackeray, 1847, p.157).

Her shortsightedness is brought to the fore when she realizes that she has made a mistake by marrying Rawdon while a better choice in the form of Sir Pitt Crawley was available. In her haste to carve a niche for herself she has married Rawdon Crawley and for which she genuinely cries when she has to refuse marriage to the rich Sir Pitt Crawley. “I want you back at Queen’s Crawley, Miss,’ the baronet said, fixing his eyes upon her, and taking off his black gloves and his hat with its great crape hat-band. His eyes had such a strange look, and fixed upon her so steadfastly, that Re-becca Sharp began almost to tremble. ‘I hope to come soon,’ she said in a low voice, ‘as soon as Miss Crawley is better—and return to—to the dear chil-dren.’ ‘You’ve said so these three months, Becky,’ replied Sir Pitt, ‘and still you go hanging on to my sister, who’ll fling you off like an old shoe, when
she’s wore you out. I tell you I want you. I’m going back to the
Vuneral. Will you come back? Yes or no?’ ‘I daren’t—I don’t think—
it would be right—to be alone—with you, sir,’ Becky said, seemingly
in great agitation. ‘I say again, I want you,’ Sir Pitt said, thumping the
table. ‘I can’t git on without you. I didn’t see what it was till you went
away. The house all goes wrong. It’s not the same place. All my
accounts has got muddled agin. You MUST come back. Do come
back. Dear Becky, do come.’ ‘Come—as what, sir?’ Rebecca gasped
out. ‘Come as Lady Crawley, if you like,’ the Baronet said, grasping
his crape hat. ‘There! will that zatusfy you? Come back and be my
wife. Your vit vor’t. Birth be hanged. You’re as good a lady as ever I
see. You’ve got more brains in your little vinger than any baronet’s
wife in the county. Will you come? Yes or no?’ ‘Oh, Sir Pitt!’ Rebecca
said, very much moved. ‘Say yes, Becky,’ Sir Pitt continued. ‘I’m an
old man, but a good’n. I’m good for twenty years. I’ll make you
happy, zee if I don’t. You shall do what you like; spend what you like;
and ‘ave it all your own way. I’ll make you a zettlement. I’ll do
everything reglar. Look year!’ and the old man fell down on his knees
and leer’d at her like a satyr. Rebecca started back a picture of
consternation. In the course of this history we have never seen her
lose her pres­ence of mind; but she did now, and wept some of the
most genuine tears that ever fell from her eyes. ‘Oh, Sir Pitt!’ she said.
‘Oh, sir—I—I’m married AL­READY.’” (Thackeray, 1847, p.216).
Becky’s ambition is her exceptional trait. She sacrifices every
relationship she has for the enjoyment and thrill of the battle. Becky
in one of her letters to Amelia after she has gone to Queens’s Crawley
says, “At least I shall be amongst gentlefolks — and not with vulgar
city people.” Despite Becky being a ruthless social climber she is the
one who makes Amelia see the light by telling her that the only
gentleman in the Vanity Fair is Dobin. After overhearing what William
is talking to Amelia, Becky utters to herself, “What a noble heart that
man has, and how shamefully that woman plays with it . . . if I could
have had such a husband as that—a man with a heart and brains too!
I would not have minded his large feet” (Thackeray, 1847, p 679).
Thackeray has created an exact opposite of Becky Sharp. Amealia has a lot of advantages over Becky. She has rightly been described by Miss Pinkerton as industrious, obedient, sweet, and beloved. She is quite accomplished when it come to music, dancing, orthography, embroidery, and needlework. While Becky is ruthlessly ambitious, Amelia is packed with humbleness and loyalty. It is only when she has to protect Georgy that she goes beyond her submissive behavior. She stops her mother from administering medication to Georgy, which caused a rift between the two. She stands up to old Osborne when he wants her son Georgy. In both situations, she quickly assumes her lovable and sensible attitude after convincing herself that it is she who has been selfish. Amelia’s inexperience and her sense of trust in others has made her extremely superior against Becky’s deceit. The two of them have the ability to attract young men, but for different reasons. For example it’s the wit and physical charm of Becky that win her a following, while Amelia does that by her goodness and sweetness. Becky can cry at will while Amelia cries on the slightest unkind words (Bennett, Mildred, CliffsNotes).

III.2. The Character of Akbari as the Eastern Model of Rand’s Feminism:

Akbari, newly married, behaves in an unsuitable way: consorting with girls of low family, always quarreling with her husband and in-laws, storming off to her mother’s house at her own free will, and refusing to do domestic chores.

In every way she is a completely spoilt brat, if we may call her. In the novel she has been referred to as foolish, ill-educated, and bad-tempered. She refused to do anything and wanted that everything should be done for her. She did not know how to cook, sew, or do other domestic chores. It was not that she did not have any opportunities to learn all these but the fact was that she never wanted to learn them. As a child she always had her own way. She had been badly spoiled by her grand mother. On the occasion of her first Eid in her husband’s house she refused a new dress and despite her husband’s entreaties she would not make herself a new dress. Her husband went and called her aunt in order to put some sense into her.
On her aunt’s persuasion she agreed to have a new dress for Eid celebrations. Her aunt along with her mother in law sat down to sew her new dress. Her aunt asked her to put the frills on her trousers. She sews so sloppily that her aunt runs a needle into her hand by way of punishment. She goes out without her husband’s permission, tells her mother false stories of ill-treatment, and spitefully demands an establishment of her own, independent of the joint family home in which she and her husband have been living.

On her insistence and on the advice of her mother in law Akbari finally got her wish fulfilled and was given a separate house. When she does get her own separate household, she is quite unable to run it. She cannot cook, so she feeds herself and her undesirable girlfriends on expensive takeout food from the bazaar. One of her girlfriends with the help of her brother steals from Akbari. The height of her foolishness is when she believed the old Hajaan and let her in to her house despite her husband’s warning. The Hajjan was a con artist and she along with her allies swindled Akbari and ran off with all her jewels. Her carelessness could be gauged from the fact that she forgot to open her trunks to air her clothes. When she finally opened the trunks she found that all her unaired clothes were gnawed by ants and rats. (Ahmed, 1869)

Deputy Nazir Ahmed has beautifully contrasted the character of Akbari with that of Asghari. Asghari is the younger sister of Akbari and is engaged to Muhammad Kamil who is the younger brother of Muhammad Aqil (Akbari’s husband). This girl is to her family what a rose in full bloom is to a garden, or the eye to a human body. God has bestowed upon her all kinds of acquired excellence and every kind of natural intelligence. She is gifted with good sense, self-restraint, modesty, and consideration for others. From her childhood she has a distaste for romping and jesting and ill-natured jokes. She loves reading or doing household chores. She has never been seen talking rubbish or quarrelling with anybody. All the women folk love her like their own daughters. Despite all the wrong doings of Akbari, Asghari gets married to Muhammad Kamil and proves herself as a worthy daughter in law and due to her excellent behavior manages to win over the hearts of her in-laws. (Deputy Nazir Ahmed, 1869)
IV. Conclusion:

Both Becky and Akbari predate the present feminism, though the creators of these characters are opposed to feminism. In actuality both Thackeray and Nazir are condemning these two characters. Nazir is trying to highlight the bull headedness of Akbari and has beautifully contrasted Akbari’s character with that of Asghari. Asghari is some what practicing Rand’s rational self interestedness but that does not mean that she has been portrayed as someone who is representing feminism. Nazir wrote his novel for the sole purpose of educating the young Indian girls. He wanted them to get themselves educated for a better and prosperous future. Through his novel he has tried to reform the traditional role of women in the Indian Muslim society. Through the portrayal of Becky Thackeray is trying to hold a mirror to the society. He is trying to contrast the cleverness of Becky with that of Amelia. Like Nazir, Thackeray has also drawn parallel to Becky in the form of Amelia. Becky is every inch the woman that Rand wanted in terms of feminist values.

We can say that in the end both Becky and Akbari achieved their desired goals but not without paying a heavy price. Thackeray clarifies Becky’s behavior: “She was of a wild, roving nature, inherited from father and mother, who were both Bohemians, by taste and circumstance . . .” Becky successfully established herself in Vanity Fair by sacrificing every relationship she had. We can conclude that
Notes

i-William Makepeace Thackeray was born at Calcutta in 1811. His father, Richmond Thackeray, had been an Indian civil servant, as had William’s grandfather. His mother was nineteen at the date of his birth, was left a widow in 1816, and married Major Henry Carmichael Smyth in 1818. On his way to England from India, the small Thackeray saw Napoleon on St. Helena. His attendance at a school run by a Dr. Turner gave him experience later used in Vanity Fair. Always an independent spirit, he went his own way, attending various schools, but leaving Cambridge without taking a degree. His relatives wanted him to study law; he leaned toward the fine arts. At Trinity College, Cambridge, he contributed to a little paper called The Snob. A visit to Weimar bore fruit in the sketches of life at a small German court which appears in Vanity Fair. In 1832, he inherited a sum which yielded an amount of about five hundred pounds a year. The money was soon lost — some in an Indian bank, some at gambling, and some in two newspapers, The National Standard and The Constitutional. About 1834, Thackeray went to Paris and took up the study of art. He had early shown talent as a caricaturist. His pencil was at its best in such fantastic work as is found in the initial letters of the chapters in his books, and in those drawings made for the amusement of children. He married Isabella, an Irish girl, daughter of Colonel Matthew Shawe, who enchanted him with her singing, and who was the model for Amelia in Vanity Fair. Three daughters were born, one dying in infancy. After the birth of the third child, Mrs. Thackeray’s mind was affected and she had to be placed with a family who took care of her. The little girls were sent to Thackeray’s mother in Paris. Although Mrs. Thackeray outlived her husband by thirty years, she did not recover. In 1837, Thackeray came to London and became a regular contributor to Fraser’s Magazine. From 1842 to 1851, he was on the staff of Punch, a position that brought in a good income. During his stay at Punch, he wrote Vanity Fair, the work which placed him in the first rank of novelists. He completed it when he was thirty-seven. In 1857, Thackeray stood unsuccessfully as a parliamentary candidate for Oxford. In 1859 he took on the editorship of the Cornhill Magazine.
He resigned the position in 1862 because kindliness and sensitivity of spirit made it difficult for him to turn down contributors. His writing was filled with wit, humor, satire, and pathos. It is impossible to list here his many works of literature. The best known are The Memoirs of Barry Lyndon, Esq. (1844), Vanity Fair (1847-48), Pendennis (1848-50) The History of Henry Esmond, Esq. (1852), The Newcomers (1853-55), and The Virginians (1857-59). Thackeray drew on his own experiences for his writing. He had a great weakness for gambling, a great desire for worldly success, and over his life hung the tragic illness of his wife. Thackeray died December 24, 1863. He was buried in Kensal Green, and a bust by Marochetti was put up to his memory in Westminster Abbey. (Bennett, Mildred R. CliffsNotes)

ii-Deputy Nazir Ahmad, Known as the pioneer of Urdu novels, was born in 1836. He came from a distinguished family of religious scholars of Bijnor (Uttar Pradesh) and Delhi. His father was a teacher in a small town near Bijnore, who taught the boy Persian and Arabic, and in 1842 took him to study with Maulvi Abd ul-Khaliq at the Aurangabadi Mosque in Delhi. In 1846, the boy had the opportunity to enroll at Delhi College, he chose its Urdu section, he later said, because his father had told him ‘he would rather see me die than learn English’ and studied there till 1853. During this period he also discreetly arranged his own marriage, to Maulvi Abd ul-Khaliq’s granddaughter. He began his career as a teacher in Arabic, in 1854 he joined the British colonial administration, and in 1856 he became a deputy inspector of schools in the Department of Public Instruction in Kanpur. At the end of 1857 he was appointed to a similar deputy inspectorship in Allahabad. Later, for his superb translation of the Indian Penal Code into Urdu, he was nominated for the Revenue Services. He was posted as deputy collector in what was then called the North-West Provinces (i.e. modern Uttar Pradesh), and hence the name ‘Diptee (Deputy) Nazir Ahmad’ by which he is popularly known. In 1877 Nazir Ahmad was offered a well-paid administrative position in the princely state of Hyderabad. He remained there until 1884, when court politics forced him to resign and return to Delhi, where he lived for the rest of his life. He died of a stroke in 1912.
Nazir Ahmad was a prolific writer and published books in varied genres. Mirat-ul-Uroos (Arabic for: The Bride’s Mirror)-1868–1869-is regarded as the first novel written in Urdu. After its release in 1869, within twenty years it was reprinted in editions totalling over 100,000 copies; and was also translated into Bengali, Braj, Kashmiri, Punjabi, and Gujarati. It has never been out of print in Urdu since its first publication. In 1903 an English translation was published in London by G. E. Ward. Through his novels he wanted to make people aware of the various social problems that the Indian Muslim society was facing. He wanted to infuse an innate sense amongst people to eradicate social evils. His novels are considered to be the earliest novels written in Urdu. Among his famous works are, Mirat-al-Urus and Taubat-un-Nasuh that laid the foundation for future works and novel compositions in Urdu language. (Urdu Youth Form, www.urduyouthforum.org)
Self-Interested Articulation of Feminist Values: Research

References


http://www.google.com.pkurl?sa=t&rct=j&q=the%20bride%20mirror
http://www.urduyouthforum.org/biography Deputy Nazir Ahmad Dehlvi.php

http://www.wikipedia.com

AVOIDANT DECISION MAKING STYLE IN LAISSEZ-FAIRE LEADERSHIP STYLE AND AVOIDANT CONFLICT MANAGEMENT STYLE

Muhammad Naveed Riaz¹, Naila Batool², Muhammad Akram Riaz³, Jawwad M. Shujaat⁴ and Masud Akhtar⁵

Abstract:

The present study was aimed to examine the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style. The study also investigated the direct effect of laissez faire leadership style and avoidant decision making style of the prediction of avoidant conflict management style. Multifactor Leadership Questionnaire (Bass & Avolio, 2000), General Decision Making Styles Questionnaire (Scott & Bruce, 1995), and Dutch Test for Conflict Handling (De Dreu et al. 2001) were used for data collection. Sample of the present study was comprised of bank managers (N = 300). Data was collected through purposive sampling technique. Multiple Moderated Regression analysis was applied to test the hypotheses. The findings indicate that all the hypotheses were supported in the present study. Laissez faire leadership style positively predicted avoidant conflict management style. Avoidant decision making style positively predicted avoidant conflict management style. Finally, avoidant decision making style moderated the relationship between laissez faire leadership style and avoidant conflict management style.

Keywords: Laissez faire leadership style, Avoidant decision making style, Avoidant conflict management style.

JEL Classification: Z000

1-Department of Psychology, University of Sargodha, Sargodha.
2-Department of Psychology, National Institute of Psychology, Quaid-i-Azam University, Islamabad.
3-Department of Psychology, International Islamic University, Islamabad.
4-Department of Psychology, International Islamic University, Islamabad.
5-Department of Psychology, International Islamic University, Islamabad.
Avoidant Decision Making Style in Laissez-Faire Leadership

Introduction:

Full Range Leadership Theory (FRLT) proposed by Bass and Avolio (2000) is comprised of three leadership styles including transformational, transactional and laissez faire leadership style. In Full Range Leadership Theory, the laissez faire leadership styles stands on the non-leadership dimension (Avolio & Bass, 2002). The laissez faire leadership style is the most passive style of leadership according to the underlying theory (Avolio & Bass, 2003) and the most ineffective style of leadership according to the research conducted on Full Range Leadership Theory (Bass & Reggio, 2006).

Laissez faire leaders are so-called leaders in the organizations who in fact never lead their subordinates. The laissez faire leadership is also regarded as the absence of leadership (Jones & Rudd, 2007). The most prominent characteristic of the laissez faire style is that such leaders avoid decisions (Bass, 2000). Laissez faire leadership style is linked with deficits in problem solving and decision making (Gardner & Stough, 2002). A good deal of research (Almas, 2007; Riaz, 2009) indicates that laissez faire leadership style is associated with multiple types of avoidances in management.

Riaz (2009) found that laissez faire leadership style positively predicted avoidant decision making style among bank managers in three level of management. Similarly, laissez faire leadership style positively predicted avoidant conflict management style among middle managers in industrial units (Almas, 2007). Thus, one type of avoidance generates another type of avoidance. Just like the avoidant decision making and avoidant conflict handling was the brainchild of avoidant leadership, the avoidant decision making is also related to avoidant conflict management style (Loo, 2000).

Past research (Almas, 2007; Loo, 2000; Riaz, 2009) concentrated on the direct effect of laissez-faire leadership style (Bass & Reggio, 2006) and avoidant decision making style (Scott & Bruce, 1995) on the prediction of avoidant conflict management style (Rahim,
2001) and as an outcome established clear links between different forms of avoidances in modern organizations. However, the present study is based on the extension of the past research and aims to examine the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style among bank managers.

**Conceptual Framework:**

![Conceptual Framework Diagram]

**Hypotheses:**

1. Laissez faire leadership style will positively predict avoidant conflict management style.
2. Avoidant decision making style will positively predict avoidant conflict management style.
3. Avoidant decision making style moderates the relationship between laissez faire leadership style and avoidant conflict management style.

**Method:**

**Participants:** Participants of the present study are comprised of lower level bank managers\(^{(N = 300)}\) from different national and multinational banks of Punjab. Both male and female participants were also included in the study. Purposive sampling technique was used to collect the information. Only those operational managers were included in the study who had a job experience of one year and were presently supervising at least five employees. The sampling inclusion criterion
was strictly followed throughout the data collection. The operational managers provided the information on avoidant decision making and avoidant conflict management whereas three subordinates rated every manager on laissez faire leadership style.

**Measures:** In the present study the laissez faire leadership style was measured through a subscale of Multifactor Leadership Questionnaire (MLQ) developed by Bass and Avolio (2000). The subscale consists of four items and is based on a five-point Likert type scale. All the items are positively worded. There is not cutoff scores in the scale, therefore high scores indicate high laissez faire style and vice versa. In the present study, reliability of the laissez-faire leadership style was computed as .80 indicating satisfactory internal consistency. Past research in the indigenous context indicates that MLQ is a reliable and construct valid instrument to measure laissez leadership faire style among bank managers (Khan, 2010).

Avoidant decision making style was measured through a subscale of General Decision Making Styles Questionnaire (GDMSQ) developed by Scott and a Bruce (1995). The subscale consists of five items and it is based on five point likert type scale. All the items are positively worded. There is not cutoff scores in the scale, therefore high scores indicate high laissez faire style and vice versa. In the present study, reliability of the avoidant decision making style was computed as 0.80 indicating satisfactory internal consistency. Past research in the indigenous context indicates that GDMSQ is a reliable and construct valid instrument to measure avoidant decision making style among bank managers (Riaz, 2009).

Avoidant conflict management style was measured through a subscale Dutch Test for Conflict Handling (DTCH) developed by De Dreu et al. (2001). The subscale comprises four items and is based on a five point likert type scale. All the items are positively worded. There
is not cutoff scores in the scale, therefore high scores indicate high laissez faire style and vice versa. In the present study, reliability of the avoidant conflict management style was computed as 0.79 indicating satisfactory internal consistency. Past research in the indigenous context indicates that DTCH is a reliable and construct valid instrument to measure avoidant conflict management style among bank managers (Burki, 2009).

Procedure: In the first step, a list of targeted banks was prepared. In the first step, the participants were provided the information about the purpose and importance of the research being conducted. After providing the necessary instructions, the informed consent was obtained from the participants in written form. Data was personally collected by the researchers during the working hours. The researcher provided guidance to the participants when they faced certain difficulties in understanding some questionnaires. In the end, the participants were thanked for their valuable contribution in the study.

Results:

Table 1

Multiple Moderated Regression analysis showing the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style (N = 300)
Avoidant Decision Making Style in Laissez-Faire Leadership

<table>
<thead>
<tr>
<th>Model</th>
<th>$\beta$</th>
<th>$R^2$</th>
<th>$F$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laissez faire leadership style</td>
<td>.64***</td>
<td>.011</td>
<td>4.72*</td>
</tr>
<tr>
<td>Avoidant decision making style</td>
<td>.74***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laissez faire leadership style x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>avoidant decision making style</td>
<td>.62*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p<.05, **p<.01, ***p<.001

Table 1 shows the moderating effect of avoidant decision making style on the relationship between laissez faire leadership style and avoidant conflict management style. The “$R^2$ value of .011 indicates that 1.1% variance in the dependent variable can be accounted for, by the predictors [$F (1,296) = 4.72, p < .05$]. The findings show that laissez faire leadership style ($\beta = .64, p < .01$), avoidant decision making style ($\beta = .74, p < .001$) and laissez faire leadership x avoidant decision making style ($\beta = .62, p < .05$) has significant negative effect on avoidant conflict management style.

Figure 1. Avoidant decision making style as moderator of the relationship between laissez-faire leadership style and avoidant conflict management style
Discussion:

The present study was carried out to investigate the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style. Along with the direct effect of laissez faire leadership style and avoidant decision making style on avoidant conflict handling, the study also examined the role of decision making style as a facilitator. The findings of the study share valuable insights as all the hypotheses are supported. The study was based on, in part, the Full Range Leadership Theory. Thus, the findings reconfirm that laissez faire leadership is an ineffective style of leadership (Bass & Reggio, 2006). Similarly, investigating the moderating effect is an addition in research on the Full Range Leadership Theory.

The first hypothesis “avoidant laissez faire leadership style will positively predict avoidant conflict management style” was supported in the present study. The findings show that laissez faire leadership style ($\beta = .64, p < .01$) has significant negative effect on avoidant conflict management style. The findings are consistent with the past research (Almas, 2007). Just like the laissez faire style is considered the most ineffective style on the Full Range Leadership Theory, the avoidant conflict management style is also considered the most ineffective style of handling conflict on the Dual Concern Model of Conflict Management. Those who avoid conflict face more conflict after some time spans (Rahim, 2001).

The second hypothesis “avoidant decision making style will positively predict avoidant conflict management style” was also supported in the present study. The findings show that avoidant decision making style ($\beta = .74, p < .001$) has significant negative effect on avoidant conflict management style. The findings are in line with the past literature (Loo, 2000). The avoidant decision making style is the most passive style of decision making on the typology of Scott and Bruce (1995). It is associated with multiple negative consequences
It is associated with multiple negative consequences (Batool, 2003; Blais, Thompson, & Baranski, 2003; Philips et al., 1984; Riaz, 2009). Similarly, the avoidant conflict management style is associated with negative consequences (Friedman, Tidd, Curroll, & Tsai, 2000; Rahim, 1992; Rahim & Bonoma, 1979).

The third hypothesis “avoidant decision making style will moderate the relationship between laissez faire leadership style and avoidant conflict management style” was supported in the present study. The findings show that laissez faire leadership x avoidant decision making style (β = .62, p < .05) has significant negative effect on avoidant conflict management style. In the past research, the direct effect of laissez faire leadership and avoidant decision making on avoidant conflict management was already well-established (Almas, 2007; Loo, 2000). Thus, the present study offers an extension of the past research in which the avoidant decision making was taken as a facilitator for a laissez faire leader to avoid a conflict.

Overall the study has multiple theoretical implications. The present study contributes to the Full Range Leadership Theory in terms of additive effect of avoidant decision making in leadership-conflict association. Thus, the study is insightful in understating the conflict handling of laissez faire leaders in the context of avoidant decision making. Besides the theoretical implications, the present study has some potential limitations. Self-report measures were used in the present study that were socially desirable due to the direct relevance of the information with the job of the participants. Another limitation is inbuilt in the cross-sectional survey research design of the study which has low internal validity.

Conclusion:

The present study was aimed to examine the moderating role of avoidant decision making style in the relationship between laissez faire leadership style based on the Full Range Leadership Theory and
avoidant conflict management style. The study also investigated the role of laissez faire leadership style and avoidant decision making style in the prediction of avoidant conflict management style. The hypotheses were supported in the present study. The avoidant decision making style significantly moderated the relationship between laissez faire leadership style and avoidant conflict management style. Similarly, the laissez faire leadership style and avoidant decision making style have significant positive effect on avoidant conflict management style. The findings contribute to the Full Range Leadership Theory in terms of the extension of the past research which was limited to the direct effect of laissez faire leadership on avoidant conflict management. The present study shared new insights by introducing the interaction effect of laissez faire leadership style and avoidant decision making style on the prediction of avoidant conflict management style.
Avoidant Decision Making Style in Laissez-Faire Leadership

References:


Avoidant Decision Making Style in Laissez-Faire Leadership


Discussion

THE RISE AND FALL OF THE BCCI

Muhammad Farhan¹, Usamah Iyyaz Billah² and Kamran Ali³

Part 1
The Founder and the Bank

Agha Hasan Abedi - The founder of BCCI bank

In an interview in 1966, as the President of United Bank Limited, Mr. Agha Hasan Abedi said, “We are trying our best to create a climate of complete freedom and openness, where people can grow uninhibited by pressure of delegated authority and by sheer merit and ability… where every individual has the fullest opportunity and freedom to assume responsibilities on the one hand, and to take the pressure of work on the other hand, to whatever extent he may like.”

Legends never die. They live in the mind and memories of nations inspired by their success and achievements. Mr. Agha Hasan Abedi was an extraordinary professional who demonstrated leadership beyond limits. He started an organization from scratch in 1972 and made it an empire that developed to being the seventh largest and top growing private bank in the world (Rizvi, 2011).

In today’s age, Corporate Social Responsibility is the focus of many organizations. Abedi was the man who spoke of it in the seventies. He encouraged his staff members and spoke at length at many conferences and meetings on the importance of ‘Giving’ from

¹-Department of Commerce, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
²-Department of Commerce, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
³-Department of Commerce, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
the wealth of nature’ (Aziz, 2009). According to him the main objective of an individual should be to help others. He encouraged his staff (family) to give by declaring the year 1982 as the year of ‘Giving’.

**The Bank of Credit and Commerce International (BCCI)**

The Bank of Credit and Commerce International (BCCI) was a combination of Arab money and Pakistani management incorporated in 1972 registered in Luxembourg with the objective of establishing an international standard bank for providing commercial banking services to all countries. BCCI started its banking operations from a two-room head-office in London and the main operational work from Karachi. Over a short span of just 18 years, it became a global bank having its banking operations in four corners of the world from China to Argentina, from Canada to Zambia, from Spain to Switzerland and across the globe having operations in 73 countries and 14,000 employees on its payroll of 90 nationalities; having global trade exceeding $1,800,000,000 annually (BCCI bank organization profile). Mr Abedi inducted a large number of Pakistanis and approximately 80 per cent of the BCCI’s top executive positions were held by Pakistanis (Hussain, 2011).

The major portion (75%) of bank’s initial capital was contributed by individuals from the Middle East and the remaining 25% capital was contributed by the Bank of America. In early stages it started to open its branches in the UAE and the UK. In the next phase BCCI opened its branches in those areas of the United Kingdom where expatriate communities were living, followed by branches in Geneva, Zurich, Frankfurt and Paris. In this phase BCCI also devolved itself in merchant and investment banking operations as well. In the next phase it started expanding its business in the third world countries. Prior to this phase by 1977 four branches were already operating in third World: Cairo, Khartoum, Mauritius and Seychelles and further opening of branches in Kenya and Egypt at the end of 1978. At its
peak in the 1980’s, it was the seventh largest bank of the world, with 400 offices across the world and 1.3 million depositors and it had $20 billion in assets (Thomas, 1995).

Part 2

**Human Resource practices of BCCI**

**BCCI Corporate Structure**

BCCI had a complex corporate structure (Herring, 2005). It was an intricate corporate knot, headed by BCCI’s originator Agha Hasan Abedi and his family member, Dr. Agha Hussain (Herring, 2005). Unlike ordinary banks, from its inauguration, BCCI was comprised of several layers of interlinked departments – which were dependent on each another through a string of affiliates, subsidiaries, sub-companies and smaller banks (Herring, 2005).

Everyone was an officer, there was no grade system. A loyal BCCI consultant once commented that hierarchy charts and designations were not highlighted in the corporate structure as all employees were treated equally at BCCI. It was an integrated process based on mutual trust, brotherhood, respect and justice. All employees were viewed as managers and family members. Hence, there was a concept of joint personality and responsibility. This joint relation resulted in immense success for the company. (Meadows, 1992)

**Outlook of Bank & Employees**

Abedi believed in the best quality outlook of the bank, facilities and the employees (Corporate author, 1992). The appearance was better than international standards and what Abedi envisioned for an ideal bank, in terms of outlook, was achieved by BCCI (Corporate author, 1992).
Regarding outlook of employees, the banking uniform was highly formal. In Dubai, the staff used to wear suits even in the summer season. The management trainee officers were given suits by the banks. Employees were taught table manners and appearance was monitored closely, even to the extent of matching socks.

Salaries & Promotions

BCCI provided an excellent compensation package (Corporate author, 1992). The basic salary was less but allowances were high. Allowance was part of compensation (2.5% to 3%) of gross annual salary. When the Central Bank in Pakistan permitted license to BCCI, the managers were satisfied with Mr. Abedi’s statements (Corporate author, 1992). However, they found it upsetting when he explained to them at length how high the employee benefits would be, what would be the outlook of the premises and the level of the mechanization that would be achieved (Corporate author, 1992).

BCCI was similar to a close family structure for management. Employees were given high salaries and benefits for keeping them motivated (Corporate author, 1992). BCCI had highly luxurious offices in order to impress the clients (Corporate author, 1992). The promotions were awarded on date of joining as no one knew the status of the employee. It ensured that all promotions were on merit.

Level of Employee motivation

The BCCI staff was named as BCCI family. Agha wrote letters as “My colleagues” and signed all letters himself. BCCI was a source of pride for the region. An employee once said that at BCCI, most people used to work up to 16-18 hours per day, 7 days a week due to the high motivational level. Everyone used to consider BCCI as the best place to work and employees felt like a member of the family or owner of the bank (Meadows, 1992).
A banker in BCCI at Rome Branch once thanked the management by saying that BCCI had given him a purpose in life, had taught him how to serve humanity, to break free from egos and to serve a divine plan. (Meadows, 1992). Such was the motivation level of BCCI employees.

**Intangible Motivators**

It was considered at BCCI that accomplishment is just the rational reward for goodness, hard work, moderation and obedience (Corporate author, 1992). Internal BCCI credentials show Abedi’s aptitude to inspire his people to work remarkably hard. Agha Abedi was a man of astonishing charm. His charisma was the key which kept BCCI intact.

Agha’s viewpoint was a blend of Islamic beliefs focusing on the relation between the person, family relations, society and mutual trust (Corporate author, 1992). For instance, in explaining BCCI’s corporate structure in idealistic terms, Abedi once said that reengineering of the bank came from its own requirements of quality human resources. He emphasized the quality of human relations, togetherness, importance of family as a shining reality. He stated that all members of the BCCI family should share their feelings and thoughts as they were ‘brilliant stars’ in the company. (Corporate author, 1992)

Abedi narrated the main functions of BCCI’s client service centers to BCCI employees as maintaining high level of work flow, being a change agent, having a proactive approach and a highly positive mind set. (Corporate author, 1992)

**Hiring & Trainings**

Credit officers were sent abroad for international trainings. A team of selected officers was sent to London for 20 weeks
Employee retention and productivity

Agha required complete attention of all his employees. If any of his employees decided to leave an Abedi project, he immediately reacted as if it looked badly for himself and would put all efforts in retaining the resource (Sakhia, 1991).

For example, a BCCI banker, Abdul Sakhia, received offers from other corporations and thought of resigning. However, Abedi did not accept his resignation (Sakhia, 1991). Abdul Sakhia said that when he shared it with Agha that he was leaving, Agha became highly upset. He started crying and said that being a person from the East, it was not easy to lose a member of the family. This made Sakhia reverse his decision and he decided to stay with BCCI. (Sakhia, 1991)

Encouraging creativity in junior employees

Junior officers were motivated to work at an aggressive pace and not to be concerned about rules. Senior bankers were told to motivate junior bankers to try out new ideas, think ‘out of the box’ and experiment with new creative processes (Corporate author, 1992).

As Agha said to several of his team members in 1985 that young minds must be full of hope and new ideas. They must be encouraged and not be bound in stringent circumstances. Young people must be given room to grow, breathe and prosper. (Corporate author, 1992)

Under Abedi’s leadership, BCCI bankers came to know that they would be appreciated for processes that permitted them to obtain clients and assets. A BCCI banker, Akbar Bilgrami, once said, ‘Abedi
said to his new team members that ‘If a banker could not make money for himself, he could not make money for the bank’ (Bilgrami, 1992).

**HR Ethical Framework**

BCCI followed a formal ethical framework. BCCI’s employees were not allowed to smoke, drink, or gamble (Meadows, 1992). Every year, employees were awarded a three percent bonus (on salary) to give to various charities (Meadows, 1992). In addition, the bank also gave heavy amounts to expansion projects in developmental countries, on a global basis (Meadows, 1992).

Agha Hassan Abedi commented that it was his aim to make BCCI the biggest bank in the world within a decade. He said that the bank must be full of hope, justice, equality, feelings of mutual respect, togetherness and humility. Together, all challenges would be overcome. According to Abedi, this could only be achieved through the highest level of ethical practices. (Meadows, 1992)

**BCCI’s Protocol Department**

A large protocol department was established at BCCI, mainly for public relations. The department had 120 people, whose main job was “to establish and further the rapport with the sheiks of the ruling families of Dubai and Abu Dhabi” (Corporate author, 1992). In 1978, the cost of this department was +Rs.250,000 a month — about $600,000 per annum, increasing to $2.5 million per year and as high as $10 million per annum at the pinnacle of BCCI’s achievement (Corporate author, 1992).

**Weak HR Accountability**

BCCI demonstrated weak HR accountability. When a BCCI officer was apprehended for wrongful doing, he would not be penalized, but merely transferred from the premises to the other, often
with a transfer payment. However, if a banker refused to smoothen the progress of a doubtful transaction, BCCI’s senior bankers would simply surpass him (Corporate author, 1992).

**HR secrecy and Compartmentalization**

As a method for maintaining safety and control, Abedi used a plan taken from intelligence departments. He compartmentalized data about BCCI (Corporate author, 1992). Through compartmentalization, it was maintained that even within BCCI, bankers in one department would have no information about the scope of the operations of a banker in another department. Not only was data about BCCI’s operations closely kept, but even senior bankers were not encouraged by Abedi for asking sensitive questions (Corporate author, 1992).

**Other Benefits**

From an HR point of view, the employees were provided several lavish benefits. They were to stay in the best hotels abroad and to go in the best restaurants. In case of transfer, transfer allowance was given while a third party was hired for their packing. Employees were given furnished accommodations.

In addition, two children of foreign officers were allowed (80% of total) to get education allowance by sending their children to the USA for education.

**CSR - INFAQ Foundation**

Mr Abedi founded benevolent organizations in Bangladesh, Zimbabwe, UK, Pakistan and India. A great quantity of the earnings made by BCCI was donated every year as Agha said that the main purpose of a being should be to assist others. In Pakistan, the BCCI Foundation (renamed Infaq foundation after the end of BCCI), provides financial support to charitable projects like schools for special children, hospitals and social welfare organizations (Corporate author, 2011). It also gives scholarships to less income, shining students (Corporate author, 2011). It helps widows and other needy people in great numbers. As many performing artists bring in very slight income in developing
countries, INFAQ Foundation gives financial assistance to scholars, writers and poets. It also motivates them to educate their art to students (Corporate author, 2011).

Abedi also initiated the FAST & GIK institutes (Butt, 2010). Abedi also launched ‘Third World Quarterly’ – an Urdu publication for Pakistanis abroad.

Part 3
REASONS FOR DOWNFALL OF BCCI

1. Some Apparent Reasons

The following are some apparent reasons for the downfall of BCCI:

‘Intrusion’ into America

One of the last key achievements of BCCI was entering the US market and developing an alliance with major American corporations. It is commonly believed that the entrance of BCCI into America was considered an unwelcome intrusion (Corporate author, 1992). This was one of the key reasons for the forced shut down of BCCI (Corporate author, 1992).

While entering into the USA, Agha’s primary choice for a well known western associate, American Express, insisted on having a key stake in BCCI’s management, which Abedi would not accept (Corporate author, 1992). Abedi’s hunt for a more acquiescent associate brought him to the Bank of America, which in 1972 was the most fast paced bank among the U.S. banks, with branches already in Iran and Pakistan. For BCCI, a connection with the Bank of America would provide acknowledgment in the west and admission to the Bank of America’s worldwide association for corporate banking. For the Bank of America, BCCI gave a potentially profitable admission to Arab oil resources, at a small cost of just $2.5 million. Subsequent to what Abedi called “a historic lunch” in San Francisco, the Bank of America
arranged to give the money and to be a passive associate in BCCI, allowing Abedi to conduct the business. As Abedi informed a magazine, Euromoney, in 1978 that the Bank of America consented to be a shareholder, but the management style would be as per BCCI’s practices (Corporate author, 1992).

At the same time, Abedi banked upon the senior BoA management to be on BCCI’s board of directors, to hire incremental human resources for BCCI, and to support all main loans. Among the main figures kept by Abedi as directors from BoA were Yves Lamarche, who had earlier taken care of BoA Middle East branch, J.D. Van Oenen from BoA Europe, and P.C. Twitchen, Ex-VP from BoA. Another key resource, Roy Carlson, subsequently became the President of National Bank of Georgia when it was bought by BCCI (Corporate author, 1992).

BCCI was ‘too successful’

BCCI’s power went beyond everyone’s imagination (Butt, 2010). It became a large competitor throughout the world and expanded at an enormous pace, making BCCI a leading power worldwide. Hence, it was decided by few influentials that BCCI was becoming a threat. BCCI was accused of backing Pakistan’s nuclear agenda, Palestinian armed forces, money laundering and various other charges (Butt, 2010). Agha became a wanted man globally. Pakistan’s government gave him full defense and refused to pass him over. Agha was given negative image in the international media and BCCI was suspected to have relations with global intelligence agencies. It was the first time a Pakistani bank had grown to such proportions which was difficult to digest for many on the global map (Butt, 2010). Covered in controversy, this ‘too successful bank’ was torn apart.

A bank that grew ‘too fast’

When banks in Pakistan were nationalized in 1972, Agha launched BCCI on an aggressive pace (Butt, 2010). He persuaded the Arabs to invest, which turned into one of the largest banking corporations in the world, extending its power through offices in 72 countries globally. It engaged some 16,000 people and Agha ensured
that most employees were Pakistani citizens (Butt, 2010). Such was his loyalty towards his homeland. Over 80 per cent of the top managers of the bank were Pakistani (Butt, 2010).

Right through the late 1970’s, BCCI extended rapidly, with Abedi hiring new corporate bankers in the BCCI structure every month. Originally, BCCI was built in one location only, Luxembourg. Few years forth, a holding company was created - BCCI Holdings. It was split into two parts, BCCI S.A., with head branches in Luxembourg, and BCCI Overseas, with head branches in Grand Cayman. Luxembourg office was channeled for European and Middle East branches and Grand Caymans mainly for developmental countries (Corporate author, 1992). African expansion commenced in Mauritius, Egypt, Seychelles and Sudan and expanded into Liberia, Kenya, Nigeria and Swaziland (Corporate author, 1992).

The third portion of BCCI’s expansion included Asia, and also encircled the attainment of the Hong Kong Metropolitan bank of the Swiss Bank Corporation. This branch of BCCI later became the medium for management of huge dealings by the Chinese government, whose business Abedi protected through a combination of charitable actions and confidential kick-backs (Corporate author, 1992). At the same time, BCCI determined to develop into the Americas, opening branches in Canada, offices in the United States, and in Columbia, Panama and Jamaica. Till the 1980s, BCCI’s territory expanded to offices in 73 countries and assets of estimated $23 billion (Corporate author, 1992).

BCCI’s astounding rate of expansion sustained for many years, irrespective of economic trends. For e.g, in Hong Kong throughout 1983-1984, BCCI grew while many banks retreated due to ill financial health (Corporate author, 1992). This ‘too fast’ growth was also difficult to keep up with and resulted in poor monitoring and consistency in the bank’s operations.
2. Allegations leading to forced closure

There were several allegations on BCCI leading to its forced closure. These are discussed as follows:

Fraudulent practices

BCCI’s huge kingdom was made on the narrative that it was greatly financed by oil-rich Arab influentials, when the actuality was that the majority of them were nominees, giving their names to BCCI, or their names and their deposits to BCCI to get a definite no-risk return (Waterhouse, 1991).

BCCI used deposits to cater to operating costs rather than to correctly spend them in equitable loans or other financial investments (Waterhouse, 1991). Without the actual assets, BCCI just gave the impression of it and used the goodwill of its shareholders to generate further deposits and tempt new clients. Hence, BCCI had to create retained capital out of operating bottom line through rearranging its accounts because of the doubt of actual capitalization (Waterhouse, 1991). Because of the deficiency of actual profits, the expected profits were manufactured through window dressing the accounts relating to deposits. The deposits, hence, received a fine ROI through routing the funds from latest deposits, resulting in BCCI to expand at a swift pace to avoid downfall.

The New York District Attorney declared that the key actions undertaken by BCCI to conduct fraud were:

- Using the leading families of Middle Eastern states as nominees for the bank, who imitated to be at risk but were in actuality kept safe by BCCI against any real losses (Legal author, 1991).

- Utilizing bank secrecy havens (e.g. Luxembourg) to refrain from rules by any single regulator of the bank, and hence to allow BCCI to shift liabilities & assets between various banks in order to hide BCCI’s real economic status (Legal author, 1991).
• Giving bribes to representatives of other financial institutions, hence avoiding the inspection of regulators (Legal author, 1991).

**ICIC — The Bank Within A Bank**

Since its inception, BCCI included many legal entities referred jointly as ICIC. It operated formally as a BCCI ‘banker pension fund’ and informally as a bank within a bank.

According to Price Waterhouse (1991), ICIC’s role included:

• Funding BCCI capitalization, through various nominees;
• Rechanneling finances in a way to hide their true nature;
• Giving guarantees on behalf of BCCI on ICIC letterhead, for various nominee matters;
• Financing to BCCI clients;
• Meeting BCCI expenses;
• Taking care of customer funds kept by Agha Abedi;
• Purchasing BCCI’s own shares;
• Processing unaccounted financial transactions;

**The Sandstorm Report**

Price Waterhouse conducted a detailed audit of BCCI and presented the report to the Bank of England on June 22, 1991. It was named the “Sandstorm Report”. It served as the key evidence that resulted in closure of BCCI worldwide on July 5, 1991. The report relied on records from many branches of BCCI and interviews with the bank’s officers. It found proof that fraud and manipulation was being conducted for many years at the company (Waterhouse, 1987). This data was recorded when Price Waterhouse found that around $600 million from BCCI deposits were not available in BCCI’s accounts (Waterhouse, 1987).
Among the many kinds of BCCI fraudulent practices explained by Price Waterhouse were wrong transactions, artificial lending, illegal repurchasing agreements, account window dressing of loans, hypothetical client loans, hypothetical profits, hidden losses, false audit reports, hypothetical loans linked with repurchase of shares, false deposits, wrong confirmation of transactions and off-book transactions (Waterhouse, 1987).

Ledgers and Numbered Accounts

Among BCCI’s curious procedures was the utilization of managers ledgers as well as numbered accounts to influence accounts through nonstop transactions that could not be located.

It was found that these ledgers were usually denoted as “ML” followed by a number (Waterhouse, 1991). No one other than the BCCI banker taking care of the account had an idea of the details. In some cases, even the banker responsible for the account would not be able to recognize its owner (Waterhouse, 1991).

Price Waterhouse stated that they had no objection with numbered accounts but because it created difficulty in locating the name of the borrower or credit officer in charge, it was considered doubtful (Waterhouse, 1987).

Money Laundering

Since BCCI’s condemnation on money laundering charges in Florida in 1988, there was slight doubt to anyone that BCCI had been engaged in money laundering. Due to BCCI’s size and stature, money laundering for BCCI must have been expected in any case (Bilgrami, 1992). Due to BCCI’s continuous need for wealth and its stance towards laws, it was predictable. A bank official, Akbar Bilgrami, said that Agha was always telling his team members that expansion of assets was the most important function of the bank. When BCCI entered Columbia, Abedi told Akbar that it was required to enhance BCCI’s activity to more than $1 billion (local currency) in Columbia as
well as +$1 billion in U.S. dollars – given Columbia’s reputation of drug money, it was considered that the funds came from illegal sources (Bilgrami, 1992)

**BCCI Treasury Losses**

In 1985, when news of BCCI’s option trading failure reached bank regulators, Luxembourg bank requested BCCI for a relevant audit report. BCCI appointed Price Waterhouse Cayman for the job, which proved that heavy losses had not been accounted for in the books. According to the auditors, the losses and deficiency of accounts was because of incompetence. However, in 1991, Price Waterhouse (1991) stated that it found many techniques used by BCCI to conceal losses. These included:

- Falsification of deposits in order to expedite funds to adjust hypothetical loans and treasury losses;
- Baseless loans in the names of people without their information;
- Trading certificates of deposit without knowledge of the depositors as well as utilizing the funds to readjust losses;
- Rechanneling funds through affiliates prior to audit confirmation dates which were usually reversed subsequently;

**3. Response of BCCI employees to allegations**

In interviews with former BCCI employees (*all names kept confidential on request*), the following responses arose in response to the allegations:

Allegations claim that the money laundering charges started in London at the time when Colombian drug agencies were transferring money, while according to BCCI employees, the issue arose in Miami much later. At that time, Agha Hasan Abedi was in hospital due to severe stroke. Furthermore, when BCCI was blamed of money
laundering an amount of $14 million, the total size of the money laundering market happened to be in excess of $200 billion. Even if it was true, it was only a small percentage of what other banks were doing at the time.

In the 1980’s, there was an unusually high interest rate on the American currency (upto 22%). Due to this factor, businessmen and investors of small scale used to open letters of credit in the American currency and did not convert their US dollars. The key reason was avoiding losing on the exchange differential and also because local currency interest rate was not that high. If the bank is recording and reporting the cash deposits to the concerned authorities, it is a completely legal transaction. It is not illegal without gauging the momentum of the transaction and evidence that relevant reporting to the authorities was not done.

In the current scenario, BCCI has been closed since more than 20 years and the laws for money laundering are also more severe. However, nowadays money laundering is not only practiced but the market size has also multiplied. Hence, in spite of severe and rigid laws the market is still growing.

At the same time when BCCI was closed down, a famous US bank was detected to be laundering money on massive scale (US$4 billion). However, the newspapers gave the news on back page and without prominence. It was notified like a hidden clause. With reference to this news, the newspaper said that the bank’s cashier had accepted the money by mistake. It is difficult to believe that such a huge amount of money can be accepted by mistake. On the contrary, for BCCI, the senior management was blamed and arrested.

The interviewed employees said that the American authorities were not able to prove that the BCCI bankers were guilty. Hence, they kept them in prison for many months and years and then had no option but to release them. However, they made an out of court agreement to end the case and BCCI’s branches in America. This resulted to be a major mistake by BCCI. Subsequently the Bank of
England closed BCCI in England and the process was implemented worldwide.

For irregularities, the employees said that there was no bank in the world which was free from irregularities. However, a bank should not be closed on the grounds of inadequate capital or miscellaneous irregularities. Barrings Bank had severe irregularities and only official (Nick Leeson) was blamed for 850 million dollars embezzlement. This rescued Barrings Bank from bankruptcy. It was stated that the bank is more than 200 years old, hence should it be protected.

In the Sumitomo Corporation, one official (Hamanaka) was blamed of billions of dollars. Hence the bank was saved.

Furthermore, huge companies like Enron and others were also subject to bankruptcy due to irregularities. Ex-president of NASDAQ (Bernie Madoff) did fraud of 50 billion dollars, which is the highest ever in history.

Regarding BCCI’s liquidity ratio, it was quite substantial and higher than almost all US and British banks. The capital was also quite high. On Bank of England’s order to invest heavy funds (upto US+$600 million dollars), funds were sent from Abu Dhabi (who were major shareholders). This was not appreciated by the Bank of England. The BOE referred to this as an error; the bank required to invest incremental capital of +$600 million. In just a week, an increase of US+$1 million was insufficient for them and the bank was shut down on the next day after receipt of funds.

In addition, there was no proof of BCCI’s insolvency as no pay order, draft, cheque or letter of credit was refused or returned by any bank. There was no call back of any bank guarantee.

After closure of BCCI, all clients in the UK received immediate funds for deposits of £15,000 or less. Many of these account holders
were pensioners as BCCI had pension fund of over £160 million. This was done by the UK government to protect their locals only.

Regarding the international auditors, Price Waterhouse had accused BCCI for irregular accounts. However, when they applied the same strategy in America (on the collapse of Enron and other conglomerates) Price Waterhouse was given warning by the government and they were also penalized for neglect. This is an example of double standards.

With regards to the Sand storm report by Price Waterhouse, the report was provided to the designated subcommittee in an extensively censured state by the Federal Reserve at the persistence of the Bank of England. The Bank of England prohibited the Federal Reserve from the British confidentiality and bank secrecy laws. Hundreds of items as well as almost all individual names in the Sandstorm report was censured.

Finally, former employees of BCCI believe that around 12,000 families are indebted to BCCI for giving them healthy employment and career growth.

Conclusion

BCCI and Mr. Agha Hasan Abedi’s contribution to banking is of magnified proportions. It formed the basis of modern banking in Pakistan (Butt, 2010). Most new banks, especially in the Middle East, are using support from Pakistan to build their financial structures. A look into the background shows that it was Agha Hasan who developed this basis. BCCI developed countless Pakistanis as modern banking professionals (Butt, 2010).

However, stringent monitoring and control of business practices, strict adherence to audit guidelines and strong commitment to financial
ethics are also a mandatory requirement for any commercial institution. Over aggressive focus on uncontrolled growth can also be detrimental to an institution's survival. Modern day banks and financial enterprises should hence focus on generation of controlled growth, long term sustainable profits as well as concerted business development efforts to successfully prosper in the long term.
The Rise and Fall of The BCCI

References


Discussion  The Rise and Fall of The BCCI


- Interviews with some BCCI employees whose names have been kept anonymous on their request.
LEADERSHIP
Fareeda Ibad

The title of the book being reviewed is Leadershift: Reinventing Leadership for the Age of Mass Collaboration. It was published by Kogan Page Limited, Great Britain and the United States in 2009. The author is Emmanuel Gobillot. The author is a well-known speaker, author and consultant, as well as the writer of another well received book, The Connected Leader.

The theme of the book is about leadership and how its perspective has changed from the traditional one where experience, knowledge, efforts and power signified it. The new concept of leadership is interpreted by social media as collaboration and engagement. In this regard, the author identified four new trends which have metamorphosed leadership. In the process of this metamorphosis, four shifts are identified which transform the way leaders function in the virtual world.

The Introduction of the book opens with a quote from Antoine de Saint Exupery's famous book Wind, Sand and Stars, ‘As for the future, your task is not to foresee it, but to enable it’ (1900-44). Thus begins Gobillot's own view of the role of the leader in the present age as a facilitator rather than one with foreknowledge. The writer uses personal anecdotes to support his argument that mass collaboration necessitates a new form of leadership where the mass energy of participants is forcing a redefinition of business models and even the meaning of business. Mass participation refers to social, collaborative and virtual networking phenomena which has made business communal and lead to new models of leadership. The models

1-Department of Communication, Institute of Business Management, (IoBM), Karachi.
of leadership call for the leader to secure engagement, alignment, accountability and commitment. This introductory chapter, aside from anecdotes and references to other works on leadership, also presents an overview of what follows and also introduces the four major societal trends that are revolutionizing the way we live. The author warns that these trends show exponential growth and failure to change patterns of leadership will render leaders obsolete. The focus should be on tasks not roles to sustain the narrative that keeps a community alive. Mass participation must be viewed by leaders as an opportunity rather than a threat and enable them to create value.

In chapter one of the book, the author mentions the two kinds of disturbances that prevail and present a challenge for leaders. The first one is short term, widespread and calamitous and was precipitated by the fall of Lehman Brothers. This act sent shock waves throughout the banking industry calling for a change in leadership routines. It required that leaders bring reassurance through accountability and honesty. The legitimacy of leaders can only be wrought through commitment, clarity and modesty when dealing with their followers. The second disturbance is more widespread since it questions the very essence of leadership seen in the way leaders create value which is no longer effective. Thus, leaders need to renew meaning in economic activity which is essentially an act of courage, since it calls for rethinking the essence of the organization by a willingness to create meaning through sharing. As economic circumstances have impacted confidence, a collective effort to create meaning which lies in our intentions, becomes necessary. ‘Real organizations’ today are the social networks which supply energy through which an understanding of these networks in connection with leaders will enable the link between networks and the objectives of the organizations. This approach will allow leaders to overcome the challenges facing them. These challenges have been enforced by the four fundamental trends identified by the author, namely the
demographic trend, the expertise trend, the attention trend and the
democratic trend.

The demographic trend presents a picture of mass
collaboration. Mass collaboration means that heterogeneous
generations, with diverse socio-cultural backgrounds, work side by
side having individual experiences, apprehensions and beliefs. The
expertise trend states that the value of the organization lies in a nexus
of relationships outside the reach of management. The attention trend
shows that organizations are being replaced by a group of social and
informational networks, whereas formerly organizations were the
g wellspring of cementation and progression. The democratic trend
represents the community which has acquired an equal voice. The
democratic trend reflects the fact that the leader has a very low span
of control. These four trends are eroding the levers used by leaders
in the past to exert control.

Chapter two discusses the demographic trend by citing cases
that laid themselves open to the new trend and control talent in the
attempt to perfect transaction costs by accessing knowledge via the
surrounding technology available at the time. Therefore, leaders could
be termed as products of their experiences. Who they are is a result of
conditioning and personality. However, this combination could render
them ineffective if their experience differs from those they seek to
lead. The alignment of the leader and the follower experiences is
necessary if the leader is to stay alive and create value. Thus, it can
be stated that self-image has assumed prominence in an age where
the organization has diminished importance since an entire generation
does not relate to it.

What is interesting to note is that the author has developed
his argument through unusual sources such as examples from the
virtual world, personal anecdotes, successful examples of leadershift,
music videos and his own work experiences. All these provide a rich
narrative, which is a force to be reckoned with, if leadership is to stay alive.

Chapter three discusses the expertise trend which is a belief that if business is to succeed, it must gain control over knowledge available through the use of technology. This technology the author is referring to is the networks such as Google and Gmail which comprise relationships beyond the sphere of managerial control. In the past organizations had to recruit talent, whereas now it is possible to access data through virtual networks. The author uses several success models of this trend to establish that his idea that products can be created by users and organizations together through virtual networks outside the closed organizational system is possible. The example of Wikipedia which is a user-generated website growing at 100 percent per year is a demonstration of the concept of the expertise trend.

The third trend is the attention trend which is discussed in chapter four. The author states that it is becoming increasingly difficult for organizations to motivate employees by using traditional levers such as carrot and stick methods. With the onset of the digital age virtual networks such as Current, MySpace, YouTube and Facebook are providing a plethora of information that needs to be sifted through. The challenge is no longer to create; rather it is one of focus. There is a need to attract people who are devoted and will help organizations to bring coherence and cohesion. Alongside this endeavor there is also an intensification of communication as in the use of new channels to reach their communities. In the face of this trend, leaders can retain their positions if they continue to create value by focusing on individuals, and their awareness of ethical and community responsibilities.

In explaining this trend the author uses his usual first person narrative style that he has used throughout the book, along with examples from literature and the virtual world to paint a vivid picture for the reader.
Finally, in chapter five the author discusses the democratic trend where organizations will no longer have lines in the hierarchy with direct reporting. Organizations are now matrixed where priorities conflict and are dictated by several leaders, thus the conflict. In addition, there are no fixed roles in the organization. People shift roles depending on their competencies, preferences and market demand. Then there is the concept of co-creation where people use mass collaboration to create their own communities which diminishes the role of full-time workers inside the organization and give way to free workers. This trend marginalizes the social power of leaders in the sense that contractual workers or free agents are not in the direct span of control of the leader. The author maintains that the value of leadership is in no way being undermined. What is happening is that there is a role shift. Leaders need to foster social involvement by providing value to conversations.

The author uses examples from communal organizations and coins new terms such as ‘Ikeazation of work’ and an abundance of data from U.S government sources to support his argument about the democratic trend. He states that the four trends, D.E.A.D toll the death knell for traditional leadership. Leadership continues to remain valuable, but in the scenario where organizations are communal and mass participation is the new jargon.

In chapter six the author analyzes what made organizations effective in the past namely, control, structure and resources. The narrative here is that these three elements are threatened by the DEAD trends. The demographic and attention trends show how mass collaboration works and reflects that it cannot be controlled, while the expertise and democratic trends reveal that there is no legitimacy of structures. Organizational forms today, wherever they exist, face rejection at the hands of the demographic and attention trends. The author discusses the types of communal roles in this chapter which do not function in a linear manner since this method destroys creativity. Future leaders need to foster communities where social
engagement prevails. The emphasis is not on structuring roles and segmentation because participants will no longer want to transact in such an environment. To explain these concepts the author uses enlightening and surprising examples. Such is the case with the example of Plastic Duck in Second Life where he symbolizes annihilative activity which is meant to demolish mass collaboration projects. This force was spelled by litigation which ensued resulting in the expulsion of the magnetic force.

In chapter seven the author makes the move to explain what the new leadership, which he calls ‘leadershift,’ is all about. He dispels the accepted notion of leadership as the avatar of the community represented. He also introduces the new concept in the aftermath of the DEAD trends as playing the role of removing fear of turmoil emerging from the removal of organized control over assets. This idea is supported by literature from ecology, tragedy of the commons, where leaders exert control over outcomes being caretakers of corporate governance. This type of control becomes obsolete in the age of mass collaboration which requires self motivation, self administration and control which are not mechanisms for regulating output. The author uses a profusion of material to handle this concept proficiently, especially in terms of refining leadership to focus on the favorable circumstances provided by the new milieu. All in all, the purpose of the new leadership is to help society to create communal benchmarks that unite it towards a common accomplishment. In this way leaders establish their authority by being credible in the provision of apparatus which enables collaboration.

The next four chapters contain discussion of the four shifts to be undertaken to be the new leader whose reputation depends on the role he plays. The new power is interdependent where both the leader and the community are strong. This is possible when there is agreement between them and the provision of review of the contract. The first shift discussed in chapter eight is the move from clarity to simplicity. In the present set up there is a great deal of complexity
which creates stress. The move from clarity to simplicity is possible through efficacious involvement of the community. This move signifies a change of structure which is known to diminish levels of understanding, thus attention must be paid to another element of simplicity which is coherence. Coherence emphasizes interdependence involving both the leader and the community where strategies are employed to unite diverse elements into a comprehensible whole. The leader must express the problems the community aims to solve. This effort results in alignment where the resources and effort of the community are engaged in coordinated co-creation.

Examples of the new leader and the virtual organization abound in explaining this phenomena and the author appears to have an abundance of these at his calling, especially when emphasizing the importance of the coactions between simplification and coherence. The second shift is from plans to narrations and is explained in chapter nine. Here the role of mass collaboration is made clear through narrative because it promotes the delivery of value by making participants aware of what the social process demands from them. In this regard, narrative facilitates the evolution of the environment and responsiveness to change. How this works is through the exploring of choices available, and at the same time, keeping the goals in mind. Leaders in this context help coactions by helping the participators define their objectives, capabilities and methods to achieve their targets. The leaders must make the importance of key moments in the life of the organization acquire a tone, which tells a story. The author’s style is highly narrative and he uses characters from the virtual world to explain this shift.

The third shift is from roles to tasks, which is presented in chapter ten. The two types of roles, namely organizational and individual are discussed. The former pertains to what helps the organization achieve its objectives while the latter relates to self-fulfillment which contributes to self-image. Leaders allow this latter role to flourish through dialogue which keeps the narrative alive and
helps participants to complete their tasks. The author uses the guild movement of the Renaissance as a standard for a leader to follow where mass collaboration processes exist. The success of a leader in this situation would be the success of the organizational narrative. Such a leader ensures the commitment of the community in the effort to excel. Real life examples are used by the author to express this trend. All of these make the argument rational and believable.

Chapter eleven opens with an example from Daniel Goleman’s book ‘Emotional Intelligence’ which would relate to leaders being able to comprehend and control their emotions if they wish to succeed. Similarly, this is also true of the organization. If organizations are to succeed, they need caring workers who will remain devoted and put the organization first. This is demonstrated in two ways. First, the workers must show commitment and second, obligation. Obligation means personal desires take a back seat and engagement in the interest of the organization comes first. This is only possible when participants love their work and want to belong to the community by being motivated towards strengthening it. Commitment allows relationships to be strengthened but money is the motivator. However, this is only in regard to performance which can be purchased. Performance does not foster the community, love does. Thus love is the ultimate motivator. Leaders, through narrative facilitation, make communal allurement. This is the strength of the community. References from characters in literature are used to establish the author’s argument and they fit admirably.

In chapter twelve the author restates the fact that the four shifts augment each other. This results in leadership having to be more heterogeneous, more cultured, more complemental and more universal. The author maintains that words and actions are inherently connected in that words are precursors of actions to come, while actions and conversations lie on two diverse spheres. This explanation expounds the Elvis fallacy which subscribes to a belief that work involves more action and less conversation. Gobillot maintains the
importance of narratives, whereby effective actions are not possible without cogent conversations. What is needed is to cherish what we have and jointly create what we are enterprising enough to conceptualize. Thus, the four steps are critical for leaders in cultivating tenacity and flexibility required to promote the four shifts. To conclude this transformation, leadershift needs to stop current practices, promote the narrative, develop credibility and to love the work.

Leadershift does not abate leadership, rather it calls for it to be the token of an enterprise driven by a community which works together, capitalizing on each others’ strengths, taking on many forms influenced by technology, systems and the culture that surrounds. The investigation of leadershift as a subject is useful and credible, and the author’s experience of systems, literature and life enable a picture of leadership whereby a community can conceive its narrative and chronicle through a course of imparting and discoursing.
ENHANCING LEARNING, TEACHING, ASSESSMENT AND CURRICULUM IN HIGHER EDUCATION

Shelina Bhamani1

Bibliographic Citation


Quality assurance, change, innovation and reform are a few associated words in the higher education sector. It is essential for universities and higher education institutions to redefine the matrix of quality and excellence to meet the requirements offered by the new era. This book diligently sets out the milieu of enhancement and how it leads to change and innovation in higher education settings. The book is a paperback edition, consisting of 244 pages and the medium of communication is in the English language. The book consists of 27 chapters and four generic themes that revolve across the chapters. All the authors of this book and the contributors are from the higher education sector. The target audience of this book includes members of governing bodies of higher education, university management and key stakeholders who are part of change in higher education institutions. This book thematizes and presents practices, issues and a strategic management framework to universities who aspire to bring change and innovation.

The authors have overwhelmingly illustrated these three central points by relating change as an unpredictable event, innovation as a

1-Department of Education, Institute of Business Management (IoBM), Karachi.
planned action and enhancement as an ultimate result of change and innovation. In the university and higher education teaching and learning context innovation, change and enhancement are dynamic and evolving processes in which students, faculty members and management are equally involved. As authors have appropriately mentioned, "so, we see enhancement as best arising from the bottom, middle and top, with other change forces, such as resources, competing priorities and expertise, colouring the ways in which innovation efforts are translated into established practices" (p.3). However, the authors feel that there should be some control over the universities that aspire change so that the intended outcomes set by the ministries and governmental bodies for higher education can be met. This argument put forward by the authors has its practical significance since the universities ultimately contribute in the economic upliftment of a country. Hence, there is a pressure on all the universities to meet the intended outcomes set by the higher authorities like government and international funding agencies. To address such issues the authors take a case study approach in the book to address the questions and issues faced by the university management and the book provides a set of recommendations as authors have mentioned, “tip for Monday morning” (p.4) to facilitate queries that readers might encounter. In addition to it, this book also addresses the queries to cater to the complexities of enhancement in higher education institutions. The approach that authors have taken is aligned to the sociocultural context of personnel in the organizations that makes the book more interesting, since all the cases and situations can be referred to live examples. In this book, the authors centralize the idea of “Enhancement” in higher education. There are four supporting themes of ‘Influencing the discipline’, ‘a distinctive approach to enhancement’, ‘developing frameworks for actions’ and ‘challenging practices in learning, teaching, assessment, and curriculum’ revolving around the core theme of ‘Enhancement’.
Theme one focuses on the issues and challenges that occur during the enhancement process. There are several case studies present under this theme that focus on the major issues i.e. transferability, origin, target, discourse and alignment and their manipulation on the enhancement and change. This theme gives readers with a take home message of valuing the institutional approach where students, staff and management are working as consultative bodies for institutional enhancement and change.

Theme two focuses on a Scottish approach to enhancement and practical examples are drawn from the experience of the interventions that Scottish universities have undergone. The authors have given very constructive information about the four factors that contributed in the rise and enhancement of the universities in the Scottish system. This theme in the book highlights best practices that occurred in the Scottish system to facilitate enhancement. The case studies in this section provide insights on shared vision and alignment, resource dependency and incentives, beyond enclaves of interesting practice and low fidelity and transferability. Interestingly, authors have given an admirable statement to describe how shared vision and institutional alignment in its practical form happens where they mention, “the devil was in the detail and several key tensions were concluded in the name of consensus” (p.93). This statement of the author to many readers might seem very relevant.

Theme three focuses on developing frameworks for enhancement and in this relation the authors provide very practical strategies while analysing cases. This section of the book sets out four major aspects that should be considered to bring change and enhancement i.e. uniqueness, cultural characteristics, context and contextually sensitive actions. As can be reflected, these are the characteristics globally administered to start any new initiative where institutions deliberate on questions like, what new can we offer to the market?, Is it relevant to our culture? And is it contextually appropriate and sensitive to the
values set by our societies. Readers in this section will get into self-reflection of relating their own practices and evaluating the practices of their own settings with these principles offered by the authors.

In the last theme there are illustrations of issues that are faced by the institutions while implementing the enhancement and change process. The authors have advantageously given the strategies to cater to the problems of inertia in which key stakeholders always relate to their past practices. Likewise, emphasizing on the point of making “learning organizations” since behind every change, innovation and enhancement, at institutions there are ideas and experiences. This argument of the authors is very interesting and thought provoking. It is also experienced that many initiatives fail because there is a lack of discourse and dialogue before, while after any initiation is taken or a policy change has occurred. For this the authors mention, “organizational knowledge creation is seen as a continual dynamic process of conversion between the different levels of the individual, the group and the organization” (p.180).

Likewise, at the end, this book provides and offers framework for practical implications and conceptual frameworks of change and enhancement in the higher education context. The most interesting aspect of the book is a multifaceted look at enhancement in relevance to the three frameworks provided by the authors. Framework one offers “change agents implicit change theories” (p.185) in which importance is given on the points that allow the readers to explore the initiation of change and enhancement and reflect on the possible options for its sustainability. In this framework, the authors have addressed two major factors that influence change and enhancement that can be internal or external in scope. In this reference cases are given in the book that provide suggestions for using various change models in the field. Likewise, enhancement at one instance is associated with resources where the authors argue that change and enhancement can take place in the organization if resources are offered in return. This argument of
the authors seems very relevant in the context of higher education when faculties are given research incentives it ultimately results in publication of more research papers and increase in their motivation level. Likewise, enhancement under this framework is also connected with rhetorical support where there is a strong association projected by the authors that change will occur if there is an institutional support involved in it. This to a greater extent is found in the higher education sector as the university management who are eager to bring in new changes and methodologies in the universities tend to bring a positive change earlier than the ones who are resistant towards getting themselves involved in the initiatives. Moreover, this framework also offers an enhancement theory that tells the reader to focus on the provision of appropriate, variety oriented and technologically advanced resources to the students. This is an important factor that is highlighted in the book because catering to the students’ satisfaction is of key significance in higher education. Another phenomenon that the book targets is of “technological determinism” (p.188) where the authors are stating that change and enhancement will happen if integrated with information and communication technology in the higher education systems. This phenomenon is also widely focused in the developmental and educational settings and the authors recommend integration of ICT in the curriculum and programme planning.

Framework two in the book focuses on the ‘enhancement identities’ and focuses on the influences of individuals and personnel in power positions on the process of change and enhancement. The authors give a creative imagery of the authority personnel in the higher education settings by categorizing them into six styles and identity groups. The first one is ‘the prophet’ style that relates to the management officials in the universities to have characteristics of having their own vision for the improvement. Second one is about ‘The expert’ kinds who integrate new and advanced technology to bring change. The third one relates to the ‘democratic collaborator’ types who focus on collegial environment and design change in a
cooperative milieu. The fourth relates to the ‘political entrepreneurs’ whose target is to look for the networking possibilities and image building of the organization for change and also to pool in relevant human resource that can support organization. The authors labeled them as ‘they have low vision’. These kind of personnel in the university settings are commonly observed in the South Asian context. Hence, this might result in a lot of readers’ interest to explore this style and their implications on institutional enhancement. Then the authors mention style of ‘The practitioner experimenter’ whose work is to try out new ideas and incorporate note-worthy practices from global models. The last one that the authors mention is ‘The architects’, who are the people that the focus on the structures, systems and environments to bring change and enhancement. They are the kind who focus on the teaching and learning and academic environment improvement.

The third framework in this book is set to demonstrate the concepts of enhancement. In this section the authors highlight that reflexive knowledge which is about deliberating on reflective questions that we ask before implementing any change work as a bridging tool. Likewise, any change or enhancement should be a cooperative effort and “led by us rather than me” (p.192). This section also provides a set of questions that readers may find purposeful and valuable for their own settings.

Overall, the book is a treasure in its self and skillfully explains the process of enhancement by using a wide range of case studies and its reflections to the readers. It is a must read for all those who are involved in institutional enhancement, academic quality management and strategic planning at the higher education institutions. Moreover, this book is also very useful for the education service providers to understand the paradigm shift that has occurred in the core concepts of institutional enhancement in educational settings. The language of the book is very simple in nature and all terms are described and comprehensively elaborated.
Reviewer’s Note: The author would like to acknowledge supervisor Dr. Nasreen Hussain for her guidance and support.
INSTRUCTIONS TO AUTHORS
(Research Section)

1. Papers must be in English.
2. Papers for publication should be sent in triplicate or by e-mail to:

   Managing Editor, Pakistan Business Review
   Institute of Business Management
   Korangi Creek, Karachi-75190, Pakistan
   UAN: (9221) 111-002-004 Fax: (9221) 3509-0968, 3509-2658
   E-mails: sabina@iobm.edu.pk, emec@iobm.edu.pk

   Submission of a paper will be held to imply that it contains original unpublished work and is not
   being submitted for publication elsewhere. The Editors do not accept responsibility for damages or
   loss of papers submitted.
3. PBR is a multi-disciplinary journal covering all subject areas of relevance to business in
   Pakistan. Research in the areas of Finance, Human Resources, Management, Informatics,
   Marketing, Psychology, Economics and issues related to governance is specially encouraged.
4. Manuscripts should be typewritten on one side of the page only, double spaced with wide
   margins. All pages should be numbered consecutively, titles and subtitles should be short.
   References, tables and legends for figures should be typed on separate pages. The legends and
   titles on tables and figures must be sufficiently descriptive such that they are understandable
   without reference to the text. The dimension of figure axes and the body of tables must be
   clearly labelled in English.
5. The first page of the manuscript should contain the following information: (i) the title; (ii)
   the name(s) and institutional affiliation(s); (iii) an abstract of not more than 100 words. A
   footnote on the same sheet should give the name and present address of the author to whom
   reprints will be sent.
6. Acknowledgements and information on grants received can be given before the references or
   in a first footnote, which should not be included in the consecutive numbering of footnotes.
7. Important formulae (displayed) should be numbered consecutively throughout the manuscript
   as (1), (2), etc., on the right hand side of the page where the derivation of formula has been
   abbreviated, it is of great help to referees if the full derivation can be presented on a separate
   sheet (not to be published).
8. Footnotes should be kept to a minimum and be numbered consecutively throughout the text
   with superscript arabic numerals.
9. The references should include only the most relevant papers. In the text, references to
   publications should appear as follows: “Khan (1978) reported that…” Or “This problem has
   been a subject in literature before [e.g., Khan (1978) p. 102].” The author should make sure
   that there is a strict “one-to-one correspondence” between the names (years) in the text and
   those on the list. At the end of the manuscript (after any appendices) the complete references
   should be listed as:
   for monographs
   Ahmad, Jaleel, 1978, Import substitution, trade and development, Amsterdam: North-Holland,

   Newbery, Daved M.G., 1975., The use of rental contract in peasant agriculture, in: Reynolds, ed.,
   Agriculture in development theory, New Haven: Yale University Press p. 3-40.

   For contributions to collective works
   Continued next page
INSTRUCTIONS TO AUTHORS
(Research Section)

From previous page:

For periodicals


Note that journal titles should not be abbreviated.

10. Illustrations should be provided in triplicate (one original drawn in black ink on white paper and or with two photocopies). Care should be taken that lettering and symbols are of a comparable size. The drawings should not be inserted in the text and should be marked on the back with figure numbers, title of paper and name of author. All graphs and diagrams should be numbered consecutively in the text in arabic numerals. Graph paper should be ruled in blue and any grid lines to be shown should be inked black. Illustrations of insufficient quality which have to be redrawn by the publisher will be charged to the author.

11. All unessential tables should be eliminated from the manuscript. Tables should be numbered consecutively in the text in arabic numerals and typed on separate sheets. Any manuscript which does not conform to the instructions may be returned for necessary revision before publication.
Research Section

Effect of Workers’ Remittances on Balance of Trade, Inflation and Economic Growth in Pakistan
Asif Z. Warsi, Mohammad Shujaat Mubarik and Javed Hussain

The Role of Organizational Culture and Methodological Approach in Implementing Knowledge Management Activities
Vijay Shrimali, Nidhi Maheshwari and Ragini Pamecha

Causal Relationship between Revenue and Expenditure: Provincial Study of Pakistan
Kazim Jafri and Syed Ghayyur Alam

Perceived Stress, Appraisal and Coping Strategies: Comparison of Doctors Serving at Casualty Units and Institutional Affiliation, Working Shift and Gender
Khalida Rauf and Asim Farooq

Self-Interested Articulation of Feminist Values: A Randian Analysis of Two Classical Anti Heroines in the 19th Century British Empire
Muhammad Asif Khan

Avoidant Decision Making Style in Laissez-Faire Leadership Style and Avoidant Conflict Management Style
Muhammad Naveed Riaz, Naila Batool, Muhammad Akram Riaz, Jawwad M. Shujaat and Masud Akhtar

Discussion

The Rise and Fall of the BCCI
Muhammad Farhan, Usamah Iyyaz Billah and Kamran Ali

Book Review
Leadershift
Fareeda Ibad

Enhancing Learning, Teaching, Assessment and Curriculum in Higher Education
Shelina Bhamani

INSTITUTE OF BUSINESS MANAGEMENT
ENTREPRENEURSHIP & MANAGEMENT
EXCELLENCE CENTRE
KORANGI CREEK, KARACHI-75190, PAKISTAN
UAN (9221) 111-002-004, FAX: (9221) 3509-0968, 3509-2658
E-mail: sabina@iobm.edu.pk, emec@iobm.edu.pk
http://www.iobm.edu.pk
## Contents

### Research Section

<table>
<thead>
<tr>
<th>Title</th>
<th>Page No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effect of Workers’ Remittances on Balance of Trade, Inflation and Economic Growth in Pakistan</td>
<td>204</td>
</tr>
<tr>
<td>Asif Z. Warsi, Mohammad Shujaat Mubarik and Javed Hussain</td>
<td></td>
</tr>
<tr>
<td>The Role of Organizational Culture and Methodological Approach in Implementing Knowledge Management Activities</td>
<td>218</td>
</tr>
<tr>
<td>Vijay Shrimali, Nidhi Maheshwari and Ragini Pamecha</td>
<td></td>
</tr>
<tr>
<td>Causal Relationship between Revenue and Expenditure: Provincial Study of Pakistan</td>
<td>238</td>
</tr>
<tr>
<td>Kazim Jafri and Syed Ghayyur Alam</td>
<td></td>
</tr>
<tr>
<td>Perceived Stress, Appraisal and Coping Strategies: Comparison of Doctors Serving at Casualty Units and Institutional Affiliation, Working Shift and Gender</td>
<td>254</td>
</tr>
<tr>
<td>Khalida Rauf and Asim Farooq</td>
<td></td>
</tr>
<tr>
<td>Self-Interested Articulation of Feminist Values: A Randian Analysis of Two Classical Anti Heroines in the 19th Century British Empire</td>
<td>301</td>
</tr>
<tr>
<td>Muhammad Asif Khan</td>
<td></td>
</tr>
<tr>
<td>Avoidant Decision Making Style in Laissez-Faire Leadership Style and Avoidant Conflict Management Style</td>
<td></td>
</tr>
<tr>
<td>Muhammad Naveed Riaz, Naila Batool, Muhammad Akram Riaz, Jawwad M. Shujaat and Masud Akhtar</td>
<td>319</td>
</tr>
<tr>
<td>Discussion</td>
<td></td>
</tr>
<tr>
<td>The Rise and Fall of the BCCI</td>
<td>331</td>
</tr>
<tr>
<td>Muhammad Farhan, Usamah Iyyaz Billah and Kamran Ali</td>
<td></td>
</tr>
<tr>
<td>Book Review</td>
<td></td>
</tr>
<tr>
<td>Leadershift</td>
<td>352</td>
</tr>
<tr>
<td>Fareeda Ibad</td>
<td></td>
</tr>
<tr>
<td>Enhancing Learning, Teaching, Assessment and Curriculum in Higher Education</td>
<td></td>
</tr>
<tr>
<td>Shelina Bhamani</td>
<td>361</td>
</tr>
</tbody>
</table>

### Discussion

PAKISTAN BUSINESS REVIEW JULY 2013
Chief Editor: Prof. Dr. Shahida Wizarat
Managing Editor: Sabina Mohsin

Editorial Board

Prof. Izlin Ismail, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur.
Dr. Teoman Duman, International Burch University Bosnia and Herzegovina.
Prof. Angelo Santagostino, University of Brescia, Italy.
Mr. Thomas Winter, University of Rostock, Rostock, Germany.
Dr. Bettina Robotka, Professor IoBM and Humboldt University, Berlin, Germany.
Dr. Geoff Kay, City University, London.
Dr. D.M. Semasinghe, University of Kelaniya, Sri Lanka.
Prof. Anoma Abhayaratne, Department of Economics and Statistics, University of Peradeniya, Sri Lanka.
Dr. Domingos Santos, Sub- Director, Institute of Politecnico de Castelo Branco, Portugal.
Dr. Javier Poncela Gonzalez, Department ETSI Telecommunication, University of Malaga, Spain.
Ms. Alessia Lefebure, Director Alliance Program, Columbia University, New York.
Professor Pranas Zukauskas, Dr. Habil, Dean, Faculty of Economics and Management, Vytautas Magnus University, Lithuania.
Mr. Javaid Ahmed, Head of Department, Marketing, IoBM.
Dr. Khalid Amin, Head of Department, HR and Management, IoBM.
Dr. Nasreen Hussain, Head of Department, Education, IoBM.
Mr. Jamal Zubairi, Head of Department, Accounting & Finance, IoBM.
Dr. Shahid Amjad, Head of Department, Environment & Energy, IoBM.
Prof Dr. Fasihul Alam, Department of Management Studies, University of Chittagong, Bangladesh.
Prof. Subas K.C., Dean, Kathmandu University School of Management, Nepal.
Mr. Peter N. Stearns, Provost and Executive Vice President, George Mason University, Virginia.
Ms. Deng Xinghua, Director, University of Science and Technology, China.
Prof. Dr. Dietrich Steude, Fachhochschule Erfurt University of Applied Sciences, Berlin, Germany.
Mr. Jurgen Gau, Dipl.-Ing., Dipl.-Wirtsch.-Ing., Donarweg, Munich, Germany.
Mr. Horst Stenzel, Concepts Consulting Production, Stenzelfilm, Selma-Lagerlof-STR., Munich, Germany.
Mr. Hartmut Wellerdt, Marketing Consultant, Bremin University, Germany.
Referees

Dr. Fatima Imam, Federal Urdu University, Karachi
Prof. G.R. Pasha, Bahauddin Zakariya University, Multan
Mr. Shameel Ahmad Zubairi, University of Karachi, Karachi
Mr. Imran Naveed, State Bank of Pakistan, Karachi
Mr. Qaisar Mufti, Qaisar Mufti Associates, Shahra-e-Iraq Saddar, Karachi.
Ms. Afra Sajjad, ACCA Pakistan, Lahore
Dr. Khan Brohi, Institute of Environmental Engineering and Management, Jamshoro
Mr. Amir Hussain, WTO Cell, Trade Development Authority of Pakistan, Karachi
Dr. Tanveer Anjum, Department of Business Communications, Iqra University
Dr. Arifa Farid, Department of Philosophy, University of Karachi
Mr. Muhammad Asim, Department of Business Administration, Karachi
Mr. Muhammad Zubair, Department of Islamic History, University of Karachi, Karachi
Dr. Aliya Zahid, Anatomy Department, Allama Iqbal Medical College, Lahore.
Dr. Qurrat-ul-ain, Sir Ganga Ram Hospital, Lahore.
Dr. Atif Mahmood, Shaheed Mohtarma Benazir Bhutto Medical College,
Dr. Muhammad Adnan Kanpurwala, Dept. of Physiology, Dow University Karachi.
Dr. Uzma Ali, Institute of Clinical Psychology, Karachi
Dr. Ali Rizvi, Universiti Brunei Darussalam, Brunei
Dr. Pervez Wasim, Applied Economics Research Centre, Karachi
Dr. Muhammad Usman Awan, Institute of Quality & Technology Management, Lahore
Dr. Amber Gul Rashid, IBA, Karachi
Referees

Dr. Ishrat Husain, Institute of Business Administration, Karachi
Prof. Dr. Mehtab Karim, School of Public Policy, George Mason University, USA
Dr. Khalid Nadvi, IDS, University of Sussex
Dr. Peter O’ Brien, SADCC, South Africa
Prof. Sarfaraz Qureshi, Islamabad
Dr. T.M. Roepstorff, UNIDO, Vienna
Dr. Shahid Hasan Siddiqui, Research Institute for Islamic Banking and Finance
Dr. K.M. Lariq, Iqra University, Karachi
Dr. Javed Iqbal, University of Karachi, Karachi
Professor Dr. Rashid A. Naeeem, Chairman, Department of Economics and Management Sciences, Alama Iqbal Open University, Islamabad
Dr. Rizwana Zahid, Government AFWA College for Women, Karachi
Dr. Arshi Ali, Federal Urdu University, Karachi
Dr. Abdul Wahab Suri, University of Karachi, Karachi
Prof. Dr. Abdul Waheed, University of Karachi, Karachi
Dr. Naveed, Institute of Business Administration (IBA), Karachi
Dr. Moazzam Khan Sherwani, Institute of Environment Studies, University of Karachi
Dr. Samiuzzaman, Global Environmental Lab (Pvt) Ltd. Korangi, Karachi
Dr. Anila Ambar Malik, University of Karachi, Karachi
Dr. Seema Munaf, University of Karachi, Karachi
Dr. Nabeel A. Zubairi, University of Karachi, Karachi
Dr. Zainab F. Zadeh, Bahria University, Karachi
Dr. Ziasma, University of Karachi, Karachi
Prof. Asim Jamal Siddiqui, University of Karachi, Karachi
Prof. Dr. Mudassir-ud-din, University of Karachi, Karachi
Ms. Yasmin Zafar, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zubair, University of Karachi, Karachi
Dr. Uzma Parveen, University of Karachi, Karachi
Mr. Mohsin H. Ahmed, Applied Economics Research Centre, University of Karachi, Karachi
Prof. Ghulam Hussain, University of Karachi, Karachi
Mr. Mahboob-ul-Hassan, University of Karachi, Karachi
Dr. Muhammad Mahmood, Khadim Ali Shah Bukhari Institute of Technology, Karachi
Dr. Nargis Asad, Aga Khan University Hospital, Karachi
Dr. Abuzar Wajidi, University of Karachi, Karachi
Ms. Rubina Feroz, University of Karachi, Karachi
Prof. Dr. Talat A. Wizarat, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zaki, University of Karachi, Karachi
Mr. H. Jaleel Zubairi, Allied Bank Ltd., Karachi
Dr. Zaira Wahab, Iqra University, Karachi
Dr. Ismail Saad, Iqra University, Karachi
Mr. Na'im Farooqui, Sindh Bank Ltd, Karachi
Dr. Sara Azhar, University of Karachi, Karachi
Prof. Ahmad Farooq Shah, Bahauddin Zakarya University, Multan
Mr. M. Mazhar Khan, State Bank of Pakistan, Karachi
Mr. Mohammad Soliman, University of Sciences and Technology Chittagong, Bangladesh
Prof. Abdul Mannan, School of Business, University of Liberal Arts Bangladesh

PAKISTAN BUSINESS REVIEW JULY 2013
Referees

Dr. Fatima Imam, Federal Urdu University, Karachi
Prof. GR. Pasha, Bahauddin Zakariya University, Multan
Mr. Shameel Ahmad Zubairi, University of Karachi, Karachi
Mr. Imran Naveed, State Bank of Pakistan, Karachi
Mr. Qaisar Mufti, Qaisar Mufti Associates, Shahra-e-Iraq Saddar, Karachi.
Ms. Afra Sajjad, ACCA Pakistan, Lahore
Dr. Khan Brohi, Institute of Environmental Engineering and Management, Jamshoro
Mr. Amir Hussain, WTO Cell, Trade Development Authority of Pakistan, Karachi
Dr. Tanveer Anjum, Department of Business Communications, Iqra University
Dr. Arifa Farid, Department of Philosophy, University of Karachi
Mr. Muhammad Asim, Department of Business Administration, Karachi
Mr. Muhammad Zubair, Department of Islamic History, University of Karachi, Karachi
Dr. Aliya Zahid, Anatomy Department, Allama Iqbal Medical College, Lahore.
Dr. Qurrat-ul-ain, Sir Ganga Ram Hospital, Lahore.
Dr. Atif Mahmood, Shaheed Mohtarma Benazir Bhutto Medical College,
Dr. Muhammad Adnan Kanpurwala, Dept. of Physiology, Dow University Karachi.
Dr. Uzma Ali, Institute of Clinical Psychology, Karachi
Dr. Ali Rizvi, Universiti Brunei Darussalam, Brunei
Dr. Pervez Wasim, Applied Economics Research Centre, Karachi
Dr. Muhammad Usman Awan, Institute of Quality & Technology Management, Lahore
Dr. Amber Gul Rashid, IBA, Karachi

Production Unit

Literary Editors:
Muhammad Asif Khan
Wajdan Raza

Production Associate and Editorial Co-ordinator:
Shahzad Ali

PAKISTAN BUSINESS REVIEW JULY 2013
Chief Editor: Prof. Dr. Shahida Wizarat
Managing Editor: Sabina Mohsin

Editorial Board

Prof. Izlin Ismail, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur.
Dr. Teoman Duman, International Burch University Bosnia and Herzegovina.
Prof. Angelo Santagostino, University of Brescia, Italy.
Mr. Thomas Winter, University of Rostock, Rostock, Germany.
Dr. Bettina Robotka, Professor IoBM and Humboldt University, Berlin, Germany.
Dr. Geoff Kay, City University, London.
Dr. D.M. Semasinghe, University of Kelaniya, Sri Lanka.
Prof. Anoma Abhayaratne, Department of Economics and Statistics, University of Peradeniya, Sri Lanka.
Dr. Domingos Santos, Sub- Director, Institute of Politecnico de Castelo Branco, Portugal.
Dr. Javier Poncela Gonzalez, Department ETSTI Telecomunication, University of Malaga, Spain.
Ms. Alessia Lefebure, Director Alliance Program, Columbia University, New York.
Professor Pranas Zukauskas, Dr. Habil, Dean, Faculty of Economics and Management, Vytautas Magnus University, Lithuania.
Mr. Javaid Ahmed, Head of Department, Marketing, IoBM.
Dr. Khalid Amin, Head of Department, HR and Management, IoBM.
Dr. Nasreen Hussain, Head of Department, Education, IoBM.
Mr. Jamal Zubairi, Head of Department, Accounting & Finance, IoBM.
Dr. Shahid Amjad, Head of Department, Environment & Energy, IoBM.
Prof Dr. Fasihul Alam, Department of Management Studies, University of Chittagong, Bangladesh.
Prof. Subas K.C., Dean, Kathmandu University School of Management, Nepal.
Mr. Peter N. Stearns, Provost and Executive Vice President, George Mason University, Virginia.
Ms. Deng Xinghua, Director, University of Science and Technology, China.
Prof. Dr. Dietrich Steude, Fachhochschule Erfurt University of Applied Sciences, Berlin, Germany.
Mr. Jurgen Gau, Dipl.-Ing., Dipl.-Wirtsch.-Ing., Donarweg, Munich, Germany.
Mr. Horst Stenzel, Concepts Consulting Production, Stenzelfilm, Selma-Lagerlof-STR., Munich, Germany.
Mr. Hartmut Wellerd, Marketing Consultant, Bremin University, Germany.

PAKISTAN BUSINESS REVIEW JULY 2013
Referees

Dr. Ishrat Husain, Institute of Business Administration, Karachi
Prof. Dr Mehtab Karim, School of Public Policy, George Mason University, USA
Dr. Khalid Nadvi, IDS, University of Sussex
Dr. Peter O’ Brien, SADCC, South Africa
Prof. Sarfaraz Qureshi, Islamabad
Dr. T.M. Roepstorff, UNIDO, Vienna
Dr. Shahid Hasan Siddiqui, Research Institute for Islamic Banking and Finance
Dr. K.M. Larik, Iqra University, Karachi
Dr. Javed Iqbal, University of Karachi, Karachi
Professor Dr. Rashid A. Naeem, Chairman, Department of Economics and Management Sciences, Alama Iqbal Open University, Islamabad
Dr. Rizwana Zahid, Government APWA College for Women, Karachi
Dr. Arshi Ali, Federal Urdu University, Karachi
Dr. Abdul Wahab Suri, University of Karachi, Karachi
Prof. Dr. Abdul Waheed, University of Karachi, Karachi
Dr. Naveed, Institute of Business Administration (IBA), Karachi
Dr. Moazzam Khan Sherwani, Institute of Environment Studies, University of Karachi
Dr. Samiuzzaman, Global Environmental Lab (Pvt) Ltd. Korangi, Karachi
Dr. Anila Ambar Malik, University of Karachi, Karachi
Dr. Seema Munaf, University of Karachi, Karachi
Dr. Nabeel A. Zubairi, University of Karachi, Karachi
Dr. Zainab F. Zadeh, Bahria University, Karachi
Dr. Ziaasma, University of Karachi, Karachi
Prof. Asim Jamal Siddiqui, University of Karachi, Karachi
Prof. Dr. Mudassir-ud-din, University of Karachi, Karachi
Ms. Yasmin Zafar, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zubair, University of Karachi, Karachi
Dr. Uzma Parveen, University of Karachi, Karachi
Mr. Mohsin H. Ahmed, Applied Economics Research Centre, University of Karachi, Karachi
Prof. Ghulam Hussain, University of Karachi, Karachi
Mr. Mahboob-ul-Hassan, University of Karachi, Karachi
Dr. Muhammad Mahmood, Khadim Ali Shah Bukhari Institute of Technology, Karachi
Dr. Nargis Asad, Aga Khan University Hospital, Karachi
Dr. Abuzar Wajidi, University of Karachi, Karachi
Ms. Rubina Feroz, University of Karachi, Karachi
Prof. Dr. Talat A. Wizarat, Institute of Business Administration (IBA), Karachi
Dr. Muhammad Zaki, University of Karachi, Karachi
Mr. H. Jalal Zubairi, Allied Bank Ltd. , Karachi
Dr. Zaira Wahab, Iqra University, Karachi
Dr. Ismail Saad, Iqra University, Karachi
Mr. Naun Farooqui, Sind Bank Ltd, Karachi
Dr. Sara Azhar, University of Karachi, Karachi
Prof. Ahmad Farooq Shah, Bahauddin Zakarya University, Multan
Mr. M. Mazhar Khan, State Bank of Pakistan, Karachi
Mr. Mohammad Soliman, University of Sciences and Technology Chittagong, Bangladesh
Prof. Abdul Mannan, School of Business, University of Liberal Arts Bangladesh

PAKISTAN BUSINESS REVIEW JULY 2013
Referees

Dr. Fatima Imam, Federal Urdu University, Karachi
Prof. G.R. Pasha, Bahauddin Zakariya University, Multan
Mr. Shameel Ahmad Zubairi, University of Karachi, Karachi
Mr. Imran Naveed, State Bank of Pakistan, Karachi
Mr. Qaisar Mufî, Qaisar Mufî Associates, Shahra-e-Iraq Saddar, Karachi.
Ms. Afra Sajjad, ACCA Pakistan, Lahore
Dr. Khan Brohi, Institute of Environmental Engineering and Management, Jamshoro
Mr. Amir Hussain, WTO Cell, Trade Development Authority of Pakistan, Karachi
Dr. Tanveer Anjum, Department of Business Communications, Iqra University
Dr. Arifa Farid, Department of Philosophy, University of Karachi
Mr. Muhammad Asim, Department of Business Administration, Karachi
Mr. Muhammad Zubair, Department of Islamic History, University of Karachi, Karachi
Dr. Aliya Zahid, Anatomy Department, Allama Iqbal Medical College, Lahore.
Dr. Qurrat-ul-ain, Sir Ganga Ram Hospital, Lahore.
Dr. Atif Mahmood, Shaheed Mohtarma Benazir Bhutto Medical College.
Dr. Muhammad Adnan Kanpurwala, Dept. of Physiology, Dow University Karachi.
Dr. Uzma Ali, Institute of Clinical Psychology, Karachi
Dr. Ali Rizvi, Universiti Brunei Darussalam, Brunei
Dr. Pervez Wasim, Applied Economics Research Centre, Karachi
Dr. Muhammad Usman Awan, Institute of Quality & Technology Management, Lahore
Dr. Amber Gul Rashid, IBA, Karachi

Production Unit

Literary Editors:
Muhammad Asif Khan
Wajdan Raza

Production Associate and Editorial Co-ordinator:
Shahzad Ali

PAKISTAN BUSINESS REVIEW JULY 2013
EFFECT OF WORKERS’ REMITTANCES ON BALANCE OF TRADE, INFLATION AND ECONOMIC GROWTH IN PAKISTAN

Asif Z. Warsi¹ Mohammed Shujaat Mubarik² and Javed Hussain³

Abstract:
Remittances constitute a substantial part of a country’s financial inflows. The size of remittances in some cases has surpassed the amount of foreign direct investment and other financial inflows. Considering the large size of remittances, it can have an influence over macroeconomic variables especially on GDP and balance of payments.

This study analyzes the relationship among remittances, balance of trade, inflation and GDP. The study used an annual dataset from 1978 to 2009. Stationarity of the variables has been checked by using ADF. The co-integration among variables has been analyzed by using the Engle Granger two step procedure and the Johnson’s co-integration method. A long run relationship has been found among workers’ remittances, GDP, inflation, and trade balances.

Keywords: Remittances, GDP, Inflation, Johnson’s co-integration, Balance of Trade.
JEL Classification: B22, C22, E31, F24

¹-Department of Economics, Iqra University, Karachi.
²-Department of Business Administration, Mohammad Ali Jinnah University, Karachi.
³-Department of Management Sciences, Iqra University, Karachi.
I. Introduction:

Remittances are one of the prime arguments given to justify brain drain. Especially developing countries are remitted heavy foreign inflows by their expatriates. Pakistan is no exception and receives a huge amount of remittances from foreign countries. A wave of globalization has augmented the pace of remittances (Taylor, 1999).

Inflows of remittances not only influence economic growth of recipient countries but also are a source to reduce current account deficits. Remittances are also considered a source to reduce internal and external borrowing of a country. However, some scholars have highlighted their negative effects. They conclude that remittances may decrease output by reducing labor force participation.

Many researchers have explored the effect of remittances on different macroeconomic indicators. Especially remittances influence over economic growth has been widely investigated. Yang (2008) has conducted a research to explore the effect of remittances on GDP of Bangladesh. He has found a positive relationship between remittances and GDP in case of Bangladesh from 1979 to 2009. Pakistan has received two waves of remittances augmentation one from 1977 to 1983 and the other from 2002 till now. Since 2002, amounts remitted to Pakistanis have been increasing at a good rate. Countries like Pakistan, where the capital is relatively scarce, remittances are a mainstay source of foreign exchange.

It is assumed that increased thread of remittances can be a source of reduction in external borrowings. Remittances are also considered a source to stabilize the exchange rates and a hide against oil price shocks. It is also perceived that remittances raise standard of living of households receiving remittances. However, it is also argued that the remittances have not brought the proclaimed results in Pakistan as the most of the remittance amount is used for the consumption.
On the contrary, economists argue that even if the remittances have been spent on the consumption of goods and services, whether imported or domestic, these are still beneficial for the recipient country.

Whatever the case is, several evidences have shown that remittances in Pakistan have been used for investment purpose. So it can be concluded that the amount remitted by Pakistani expatriates is divided into two categories: one used for household consumption and the other used for investment purpose.

In Pakistan, despite of some good scholarly work, a more attention is needed to explore the effects of remittances on macroeconomic indicators. The study unveils the relationship of the remittances with some of the important macroeconomic indicators, for example GDP, inflation and balance of trade in Pakistan.

II. Literature Review:

One point which can be observed in most of the literature is remittances' positive influence over output of a country, especially in case of developing countries. The degree of influence of remittances depends upon many factors which include policies of remittance recipient and remittance sender countries, capabilities and skills of the workers migrating, and geographic and geopolitical locations. According to a World Bank report, remittances can influence a number of macroeconomic factors including poverty, GDP and exchange rate (World Bank, 2006). Remittances also enhance the debt servicing capacity of country (Burney, 1987).

According to Page and Adam (2005), an inverse relationship exists between poverty and remittances. Quantifying the relationship they have empirically claimed that a 1.6 percent reduction in poverty is possible with 10% increase in remittances. Empirical researchers have found the positive effect of remittances on poverty alleviation,
education, and human skills of the remittances recipient families (Adams, 1998; Nishat and Bilgrami, 1993; and Burki, 1991). A positive effect on rural asset accumulation has also been unveiled (Alderman, 1996).

A time series study on Ghana found similar evidence that remittances decrease severity of poverty. The study did find one exception to the positive effects of the variable, in which international remittances reduce poverty more than internal migration. The author reasoned that the impact of the two types of remittances varied on different households (Adams, 2006).

Lasagabaster et al. (2005) have found a positive effect of remittances on growth. They expounded that to put any idea into action finance is a prime element and remittances are a source of finance. Hence remittances can increase entrepreneurship in the country leading to economic growth. The article highlights the issues related to any aspect of the transfer, which aims to improve cash flow and future public infrastructure and private. This document is a supplement to the existing literature on migrant money transfers to Sri Lanka and extends the relevant literature to guide specific policy on short-term and long-term expansion and quality improvement for rural infrastructure.

Amjad (1986) found that remittances have a direct relationship with consumption. The study also shows that a substantial part of residential investment has been funded by remittances. In this study, a direct relationship between workers’ remittances and a small sector, especially retail and wholesale, construction, communication and transport, has been found.

Burney (1987) conducted a study to explore the effects of workers’ remittances coming from the Middle East on economic growth of Pakistan. For economic growth and poverty in Pakistan for the period of 1973-2007, ARDL approach is used to analyze the impact of
the inflow of remittances. In addition, this study also elaborates poverty reduction from remittances that has significant potential benefits associated with a significant impact on the development of Pakistan. The study found a positive effect of workers’ remittances on Pakistan’s economic growth (GNP). The study also shows a reduction in current account deficit and ease in external debt burden due to increased remittances.

Maria et al. (2007) conducted research on Sub Sahara African countries to explore the effects of remittance on macroeconomic indicators. She shows that increase in remittances in African countries coincides with an increase in migration and has considerably increased in last few years. The study depicts an inverse relationship of current account balance with capital flight and a direct relationship with remittances. He further suggests that current account problems can be tackled through remittances. A positive impact of remittances on growth has also been unveiled.

Reinhart (2004) explains that in different exchange rate regimes different relationship of remittances and inflation are observed. The study develops a novel system to identify the historical emergence and perspective of exchange rates. One of the significant differences of the study is that it implies parallel exchange rates taking it from 1946 of 153 countries. The approach is very much unique and exquisite from IMF official classification. The study is distinguished and impressive among all other reclassifications of exchange rate. The study implies that the impact of the Bretton Woods exchange rates regimes does not have that impact as it suggests. Under fixed exchange rate, a rise in remittances may mobilize resource to tradable sector to non-tradable sector. As a result, prices may increase.

Acosta et al. (2007) depict a positive relationship of remittances with different levels of prices. When huge amount of money is sent by expatriates to their native country, it is then converted to domestic currency. The household survey of 10 Latin American...
countries concludes that remittances has negative impact on poverty reducing effect. The conversion of foreign currency to domestic currency increases the domestic supply of money. If this money is not directed toward investment, it fuels the consumption then, which further increases the inflation in a country (Choudhri and Hakura, 2006).

Bugamelli and Paterno (2011) explain that remittance can also increase the stock of foreign reserves and can be a way of surplus balance of payment account. They took the data of 60 developing countries from 1980 to 2003 and found a significant relationship of remittances with BoP. Fundamental variable estimates indicate impact of remittances on the nature of causality. However, if central bank of a country remains unable to fully neutralize the effect of international reserves, the result will increase monetary base. It will appreciate the currency exchange rate and an upward pressure will appear on the prices.

III. Methodology:

There have been studies which analyse the relationship through a set of various variables at a time as an equation or by using an equation having one or two explanatory variables at a time. The specification in this study is in line with various studies on this subject, for examples, Khathlan (2012), Ayyoub et al. (2011) and Gokal and Hanif (2004). In order to evaluate the relationship between these variables, the following equations are used:

\[ B_t = \alpha_0 + \alpha_1 \text{DEF}_t + \alpha_2 \text{R}_t + \alpha_3 Y_t \ldots \ldots \ldots \ldots (1) \]

\[ Y_t = \alpha_0 + \alpha_1 \text{DEF}_t + \alpha_2 \text{R}_t + \alpha_3 B_t \ldots \ldots \ldots \ldots (2) \]

\[ \text{DEF}_t = \alpha_0 + \alpha_1 \text{R}_t + \alpha_2 Y_t + \alpha_3 B_t \ldots \ldots \ldots \ldots (3) \]

In the equations, \( B_t \) represents the balance of trade which is measured in million dollars \( \text{DEF}_t \) is the inflation rate based on GDP deflator. \( \text{R}_t \) is remittances which is measured in million dollars and \( Y_t \) is the real GDP measured in million rupees. All the data sets are taken from ‘Handbook of Statistics’ for the time period 1978-2009. An annual data set is employed in this study for empirical analysis. In time series data one
of the frequently faced problems is the stationarity of the data. The data has to be stationary in order to get the significant and valid results.

If the data is not stationary the result could be spurious. The stationarity of variables is checked through Augmented Dicky Fuller test and Phillips–Perron test.

IV. Data Analysis:

Testing the order of integration is the first step to evaluate the long run relationship between variables in a co-integrating equation. The study employed Augmented Dickey Fuller (1981) test and Phillips–Perron (1988) test for checking the order of integration associated with all variables. The results of these tests are reported in Table 1.

<table>
<thead>
<tr>
<th>Variables</th>
<th>ADF Test</th>
<th>Phillips-Perron Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level</td>
<td>First difference</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>C &amp; T</td>
</tr>
<tr>
<td></td>
<td>-3.670</td>
<td>-4.296</td>
</tr>
<tr>
<td></td>
<td>-3.670</td>
<td>-4.296</td>
</tr>
</tbody>
</table>

The results show that all variables are non stationary at level. All variables with no exception are stationary at the first difference. The results indicate the possibility of the long run relationship between variable which is further verified through Engel-Granger two steps procedure. Table 2 presents the results of the first step of the procedure.
### Table 2: Long run coefficients (Engle-Granger procedure step 1)

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th></th>
<th></th>
<th>Model 2</th>
<th></th>
<th></th>
<th>Model 3</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Coefficient</td>
<td>t-Statistic</td>
<td>Probability</td>
<td>Coefficient</td>
<td>t-Statistic</td>
<td>Probability</td>
<td>Coefficient</td>
<td>t-Statistic</td>
<td>Probability</td>
</tr>
<tr>
<td>Constant</td>
<td>0.2625.69</td>
<td>5.201198</td>
<td>0</td>
<td>0.42</td>
<td>2.341</td>
<td>0.003</td>
<td>2.285</td>
<td>2.107</td>
<td>0</td>
</tr>
<tr>
<td>B</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>0.000001</td>
<td>-1.034</td>
<td>0.311</td>
<td>0.001</td>
<td>-3.114</td>
<td>0.005</td>
</tr>
<tr>
<td>$\text{DE}_t$</td>
<td>-3.117.46</td>
<td>-3.362</td>
<td>0.002</td>
<td>-0.022</td>
<td>-1.974</td>
<td>0.06</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>R</td>
<td>-5.349.09</td>
<td>-5.669</td>
<td>0</td>
<td>1.111</td>
<td>0.277</td>
<td>-0.0002</td>
<td>-1.74</td>
<td>0.0937</td>
<td>-</td>
</tr>
<tr>
<td>$\text{Y}$</td>
<td>-3.360.818</td>
<td>-2.916</td>
<td>0.107</td>
<td>-</td>
<td>-</td>
<td>0.000000007</td>
<td>-0.7627</td>
<td>0.4525</td>
<td>-</td>
</tr>
</tbody>
</table>

**Adjusted $R^2$**
- Model 1: 0.759
- Model 2: 0.999
- Model 3: 0.7307

**D-W Statistics**
- Model 1: 1.178
- Model 2: 2.084
- Model 3: 1.6292

**K-Statistics**
- Model 1: 2.845
- Model 2: 5485.74
- Model 3: 3.9889

**Prob($F$-statistic)**
- Model 1: 0
- Model 2: 0
- Model 3: 0.02

Note: Dependent variables in the model 1, 2 and 3 are B, Log(Y) and Log (DE) respectively. Authors’ estimation.
Prior to interpret the coefficients of Table 2, it is necessary to perform the second step of the procedure. If the second step indicates lone run relationship, the coefficients can be interpreted as the long run values of these variables. The results of the second step are presented in Table 3.

**Table 3: Stationarity of residual series**
*(Engle-Granger procedure step 2)*

<table>
<thead>
<tr>
<th>Variables</th>
<th>ADF Test</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>C</td>
</tr>
<tr>
<td>U</td>
<td>-3.406</td>
<td>-3.337</td>
</tr>
<tr>
<td>V</td>
<td>-4.574</td>
<td>-4.512</td>
</tr>
<tr>
<td>W</td>
<td>-3.451</td>
<td>-3.323</td>
</tr>
</tbody>
</table>

Note: The critical values for these tests with intercept (C), Intercept and trend (C&T) on level at 10% are -2.623 and -3.22173 respectively.

Source: Authors' estimation

In Table 3, U\(^1\) is found to be stationary at level indicating the long run relationship between the variables in the Model 1. V and W are also stationary at level indicating the long run relationship between the variables in the Model 2.

The values of the coefficients in the Model 1, 2 and 3 are in fact the long run equilibrium values of the variables as all the three equations have been found to be cointegrated. The Model 1 shows that inflation, remittances and GDP are negatively related with the balance of trade in the long run. The coefficients are statistically significant at 1 percent. The results show that remittances can affect adversely to the balance of payment with the highest magnitude in the long run.

The Model 2 shows that remittances are the only positive contributor

\(^1\) U, V and W are the residual series of the Model 1, 2 and 3 respectively.
in GDP in the long run among the other variables in the Model. The Model 3 shows that balance of trade and remittances are positively and significantly related with the inflation in the long run.

To reconfirm the existence of co-integration, the method of Johansen and Juselius (1988) is used. The Johnson’s co-integration technique is applied on the Equation 1 and the results are reported in Table 4.

Table 4: Test for Co-integration through Johansen and Juselius method

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Trace Test</th>
<th>Max Eigen Value Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>$r = 0$</td>
<td>$r &gt; 0$</td>
<td>$r &gt; 1$</td>
</tr>
<tr>
<td>$r = 1$</td>
<td>$r &gt; 1$</td>
<td>$r &gt; 2$</td>
</tr>
<tr>
<td>$r = 2$</td>
<td>$r &gt; 2$</td>
<td>$r &gt; 3$</td>
</tr>
</tbody>
</table>

| Trace Statistics/Max Eigen Value Statistics | 66.18421 | 34.73991 | 15.48156 | 31.44429 | 19.25836 | 15.29791 |
| Critical Value on 5 percent                  | 55.24578 | 35.0109  | 18.39771 | 30.81507 | 24.25202 | 17.14769 |
| Probability                                 | 0.0041   | 0.0534   | 0.1222   | 0.0418   | 0.1997   | 0.0911   |

Note: Where $r$ is the number of co-integrating vectors
Source: Authors’ estimation

The table shows that the null hypothesis of no cointegrating vector in the equation is rejected by trace statistics as well as through Eigen value statistics. None of the other two null hypotheses could be rejected through trace of Eigen value statistics which confirms the existence of one cointegrating vector in the Equation 1.

Since the variables are same in all three equations, the results of Johansen cointegration would be identical for all three equations.
V. Conclusions and Recommendations:

We have investigated that how remittances affect macroeconomic indicators like GDP, inflation, and balance of trade. In our analysis we have found a co-integration among variables when we have kept GDP, GDP deflator and Balance of Trade as dependent variable. Interdependency has been found among the variables. It means that remittances affect the GDP, Balance of Trade and Inflation.

The study shows that balance of trade can be effectively handled through regulating inflation, remittances and gross domestic product. Among these, inflation and remittance can be regulated through monetary and fiscal policy.

In a nutshell, the study concluded that an increase in remittances increases output of a country, decreases balance of trade and decreases inflation. All the variables are co-integrated when each of them has been kept as dependent variable.

It is recommended that the government should promote “transfer of money via legal means” through easing the difficulties in remitting the foreign exchange, lowering the rate of remittances transfers and by providing the secrecy. These measures will accelerate the transfer of remittances through legal means which will further affect GDP, GDP Deflator, and Balance of Trade positively.
References:


Abstract:
The importance of knowledge management has already been accepted by the corporate world in enhancing the productivity and capabilities of the organization. That is why, understanding the contributing factors at the organizational front which support the knowledge sharing activities become a necessity. In this direction this research is an effort to understand the impact of organizational cultural factors, as well as the systematic approach of the organization on successfully implementing knowledge management. For this study the data was collected from a hundred executives of different organizations of Delhi and NCR region of India, where the knowledge management has already been implemented or was in the process of implementation. The surveyed organizations represent banking, Information technology, engineering and pharmaceutical industry. The study was conducted in two years and the questionnaire method was adopted to collect the data. The quantitative data analysis shows that willingness of the employees and the systematic approach of implementation are the two important factors for the successful implementation of knowledge management. Keeping these two factors in mind the researchers have identified three approaches i.e. culture driven, targeted methodical and management driven knowledge management. With the help of data analysis, it was identified that the targeted methodical approach is more effective than the other two approaches for the successful implementation of knowledge management. This study is very useful for organizations which are trying to get the benefits of knowledge management by enhancing organizational capabilities. Further, organizations must understand that knowledge management is not merely a mechanical function but more of a people function as sharing, transferring and implementing all knowledge activities are people oriented activities.

Keywords: Knowledge Management, Culture, Organizational Processing.

JEL Classification: Z000

1-Mohan Lal Sukhadiya University, Udaipur, India.
2-Asia Pacific Institute of Management, New Delhi, India.
3-Mohan Lal Sukhadiya University, Udaipur, India.
Introduction:

In the highly competitive environment, knowledge management has been indicated one of the key factors to the organizational success. (Davenport and Prusak, 2000; Desouza and Evaristo, 2003; Desouza and Awazu, 2006, Nonaka and Takeuchi, 1995). This field is continuously growing and a number of research studies have already established the relevance of knowledge as a foundation for enhancing operational efficiency as well as for competitive advantage. (Skyrme and Amidon, 1997; KPMG Management Consulting, 1998; Pricewaterhouse Coopers and World Economic Forum, 1999).

Those organizations, who have successfully implemented knowledge management, have also seen improvement in customer service, cost reduction, improvement in decision-making processes, innovative and improved corporate agility. (Hansen and Oetinger, 2001; Skyrme and Amidon, 1998).

Furthermore, to enhance competitiveness many organizations have automated the operational activities and allowed the workforce to utilize their time to produce new work capabilities by utilizing individual knowledge and organizational knowledge. Organizations which are leveraging the advantages of individual and organizational knowledge can survive for longer duration due to use of competitive knowledge produced by knowledge management systems (Lee and Choi, 2003; Riege, 2005).

To nurture the environment of knowledge management, trust, willingness and collaboration is the prime requisite for Knowledge sharing and transferring activities to improve the efficiency of the organization. (Ruggles, 1998; De Long and Fahey, 2000). A particular culture for creating, sharing and utilizing critical knowledge is a must.
condition for knowledge management. (DeTiene and Jackson, 2001; Ford and Chan, 2003). The negligence of this sort of culture makes knowledge-sharing processes more difficult and incomplete. (Pauleen and Mason, 2002; Simonin, 1999).

The failure of efforts of many organizations in flourishing implementation of knowledge management has enhanced the inquisitiveness of the organization to understand the important factors and practicality of knowledge management.

The process of effective knowledge management implementation depends on effective knowledge creation, transfer and recycling. Two important aspects for effective implementation of knowledge management, besides knowledgeable workforce, are willingness of the people involved and facilitation by the organization. Willingness comes from the aspects of organizational culture where the employees are allowed and motivated to do experimentation. Facilitation comes in the form of resource allocation like infrastructure facilities, R&D labs etc. However, if the implementation is not done by following a particular methodology i.e. the use of particular procedures and concepts, there is increased risk that the project of knowledge management implementation will not achieve its desired goals.

Our research in thirty companies, representing banking, Information technology, engineering and pharmaceutical industry, has shown the important hurdle in knowledge management implementation is the ongoing cultural practices of the organization. The knowledge creation, transfer and recycling is completely a people driven activity so it is evident that the most important player for the show is the people of the organization. The objective of the paper is to make out kind of culture which is more effective in implementing the knowledge management activities. In brief, we are trying to provide to the organizational world a different perspective to identify the
linkage between the prevailing cultural practices and the smooth implementation of knowledge activities. Further, we are trying to facilitate the managers to understand which sort of culture is favorable to knowledge activities.

Literature Review:

A number of organizational studies have been conducted in which the interest has been shown for the processes in which the knowledge is created by the organization. To leverage the intellectual and knowledge based assets of the organization we need knowledge management. Defining knowledge management in this manner spells out that it includes identifying, acquiring, distributing and maintaining knowledge for enhancing the organizational productivity (DeTiene, K.B. and Jackson, L.A. (2001).

Further, the organizational processing is depended on the willingness and capabilities of the workforce and the prevailing practices of organizational culture.

So to facilitate the processes of knowledge management we should comprehend the organizational culture.

Organizational Culture:

The research work of De Long and Fahey (2000) put forward that the major bottleneck in leveraging the benefits of knowledge management is the prevailing organizational culture. In their research work they identified the relevance of culture in determining which sort of knowledge is worth capturing. (De Long, David W. and Fahey, Liam (2000). Gupta and Govindarajan (2000) conducted their research in Nucor Steel Corporation and identified six factors which influence the knowledge management activities of the organization. The factors include information systems, organizational structure, reward systems, processes, people, and leadership.
The major issue identified in the study of Martin B. (2000) for effective knowledge management is that the intangible nature of knowledge and the organizational biases towards managing tangible resources. Further, for knowledge management the organizational leadership also plays an important role for learning culture.

Prabandh (2000) paid emphasis on social environment for facilitating knowledge management as the social environment improves trust, cooperation, and the sincerity level of the employees. In addition to the research of De Long and Fahey (2000), Park (2004) also suggests that rather than changing the culture of the organization we must align the knowledge management systems as per the prevailing cultural practices.

The above discussion, based on literature review, shows that an important aspect of knowledge management implementation is associated with organizational culture. Also, it inspired the researcher to explore the factors related to workforce and organizational structures which facilitates the knowledge management activities.

Knowledge Management Activities:

Knowledge is a resource which lies with the people and embedded with the processes of the organization. Nonka opined that the continuous interaction between explicit and tacit knowledge is the source for knowledge creation (Nonaka, 1994; Nonaka et al., 2000). This kind of interaction is called “knowledge conversion” or SECI (socialization, externalization, combination, internalization).

In the research work of Rastogi (2000) acquiring, creating, storing, sharing, diffusing, developing, and deploying knowledge are the important activities identified for knowledge management. On the same paradigm, Berztis (2001) and the associates in their research emphasized transferring, diffusing, storing and innovating of domain knowledge are the major components of knowledge management.
In simple terms the knowledge management activities are those activities and processes which ignite and facilitates the creation of knowledge. These activities include identification, capturing, using and leveraging the knowledge required for competitive advantage.

**Organizational culture and knowledge activities:**

Knowledge management is an important factor for managing organizational performance and for handling global challenges. But these assets are not utilized in full capacity by most organizations. The intangible nature of knowledge and the system to tap the available knowledge resources are the important issues that need to be discussed for introducing knowledge management. Most of the time the core and enabling knowledge is available in the organization, but the art of tapping the expertise and to make it flow within the organization is missing.

Knowledge cannot be managed but it can only be enabled. That is why rather than managing knowledge the concept of enabling knowledge is more relevant as knowledge creation is based on human action. (Von Krogh, Georg, Ichijo, Kazuo, and Nonaka, Ikurijo. (2000). The term management is more control oriented and knowledge enabling refers to all the activities which functionally affect knowledge creation.

Further, the organizational knowledge repository is dependent on people involvement as human interaction is the key for sharing and disseminating. The sharing and disseminating is also dependent on organizational cultural factors, leadership style and other systems, processes and most importantly the interaction.

**Conceptual Model and Hypotheses:**

The review of literature shows that organizational culture is a major cause of the failure of success of KM initiative (Rooney, 2005). Davenport and Prusak (1998) assume that there are many
kinds of culture which might hinder the knowledge conversion process. Therefore, it is essential to understand the organization’s culture and its influence on Knowledge activities.

The successful implementation of knowledge management always requires the commitment and involvement of the employees of the workforce and it is equally true that the involvement comes with the willingness of the employees. Also, the willingness comes from those aspects of corporate culture which allows its employees to contribute by providing them motivation for their initiatives and a value system which encourages trust, openness, experimentation and pro-activeness (Lee, H. and Choi, B., 2003).

Further, the success of knowledge transfer activities depends on using and reusing the available knowledge. That is why another factor which is needed for successful implementation of knowledge management is methodology which includes the use of particular procedures and concepts in knowledge management. (Nonaka, I. and Takeuchi, H. (1995).

The knowledge transfer behavior depends on the value system of the organization. This is also supported by King 2007 who concludes that the cultural values of the organization influences the knowledge sharing behavior.

For the purpose of our research knowledge transfer behavior is divided into two dimensions: knowledge transfer willingness of the people and the methodological approach followed by the organization. The knowledge transfer willingness dimension considers the willingness of the organizational employees to share, participate in the system development and the desire to use the knowledge repository. The second dimension methodological approach emphasizes on operationalising strategy and the transmission channels which enhances the knowledge transfer capabilities of the organization. The defined procedures and effective operations enhance the probability of knowledge transfer probability.
These two dimensions of knowledge transfer behavior, i.e. willingness and methodology, provide three approaches for successful implementation of knowledge management as shown in the matrix structure Fig. 1. These approaches are culture driven, targeted methodical and management driven approach. (Manfred Bornermann et al, 2011). When the defined procedures as well as willingness of the people are not available, the chances of failures increase for any system implementation.

**Figure: 1 Adapted from the illustrated guide of knowledge management produced by wissens management forum, 2011**

<table>
<thead>
<tr>
<th>WILLINGNESS</th>
<th>VOLUNTARY and desired by the employees</th>
<th>WILLINGNESS due to organizational compulsion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Structured</td>
<td>Targeted methodical approach</td>
<td>Management driven approach</td>
</tr>
<tr>
<td>Unstructured</td>
<td>Culture Driven implementation approach</td>
<td>Forceful Organisational Approach</td>
</tr>
</tbody>
</table>

**Culture Driven implementation approach:**

Here, an open culture allows the employees to take voluntary actions to create, rather than deliberate application of specific methods. Sharing knowledge with others is considered secondary. Since knowledge is considered as power by the employees, they perceive that with knowledge assets they can progress in organizational hierarchy.

However, more than ‘knowledge is power’ the concept of sharing knowledge is important for knowledge management.

**The Following are the hypotheses of the study:**

Hypothesis 1: Culture Driven implementation approach will negatively affect knowledge sharing activities
**Targeted methodical approach:**

Under this approach the organization values creativity and innovation. The defined structure and procedure facilitates the flow of knowledge. People are willing to contribute and share as they are motivated and they get the environment to experiment. The willingness of the organizational people and the structured procedures will facilitate the knowledge sharing, development and recycling. Therefore, the other hypothesis is:

Hypothesis 2: Targeted methodical approach will positively affect knowledge sharing activities

**Management driven Approach**

The major concern under this approach is structure rather than the creativity of the people. It focuses on targets and system rather than the willingness of people. When people are not willing, the probability is high that they will not be involved in this job. In this kind of culture, organization emphasizes on procedures. Consequently technical people are admired more than the creative and innovative people. Lack of flexibility and absence of openness demotivates people to take voluntary actions and this kills experimentation. Therefore, we propose:

Hypothesis 3: Management driven approach will negatively affect knowledge sharing activities

This study investigate the impact of the willingness aspect of corporate culture. Also, this study examined what kind of implementation approach of organizational culture out of the above mentioned approaches would benefit most to the successful implementation of knowledge management. The below mentioned figure shows the utilized research model for this study:

Hypothesis 1 : Culture driven implementation approach will positively affect knowledge sharing activities

Hypothesis 2 : Targeted methodical approach will negatively affect knowledge sharing activities

Hypothesis 3 : Management driven approach will negatively affect knowledge sharing activities
The Role of Organizational Culture...

Culture Driven
Targeted methodical
Management driven

Knowledge sharing
Activities
Research Methodology:

The participants were senior managers who were randomly selected from the organizations from Delhi and NCR region of India. They had already implemented or were in the process of implementing the knowledge management.

For collecting the data, questionnaire along with a cover letter explaining the objectives of the study were sent to the respondents. Telephone calls were made after the first mailing to follow up.

In response, we received 100 filled questionnaires which were utilized for data analysis.

The questionnaire response rate was 25 percent. The major representation for response was from banking and financial circles (50%) and telecommunication (20%). The rest of the contributors were from construction, thermal power and transportation circles.

Measures:

For this study the researcher had selected items from the studies conducted earlier. To measure the constructs a five-point Likert-type scale (1 – disagree strongly, 5 – agree strongly) was utilized.

All the survey items have been shown in the below mentioned table. For this purpose, keeping the willingness of the organizational people and procedural aspect of the organization, we differentiated organizational culture for knowledge management into three types: culture driven implementation approach, targeted methodical approach, management driven cultural approach.

In the questionnaire four items were taken to measure the targeted methodical approach and two items each were utilized to measure the culture driven and management driven approaches (Wallach, 1983; Harris, 1982; Cameron, 1985; Kotter and Heskett, 1992;
The Role of Organizational Culture... Research

Randolph and Sashkin, 2002; DeSanctis et al., 2002). For measuring the knowledge sharing activities, the studies conducted by Bourdreaux and Couillard (1999), Roberts (2000), Berztiss (2001), and Chua (2004) were referred. For preparing the questionnaire the above mentioned studies were referred and eight items were chosen to know the organisational activities related to knowledge sharing.

Constructs and Definition:

Culture Driven: High degree of voluntary actions rather than specific methodology is followed here and sharing knowledge is secondary. All are engaged to create awareness about the importance of knowledge. Open culture is evident here but no structure is followed for sharing and reusing the knowledge. Creativity is admired but no structure is predefined to share the knowledge within the organization. People are willing to contribute but not very systematic in approach.

Targeted methodical culture: In this type of culture sharing of knowledge is present and appropriate methods and procedures are introduced to focus creative potential on the organizational strategic goals. Sharing and transferring is more important and is valued in this culture. People are willing to follow the procedures as they are motivated and impressed with the organizational value system.

Management driven culture: The organization is very formalized and structured and completely structure driven. For everything strict adherence is admired and there is no scope for creativity. In such an environment willingness of the people to contribute is not very high as their creativity and initiation is not appreciated instead only strict follow ups of guidelines of the defined structure is expected. Availability of defined structure and strict adherence to the guidelines are the important characteristics of the management driven culture.

Knowledge management activities: To determine the organisational efforts to develop the knowledge management environment fifteen items are included in the questionnaire. The questions were asked to
know how the organization manages the knowledge management activities to enrich the knowledge repository of the organization.

Data analysis and results:

The descriptive statistics shown in Table 1 shows the means and standard deviations for the four measured variables. To check the data normality skewness and Kurtosis of the variables is also identified. The data can be considered as normal if the skewness is between -1 and +1. Data were checked and the result shows univariate normality for all the four variables i.e. knowledge activity, management driven, cultural driven and targeted methodical measured variables.

Table 1 Descriptive Statistics

<table>
<thead>
<tr>
<th></th>
<th>KNOWA</th>
<th>MOA</th>
<th>CDA</th>
<th>TMA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>3.6900</td>
<td>3.300</td>
<td>3.530</td>
<td>3.860</td>
</tr>
<tr>
<td>Std. Error of Mean</td>
<td>.11254</td>
<td>.09326</td>
<td>.09995</td>
<td>.10638</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>1.12542</td>
<td>.93263</td>
<td>.99955</td>
<td>1.06382</td>
</tr>
<tr>
<td>Skewness</td>
<td>-.835</td>
<td>-.405</td>
<td>-.611</td>
<td>-.999</td>
</tr>
<tr>
<td>Kurtosis</td>
<td>.377</td>
<td>.107</td>
<td>.324</td>
<td>.723</td>
</tr>
</tbody>
</table>

Note: N=100, KNOWA=Knowledge Activity, MOA=Management Oriented approach, CDA=Culture Driven Approach, TMA=Targeted Methodical Approach

To understand the relationship of knowledge activity and organizational cultural approach eight items were chosen. These items were used for the constructs related to different cultural approaches. For measuring knowledge activities we have chosen eight items to describe the status of knowledge management in the organizations.

To understand the dependence of successful implementation of knowledge management the above mentioned hypothetical relationship is examined by conducting regression analysis. For data analysis multiple linear regression analysis is done with the help of SPSS and the results have been shown in Table 2, Table3 and Table 4.
The Role of Organizational Culture . . .

Table 3 shows that the probability of the F statistic 21.13 at the significance of .001, is less than the level of significance of 0.05 for the overall regression relationship. This statistics supports that relationship exists between the knowledge sharing activities (dependent variable) and different cultural approach (independent variable). The statistics for Multiple R for the relationship between the set of three independent (different cultural approach) and the dependent variable (knowledge management activities) is 0.631 as shown in table 2 is showing a strong correlation.

Table 2: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.631 a</td>
<td>.398</td>
<td>.379</td>
<td>88693</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), TMA, CDA, MOA

As shown in Table 3 the Analysis of Variance (F Ratio) is 21.33 at the significance level $p=.001$ which signifies the linear relationship between knowledge sharing activities and the different cultural approach.

Table 3: ANOVA b

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>49.872</td>
<td>3</td>
<td>16.624</td>
<td>21.133</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>75.518</td>
<td>96</td>
<td>.787</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>125.390</td>
<td>99</td>
<td>.787</td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), TMA, CDA, MOA
b. Dependent Variable: KNOWA

The t statistic (-.283) shown in Table 4 for the cultural driven approach (CDA) is not significant and statistically we can say the cultural driven approach (CDA) is not having significant impact on the implementation of knowledge management activities. As the cultural driven approach is a voluntary action driven approach of few employees rather than adopting a specific methodology for sharing knowledge. Under this approach at the organizational level
Sporadic attempts are given by the employees rather than the focused planned efforts for knowledge sharing.

Similarly, for the management driven approach also the relationship is also not significant but for the targeted methodical approach the t statistic (7.724) is for the B coefficient. 663 is significant and we accept that a strong relationship between targeted methodical and successful implementation of knowledge management exists.

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.307</td>
<td>.593</td>
<td>2.205</td>
</tr>
<tr>
<td></td>
<td>CDA</td>
<td>-.025</td>
<td>.089</td>
<td>-.022</td>
</tr>
<tr>
<td></td>
<td>MDA</td>
<td>-.026</td>
<td>.098</td>
<td>-.022</td>
</tr>
<tr>
<td></td>
<td>TMA</td>
<td>.663</td>
<td>.086</td>
<td>.627</td>
</tr>
</tbody>
</table>

a. Dependent Variable: KNOWA

Conclusion and Implication for Managers

This research contributes to the literature review that for implementing the knowledge sharing activities targeted methodical approach plays an important role. As the knowledge sharing activities are people driven activities, it is advisable that the willingness of the organizational people should be considered for successful implementation. The willingness affects the knowledge activities to share, participate and transfer the knowledge. That is why it is required, rather it is a pre condition to motivate people to contribute willingly in order to successfully implement the knowledge management activities.

Another key factor in the successful implementation of knowledge management is a methodological approach on the part of the organization. Methodology highlights the use of particular procedure and concepts in knowledge management. Creative and innovative methods are always required but high degree of voluntary actions are not supportive to knowledge management. It is clear from
the study that targeted methodical approach of organizational culture creates positive impact on the success of knowledge management system implementation. Organizations fostering targeted methodical approach culture are more proactive and aware of changes in their environment.

Its main features are that focused methods for implementation is applied which steer the flow of management between all the employees of the organization. This approach concentrates on generating, developing and evaluating knowledge in line with organizational strategy.

This paper concludes that the managers must understand that willingness of the employees and specific use of appropriate methods are the two key factors which should be stressed to ensure the success of knowledge management system in the organization for competitive advantage.
The Role of Organizational Culture . . .

References:


CAUSAL RELATIONSHIP BETWEEN REVENUE AND EXPENDITURE: PROVINCIAL STUDY OF PAKISTAN

Kazim Jafri¹ and Syed Ghayyur Alam²

Abstract:
Several studies have been conducted to analyze the relationship between revenue and expenditure in Pakistan at the federal level. However, in this study we have tried to discover causal relationship between revenue and expenditure at the provincial level. Unit root tests like ADF and PP are used to examine the stationarity of time series while causal relationship is observed by the Granger Causality Test. The findings suggest that policy of first spend and then generate tax may be adopted for all the four provinces of Pakistan.

Keywords: Revenue, Expenditure, Causation, Pakistan.

JEL Classification: Z.000

²- Department of Economics, Institute of Business Management (IoBM), Karachi.
1. Introduction:

The causal relationship between government revenue and government expenditure is one of the most debatable issues. Considerable theoretical and empirical studies have been carried out on the causal relationship between government revenue and expenditure at federal level. Those are studies comprised of four hypotheses. According to the first hypothesis, supported by Friedman (1978) and Buchanan and Wagner (1978), unidirectional causality runs from revenue to expenditure. The second hypothesis, formed by Barrow (1974) and Peacock and Wiseman (1979), suggests that unidirectional causality runs from expenditure to revenue. Bidirectional causality between revenue and expenditure was asserted by the third hypothesis suggested by Musgrave (1966) and Meltzer and Richard (1981). The fourth and final hypothesis was argued by Shaffrin (1992) and Bhagestani and McNoun (1994). According to that hypothesis, both variables are independent of each other.

The topic has got more importance as a result of persistent deficits faced both by the developed as well as developing countries Pakistan is another example. However, according to Rafaqat and Shah (2012), there are only two empirical studies on Pakistan available at federal level.

Several studies have been conducted on aggregate level to explore the direction of causality between tax revenue and revenue expenditure at federal level but now researchers have realized to study same causation at provincial level. The analysis on provincial causation may be useful for the country planning to identify those problematic issues which are playing positive role in Pakistan budget deficit. Pakistan is divided into four provinces: Sindh, Punjab, Khyberpakhtoonkhwa and Baluchistan. This study focuses these four provinces.
Pakistan’s economy is facing structural problem and the main causes of this problem are large fiscal deficit, high inflation, low tax to GDP ratio, and rising debt burden both at federal and provincial level. Therefore, it is essential to carry out a research study on direction of causality between tax revenue and revenue expenditure in each province of Pakistan to establish the optimal strategy for budget deficit reduction.

2. Literature Review:

The three general hypotheses are formulated: causality from revenue to expenditure, causality from expenditure to revenue, and bidirectional relationship between revenue and expenditure. The causality between tax revenue and total revenue expenditure of the government of Pakistan exposes insignificant relationship as noted by Sadiq (2010).

The Namibia’s revenue and expenditure relationship was investigated by Eita et al. (2008). They found unidirectional causality runs from revenue to expenditure and suggested to establish policies that stimulate government revenue. Baffes and Shah (1993) worked on co-movement between taxes and expenditure of Latin American countries; and discovered that Argentina and Mexico faced strong bidirectional Granger Causality while the Mexican government had controlled fiscal deficit.

The short-run and long-run bidirectional relationship of revenue and expenditure of Saudi Arabia was studied by Al-Qudair (2005). Latest study on causal relationship between real expenditure and real revenue of Pakistan is carried out by Ali and Shah (2012). They observed no co-integration among their research variables. Another study of causal relationship, conducted by Abu-Bader et al. (2003), was on government expenditure and economic growth for Egypt, Israel and Syria. Their research explored that civilian
government expenditure caused positive economic growth in Israel and Egypt.

The first hypothesis of revenue to expenditure was found in case of the government of Malaysia by Tsen and Ping (2005). The recent Iran’s revenue and expenditure causality was studied by Elaysi and Rahimi (2012) where they found interdependence between these two variables and suggested cutting down in expenditure to obtain controlled budget deficit.

3. Revenue and Expenditure: Provincial Comparison:

This section observed the behavior of the time series of tax-revenue and revenue expenditure of each province before applying any methodology or doing formal analysis.

Figure 1: Tax Revenue & Expenditure of Sindh
Figure 1 shows that the Sindh tax revenue and revenue expenditure in the past two decades. Till 2002 both the series were moving in upward and controlled direction and had very small gap between them. On the contrary, in current decade this gap, specifically after 2003, widened and crossed the figure of 99 billion rupees in the year 2010. Both series are skewed as a result of NFC award 2010-11.

Focusing on the tax revenue and revenue expenditure series for Sindh for the period 1982-2012 (Table 1), it was noticed that only once i.e. in 2006 the gap was positive. Otherwise, throughout the period this gap was in negative. Both series were showing an increasing trend, whereas, the space between them showed a mixed result. Till 1991 the gap was continuously rising and reached to nearly 9 billion rupees in 1991. Both in 1992 and 1993 the space was decreased to nearly Rs. 4 billion approximately and it further decreased to Rs. 3 billion approximately in 1994. From 1994 to 2003 the gap showed an oscillating trend. The years 2004 and 2005 showed an alarming gap of Rs. 22 billion and Rs. 24 billion respectively. After showing a positive difference of just Rs. 800 million in 2006 the next 4 years recorded the maximum negative difference of the history that stands for nearly Rs. 66 billion, Rs. 72 billion, Rs. 40 billion, and Rs. 99 billion for the years 2007, 2008, 2009, and 2010 respectively. The accumulated difference of these last 4 years is about Rs. 277 billion. This value is far more than even the accumulated difference of the years 1982 to 2006 which is about Rs. 150 billion. So the overall gap of these 4 years is more than the accumulated gaps of the previous 24 years. The gap reduced drastically to the level of Rs. 2.82 billion in 2011 but again increased to approximately Rs. 66.67 billion in the year 2012. We can notice a sharp increase in both series in the last two years. The reason for this is NFC award 2010-11.
Table 1: Provincial Tax Revenues & Tax Revenue Expenditures (Million Rupees.)

<table>
<thead>
<tr>
<th>Years</th>
<th>Sindh Tax Revenue</th>
<th>Sindh Tax Revenue Expense</th>
<th>Punjab Tax Revenue</th>
<th>Punjab Tax Revenue Expense</th>
<th>KPK Tax Revenue</th>
<th>KPK Tax Revenue Expense</th>
<th>Baluchistan Tax Revenue</th>
<th>Baluchistan Tax Revenue Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>1982</td>
<td>3138</td>
<td>7569</td>
<td>7095</td>
<td>8573</td>
<td>7131</td>
<td>1613</td>
<td>2911</td>
<td>571</td>
</tr>
<tr>
<td>1983</td>
<td>3414</td>
<td>4421</td>
<td>7323</td>
<td>10263</td>
<td>7537</td>
<td>537</td>
<td>3444</td>
<td>597</td>
</tr>
<tr>
<td>1984</td>
<td>3843</td>
<td>5340</td>
<td>7696</td>
<td>12427</td>
<td>7841</td>
<td>1405</td>
<td>3425</td>
<td>764</td>
</tr>
<tr>
<td>1985</td>
<td>4082</td>
<td>6238</td>
<td>8273</td>
<td>14667</td>
<td>813</td>
<td>2354</td>
<td>4255</td>
<td>2044</td>
</tr>
<tr>
<td>1986</td>
<td>4652</td>
<td>7651</td>
<td>10000</td>
<td>19499</td>
<td>9118</td>
<td>2888</td>
<td>6504</td>
<td>2224</td>
</tr>
<tr>
<td>1987</td>
<td>6893</td>
<td>10129</td>
<td>10189</td>
<td>23252</td>
<td>8441</td>
<td>2220</td>
<td>1230</td>
<td>1557</td>
</tr>
<tr>
<td>1988</td>
<td>9029</td>
<td>11113</td>
<td>11113</td>
<td>25720</td>
<td>9083</td>
<td>1829</td>
<td>1829</td>
<td>918</td>
</tr>
<tr>
<td>1989</td>
<td>6698</td>
<td>11792</td>
<td>16064</td>
<td>27262</td>
<td>1305</td>
<td>2166</td>
<td>9535</td>
<td>4180</td>
</tr>
<tr>
<td>1990</td>
<td>8479</td>
<td>13697</td>
<td>20201</td>
<td>28433</td>
<td>13888</td>
<td>2651</td>
<td>1230</td>
<td>4611</td>
</tr>
<tr>
<td>1991</td>
<td>9478</td>
<td>18159</td>
<td>23323</td>
<td>37374</td>
<td>17201</td>
<td>2724</td>
<td>2724</td>
<td>5230</td>
</tr>
<tr>
<td>1992</td>
<td>16892</td>
<td>20028</td>
<td>34044</td>
<td>43355</td>
<td>2252</td>
<td>4180</td>
<td>2888</td>
<td>6797</td>
</tr>
<tr>
<td>1993</td>
<td>18397</td>
<td>22699</td>
<td>37242</td>
<td>49180</td>
<td>25688</td>
<td>2354</td>
<td>3557</td>
<td>9610</td>
</tr>
<tr>
<td>1994</td>
<td>22902</td>
<td>25641</td>
<td>47085</td>
<td>52578</td>
<td>10026</td>
<td>8959</td>
<td>9610</td>
<td>9610</td>
</tr>
<tr>
<td>1995</td>
<td>27523</td>
<td>29330</td>
<td>55732</td>
<td>61945</td>
<td>11324</td>
<td>10000</td>
<td>11324</td>
<td>11324</td>
</tr>
<tr>
<td>1996</td>
<td>34630</td>
<td>37905</td>
<td>69496</td>
<td>77425</td>
<td>15155</td>
<td>12420</td>
<td>15155</td>
<td>11565</td>
</tr>
<tr>
<td>1997</td>
<td>38879</td>
<td>39620</td>
<td>79088</td>
<td>86502</td>
<td>17141</td>
<td>11176</td>
<td>17141</td>
<td>11186</td>
</tr>
<tr>
<td>1998</td>
<td>34048</td>
<td>39160</td>
<td>70900</td>
<td>86906</td>
<td>14722</td>
<td>10098</td>
<td>14722</td>
<td>12709</td>
</tr>
<tr>
<td>1999</td>
<td>34334</td>
<td>40266</td>
<td>75999</td>
<td>90708</td>
<td>19696</td>
<td>11826</td>
<td>19696</td>
<td>13693</td>
</tr>
<tr>
<td>2000</td>
<td>44947</td>
<td>50983</td>
<td>85500</td>
<td>104274</td>
<td>18207</td>
<td>13693</td>
<td>18207</td>
<td>17441</td>
</tr>
<tr>
<td>2001</td>
<td>53296</td>
<td>65945</td>
<td>96925</td>
<td>106694</td>
<td>20000</td>
<td>21754</td>
<td>20000</td>
<td>18635</td>
</tr>
<tr>
<td>2002</td>
<td>57543</td>
<td>66263</td>
<td>99580</td>
<td>113166</td>
<td>22432</td>
<td>29617</td>
<td>29617</td>
<td>19998</td>
</tr>
<tr>
<td>2003</td>
<td>65040</td>
<td>69070</td>
<td>108720</td>
<td>113054</td>
<td>28013</td>
<td>30083</td>
<td>30083</td>
<td>22477</td>
</tr>
<tr>
<td>2004</td>
<td>73942</td>
<td>95741</td>
<td>123039</td>
<td>156719</td>
<td>27679</td>
<td>32450</td>
<td>27679</td>
<td>24445</td>
</tr>
<tr>
<td>2005</td>
<td>86400</td>
<td>110190</td>
<td>143500</td>
<td>175370</td>
<td>32580</td>
<td>45232</td>
<td>45232</td>
<td>26220</td>
</tr>
<tr>
<td>2006</td>
<td>109991.1</td>
<td>109198.7</td>
<td>160803.1</td>
<td>195366.7</td>
<td>38820</td>
<td>65044</td>
<td>65044</td>
<td>30311</td>
</tr>
<tr>
<td>2007</td>
<td>85013.3</td>
<td>151263.4</td>
<td>22270</td>
<td>269987.5</td>
<td>45587.07</td>
<td>60762.66</td>
<td>60762.66</td>
<td>34012.31</td>
</tr>
<tr>
<td>2008</td>
<td>101931.1</td>
<td>171286.5</td>
<td>250181.8</td>
<td>311376.5</td>
<td>59000</td>
<td>67000</td>
<td>67000</td>
<td>39954.52</td>
</tr>
<tr>
<td>2009</td>
<td>142543</td>
<td>182481</td>
<td>283065</td>
<td>348614</td>
<td>67200</td>
<td>82900</td>
<td>82900</td>
<td>47500</td>
</tr>
<tr>
<td>2010</td>
<td>147296</td>
<td>246606</td>
<td>362555</td>
<td>399014</td>
<td>79691.14</td>
<td>118807</td>
<td>118807</td>
<td>52801.89</td>
</tr>
<tr>
<td>2011</td>
<td>307393</td>
<td>310213</td>
<td>493866</td>
<td>482859</td>
<td>161414</td>
<td>173431</td>
<td>173431</td>
<td>101260</td>
</tr>
<tr>
<td>2012</td>
<td>345899</td>
<td>412283</td>
<td>560478</td>
<td>602856</td>
<td>182570</td>
<td>228001</td>
<td>228001</td>
<td>115136</td>
</tr>
</tbody>
</table>

Source: Handbook of Statistics on Pakistan Economy, State Bank of Pakistan
Pakistan Fiscal Operations, Ministry of Finance
The tax revenue and revenue expenditure series were showing a rising trend (Table 1) in case of Punjab, except for the year 1998 when only the tax revenue decreased by approximately 9 billion rupees to Rs. 70050 billion in 1998 from Rs. 79088 billion in the year 1997.

Figure: 2 Tax Revenue & Expenditure of Punjab

As far as the difference is concerned, it continuously in negative except for the year 2011 when it showed a positive gap of Rs. 10.5 billion. If we observe the revenue expenditure gap for Punjab, it was increasing and reached to the level of nearly rupees 16 billion in the year 1988. Afterwards it showed an oscillating trend with an overall minimum of approximately 1 billion rupees in the year 1997. The period 1998-2002 showed a decreasing trend in the difference; but after 2002 the gap was continuously rising and has reached to an overall maximum of nearly Rs. 65 billions in the year 2009. Large levels of negative gaps in these 8 years (2002-09) raise questions on the sincerity and seriousness of the rulers and policy makers. Although, for the first time in the history of Punjab, the gap had been converted in to a surplus of Rs. 10.5 billion in 2011, the very next year i.e. in 2012 a massive negative gap of Rs. 42.37 billion was recorded. Now where and how efficiently this deficit as well as previous deficits were being utilized is another debatable issue. Again, the NFC award 2010-11 is the key reason for which both the series are skewed sharply in last few years.
Figure 3: Tax Revenue & Expenditure of Khyberpakhtoonkhwa

Like Sindh and Punjab, both the tax revenue and revenue expenditure showed an overall rising trend in KPK (Table 1). On two occasions, i.e. in year 1993 and 1998, the tax revenue decreased by Rs. 2 billion and Rs. 3 billion respectively. On the other hand, tax revenue expenditure decreased only once i.e. in the year 2001 by Rs. 9 billion. Again the gap was in negative continuously. Firstly, this negative gap showed a rising trend till year 2000 when it reached to the level of Rs. 19 billion. For the next four years, this gap showed a decreasing trend and then an oscillating trend in the period 2005-2010. The difference reached to an overall maximum and alarming level of Rs. 39 billion in 2010. After recording a relatively low difference of Rs. 12 billion in 2011, the gap reached to the highest figure of Rs. 43.231 billion in the year 2012.

Figure 4: Tax Revenue & Expenditure of Baluchistan
Like all other 3 provinces, the data on tax revenue and revenue expenditure in case of Baluchistan also showed a rising trend. Interestingly, the gap was positive in four consecutive years i.e. from 1992 to 1996. Although, apart from these four years, the gap remained in negative, these differences were relatively small with a maximum of Rs. 12 billion was recorded for the year 2009. Although in case of Baluchistan the gap was negative and rising in most years, it remained on the lower side. NFC 2010-11 played a vital role in sharp increase in both series.

4. Methodology:

   i. Data

   Data on provincial tax revenue (which include federal transfers through NFC award as well as other transfers including provincial own revenue sources such as divisible pool taxes, straight transfers, grants, and own taxes) and provincial revenue expenditure (which include both recurring expenditures as well as development expenditures excluding expense from aids/grants) of all four provinces of Pakistan were taken from the Handbook of Statistics on Pakistan Economy, State Bank of Pakistan for the period, 1981-82 to 2011-2012. Non-tax revenues, which include interest income, profits and dividends, and miscellaneous receipts, were excluded from the empirical analysis due to exogeneity characteristics followed by Sadiq (2010). Description of all series is given below:

   TRS = Tax Revenue of Sindh
   TRES = Total Revenue Expenditure of Sindh
   TRP = Tax Revenue of Punjab
   TREP = Total Revenue Expenditure of Punjab
   TRK = Tax Revenue of Khyberpakhtoonkhwa
   TREK = Total Revenue Expenditure of Khyberpakhtoonkhwa
   TRB = Tax Revenue of Baluchistan
   TREB = Total Revenue Expenditure of Baluchistan

   *All the above mentioned variables are used in Natural Log Form.
ii. Research Hypotheses and Econometrical Techniques

The following hypotheses are formulated to examine the unidirectional, bidirectional or no causation relationship of revenue expenditure series of all four provinces of Pakistan:

Table 2: Province wise hypotheses

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>$H_0$: TRS does not Granger Cause TRES</td>
</tr>
<tr>
<td>$H_0$: TRES does not Granger Cause TRS</td>
</tr>
<tr>
<td>$H_0$: TRP does not Granger Cause TREP</td>
</tr>
<tr>
<td>$H_0$: TREP does not Granger Cause TRP</td>
</tr>
<tr>
<td>$H_0$: TRK does not Granger Cause TREK</td>
</tr>
<tr>
<td>$H_0$: TREK does not Granger Cause TRK</td>
</tr>
<tr>
<td>$H_0$: TRB does not Granger Cause TREB</td>
</tr>
<tr>
<td>$H_0$: TREB does not Granger Cause TRB</td>
</tr>
</tbody>
</table>

Unit Root Test

The tests for unit root were used to identify the stationarity or non-stationarity in time series analysis. The stationary time series has a finite mean, variance, and (auto) covariance. A spurious relationship is produced, if regression is run on non-stationary time series. So in order to avoid such relationship we used Augmented Dickey Fuller (ADF) and Phillips-Perron (PP) tests.

Granger Causality test

The test presented by Granger (1969) to find out the causal relationship between different variables was used to discover the causality between provincial revenues and expenditures for each province of Pakistan.

Provincial Revenue-Expenditure Causation Model:

Various econometrical techniques can be implemented to identify the direction of causal relationship between revenue and expenditure. In this study we used Granger test of Causality (1969) to
test the null hypotheses presented in Table 1. This test was basically developed in 1969. According to Granger Approach, dependent variable is caused by independent variable(s) dependent variable can be predicted better from the past values of the both independent and dependent variables than from the past values of dependent variable alone. For simplicity, this approach may easily be applied on the current model study of revenue and expenditure. In this regard it is essential to estimate these regressions, where the TRS and TRES are defined in data section.

\[
TRES_t = \theta_1 + \sum_{i=1}^{n_1} \alpha_i TRES_{t-i} + \sum_{i=1}^{n_2} \beta_i TRES_{t-j} + \epsilon_{1t} \tag{1}
\]

\[
TRS_t = \theta_2 + \sum_{i=1}^{n_1} \gamma_i TRES_{t-i} + \sum_{i=1}^{n_2} \delta_i TRES_{t-j} + \epsilon_{2t} \tag{2}
\]

The equations 1 & 2 are formulated for the Sindh province. The same equations may be formulated for remaining three provinces. In these equation if the coefficients \(\beta_i\) and \(\gamma_i\) are zero, there will be no causation between revenue and expenditure; but if they are nonzero it will show bidirectional causality. In case, if it is nonzero, there will be unidirectional causation from revenue to expenditure. In the same way, if it is not equal to zero, that leads unidirectional expenditure to revenue causation. In these models the error terms are white noise residuals.

5. Empirical Finding

It is the most probable that the time series data may contain unit root, therefore, the unit root tests are used to identify the level. The unit root results exhibit that all the variables are non-stationary at their level. All variables (in natural log form) are integrated at order 1. Results of ADF and PP (non parametric test) are presented in Table 3. None of the variables is stationary at level.
The important findings of this paper are the results of Granger Test of Causality which are presented in Table 4:

Table 3: Unit Root (ADF and PP) results

<table>
<thead>
<tr>
<th>Variables</th>
<th>ADF Test</th>
<th>PP Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level</td>
<td>1st Difference</td>
</tr>
<tr>
<td>TRS</td>
<td>-2.686439</td>
<td>-7.033963*</td>
</tr>
<tr>
<td>TRES</td>
<td>-2.018512</td>
<td>-5.430672*</td>
</tr>
<tr>
<td>TRP</td>
<td>-4.589786</td>
<td>-4.51786*</td>
</tr>
<tr>
<td>TREP</td>
<td>-1.982594</td>
<td>-4.315845*</td>
</tr>
<tr>
<td>TRK</td>
<td>-1.645281</td>
<td>-5.846032*</td>
</tr>
<tr>
<td>TREK</td>
<td>-1.807412</td>
<td>-3.497175**</td>
</tr>
<tr>
<td>TRB</td>
<td>-1.81455</td>
<td>-5.780558*</td>
</tr>
<tr>
<td>TREB</td>
<td>-1.817705</td>
<td>-6.088810*</td>
</tr>
</tbody>
</table>

[Note: *, ** & *** represents significance at 1%, 5% & 10% respectively]

The important findings of this paper are the results of Granger Test of Causality which are presented in Table 4:

Table 4: Granger Causality Test Results

<table>
<thead>
<tr>
<th>Province</th>
<th>Hypotheses $H_0$</th>
<th>F-Statistic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sindh</td>
<td>TRES does not Granger Cause TRS</td>
<td>3.54622***</td>
</tr>
<tr>
<td></td>
<td>TRS does not Granger Cause TRES</td>
<td>2.83288***</td>
</tr>
<tr>
<td>Baluchistan</td>
<td>TREB does not Granger Cause TRB</td>
<td>3.61162***</td>
</tr>
<tr>
<td></td>
<td>TRB does not Granger Cause TREB</td>
<td>0.88267</td>
</tr>
<tr>
<td>Punjab</td>
<td>TREP does not Granger Cause TRP</td>
<td>3.23941***</td>
</tr>
<tr>
<td></td>
<td>TRP does not Granger Cause TREP</td>
<td>0.47459</td>
</tr>
<tr>
<td>KPK</td>
<td>TREK does not Granger Cause TRK</td>
<td>3.12939***</td>
</tr>
<tr>
<td></td>
<td>TRK does not Granger Cause TREK</td>
<td>2.30633</td>
</tr>
</tbody>
</table>

[Note: *, ** & *** represents significance at 1%, 5% & 10% respectively]
Above results provide the evidence of rejection of the null hypothesis Revenue expenditure does not cause tax revenue in case of all four provinces. Hence the hypothesis of “Spend then tax” in case of all four provinces may be accepted.

On the other hand the null hypothesis; Tax revenue does not cause revenue expenditure is rejected only for Sindh but accepted for Punjab, Baluchistan and KPK. So the hypothesis “tax then spend” is accepted only in case of Sindh.

6-Concluding Remarks:

The test of Granger Causality provides bidirectional causation between tax revenue and tax revenue expenditures for Sindh province in Pakistan. This supports the hypothesis asserted by Musgrave (1966) and Meltzer and Richard (1981). As per hypothesis presented by Barrow (1974) and Peacock and Wiseman (1979) a unidirectional causation from revenue expenditures to tax revenue is found in case of Punjab, Baluchistan, and KPK. Therefore, the hypothesis of “spend then tax” is accepted for all the provinces of Pakistan. The hypothesis that was formed by Shaffrin (1992) and Bhagestani and McNoun (1994) is not applicable on the provinces of Pakistan. To reduce the gap between tax revenue and revenue expenditure, the government should formulate the policy at provincial level. This research paper may help the provincial governments in the budget allocation.
References


## Causal Relationship Between Revenue And Expenditure

### Appendix

**Granger causality results:**

#### Sindh

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Obs</th>
<th>F-Statistic</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOG(TRES) does not Granger Cause LOG(TRS)</td>
<td>28</td>
<td>3.54622</td>
<td>0.0321</td>
</tr>
<tr>
<td>LOG(TRS) does not Granger Cause LOG(TRES)</td>
<td>28</td>
<td>2.83288</td>
<td>0.0630</td>
</tr>
</tbody>
</table>

#### Punjab

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Obs</th>
<th>F-Statistic</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOG(TREP) does not Granger Cause LOG(TRP)</td>
<td>29</td>
<td>3.23941</td>
<td>0.0568</td>
</tr>
<tr>
<td>LOG(TRP) does not Granger Cause LOG(TREP)</td>
<td>29</td>
<td>0.47459</td>
<td>0.6279</td>
</tr>
</tbody>
</table>

#### KPK

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Obs</th>
<th>F-Statistic</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOG(TREK) does not Granger Cause LOG(TRK)</td>
<td>29</td>
<td>3.12939</td>
<td>0.0620</td>
</tr>
<tr>
<td>LOG(TRK) does not Granger Cause LOG(TREK)</td>
<td>29</td>
<td>2.30633</td>
<td>0.1213</td>
</tr>
</tbody>
</table>

#### Baluchistan

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Obs</th>
<th>F-Statistic</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOG(TREB) does not Granger Cause LOG(TRB)</td>
<td>30</td>
<td>3.61162</td>
<td>0.0681</td>
</tr>
<tr>
<td>LOG(TRB) does not Granger Cause LOG(TREB)</td>
<td>30</td>
<td>0.88267</td>
<td>0.3558</td>
</tr>
</tbody>
</table>
### Descriptive statistics of the variables

<table>
<thead>
<tr>
<th></th>
<th>LOG(TRS)</th>
<th>LOG(TRES)</th>
<th>LOG(TRP)</th>
<th>LOG(TREP)</th>
<th>LOG(TRK)</th>
<th>LOG(TREP)</th>
<th>LOG(TRD)</th>
<th>LOG(TREB)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Std. Dev.</strong></td>
<td>1.372968</td>
<td>1.304709</td>
<td>1.327314</td>
<td>1.175156</td>
<td>1.398506</td>
<td>1.109551</td>
<td>1.472717</td>
<td>1.182804</td>
</tr>
<tr>
<td><strong>Skewness</strong></td>
<td>0.062532</td>
<td>0.002863</td>
<td>0.086941</td>
<td>0.03778</td>
<td>0.065915</td>
<td>0.031578</td>
<td>0.337722</td>
<td>0.038106</td>
</tr>
<tr>
<td><strong>Kurtosis</strong></td>
<td>1.945106</td>
<td>2.057995</td>
<td>1.924252</td>
<td>2.101840</td>
<td>2.070475</td>
<td>2.455105</td>
<td>2.186040</td>
<td>2.243215</td>
</tr>
<tr>
<td><strong>Observations</strong></td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
<td>31</td>
</tr>
</tbody>
</table>
PERCEIVED STRESS, APPRAISAL AND COPING STRATEGIES: COMPARISON OF DOCTORS SERVING AT CASUALTY UNITS AND INSTITUTIONAL AFFILIATION, WORKING SHIFT AND GENDER

Khalida Rauf¹ and Asim Farooq²

Abstract:
The present research examined the perceived stress, stress appraisal and coping strategies used by doctors serving at casualty units of hospitals in Karachi, as they are exposed to highly stressful situations regarding the sensitive nature of their jobs. It was hypothesized that there would be a relation among perceived stress, stress appraisal and coping strategies, used by doctors serving at casualty units. It was also hypothesized that there would be a difference in perceived stress, stress appraisal, coping strategies, and experienced workloads in relation to gender, working shifts and institutional affiliation (Govt. & Pvt.). Cross-sectional and convenience sampling method was followed. The sample consisted of 80 doctors (Govt. = 40, Pvt. = 40). Quantitative workload inventory (Spector & Jex, 1998), Perceived Stress Scale-10 (Cohen & Williamson, 1988), Stress Appraisal Measure (Peacock & Wong, 1990), and Brief-COPE (Craver, 1997) were administered. The results showed a significant correlation among perceived stress, stress appraisal and coping strategies. Doctors of government hospitals, as compared to those of private hospitals, reported higher workloads and stress, while male doctors reported more stress than female. Also doctors working in morning shifts reported higher workloads and stress as compared to doctors in the other two working shifts.

Keywords: Perceived stress, Stress Appraisal, Coping Strategies, Doctors, Casualty Unit, Emergency Department, Karachi.

JEL Classification: Z000

¹-Department of Psychology, Federal Urdu University of Arts, Sciences & Technology, Karachi.
²-Department of Psychology, Federal Urdu University of Arts, Sciences & Technology, Karachi.

PAKISTAN BUSINESS REVIEW JULY 2013
Stress has become a major and a persistent problem in all aspects of life, especially when job performance of an individual is taken into account. It is so because stress plays an intrinsic part in all human activities and life goals. Coleman (1978) argued that to every goal or event is associated with a degree of pressure (stress). Selye (1978) explained stress as the “rate of wear and tear in human body” affecting productivity. It is suggested by the Yerkes-Dodson Law (1908) that elevated levels of stress on simple jobs leads to higher levels of job performance. Likewise lower levels of stress are beneficial for highly complicated tasks. These findings point toward the beneficial effects of low to moderate levels of stress on job performance, but if the stress is of higher degree and is persistent in nature, literature reveals that it is the main culprit for many somatic symptoms of ill physical and psychological health (Steffy, & Jones, 1988; Benoliel, McCorkle, Georgiadou, Denton, & Spitger, 1990). Therefore, it results in decreased productivity, increased costs, and efficiency, lower morale, job dissatisfaction, turnovers, and absenteeism (Throckmorton, 2007; Healy & Mckay, 2000).

Nowadays relationship between medical care providers and receivers has been shifted towards new and challenging dynamics. Scientific and technological achievements in the fields of medicine and surgery along with exposure and diffusion of such information to general public (patients and their care givers), and the ever increasing number of patients have made the job for medical professional highly demanding and challenging. Usually their job is characterized by extreme workloads (Firth-Cozens, 1997), labor-intensive, potentially traumatic, time pressures, rotations, complexity and ambiguity (Caplan, Cobb, French, Harrison & Pinneau, 1975). Working under such circumstances, make them vulnerable to the bad effects of job related stress on their psychological and physiological well-being.

Medical professionals have to face stressful situations related to their job as an inherent aspect of their line of work (McCue, 1982). Studies have revealed that they are more vulnerable to work related
stress and negative experiences related to it as compared to other professions (Smith, Brice, Collins, Mathews & McNamara, 2000). In a study (Caplan, Cobb, French, Harrison & Pinneau, 1975) it was found that medical professionals experiences, in comparison to other professions, elevated levels of responsibility, job complexity and ambiguity as well as utmost work load. Factors contributing to it are: sensitive nature of medical profession, high workloads, working under time pressure, emotionally charged situations, life and death situations, critical decision making and in situations where the result of medical treatment is difficult to predict (Revicki & May, 1985). These factors related to work stress are in turn responsible for producing job dissatisfaction and burnouts in medical health care professionals (Chong, Killeen, & Clarke, 2004; Vasile, Vasillu, & Ojog, 2004). Especially those physicians and health care workers who are undergoing their training are more prone to be a victim of stress and burnouts (Butterfield, 1988).

Job related stress for medical workers can be classified into six main sources as indicated by the literature (Adeb-Saeedi, 2002). The first source is related to administrative rules and regulation, particularly those which are not viewed favorably by the individuals (e.g. disputes resolving, scheduling, rotations, special orders, unidentified patients, and workloads). The second source concerns to patient’s care, emergency cases, danger lists, and patient’s condition and pains. The third source relates to impaired communication with co-workers and other helping staff (Pope, 1997) the fourth source pertains to technical skills and expertise as a medical care provider. The fifth source of stress includes noise, hazardous and badly restricted work areas and conditions (Pope, 1997; Adeb-Saeedi, 2002). The compensation and reward system of medical institution is the last source. Also the literature review revealed that an additional major source of stress for medical professionals relates to the higher levels of experienced workloads. Typically, higher workload, in casualty unit’s context could range from higher numbers of patients visiting casualty unit, not having enough working staff,
little time for attending a single patient, to carrying out non-medical tasks (office work) (Blay, Cairns, Christolm, &O’Baugh, 2002). This increased workload has been found to affect their personal and social life adversely (The British Medical Association, 2002).

Among all other fields of medicine, emergency medicine stands out as the most stressful of all. It has been found that emergency medicine physicians have the highest levels of psychological distress and burnout in relation to other fields of medicine (Martini, Cynthia &Balon, 2006). Due to a wide array of factors, physicians who are working at emergency departments have high propensity of experiencing more intense and stressful conditions as compared to primary and general health care physicians. These include vulnerable situation of the patient being treated, intense emotional aspect of the situation, time pressure, critical decision making and contiguity of medical services, (Whitely, Gallery, Allison &Revicki, 1989; Schwartz, Black, Goldstein, Jozefowicz, &Emmings, 1987). Moreover, several risk factors are associated with high level of stress and burnouts in emergency medicine physicians such as transfer and counter-transfer, case variability, sleep deprivation, patient mortality, exposure of infectious disease, circadian disruption and get out of my emergency room patients (Popa et al, 2010).

Stress can be broadly defined as the outcome of any demand on the mind or body, to the extent when the demand exceeds the person’s belief that it can be managed, posing threats to his well-being (Lazarus and Folkman, 1984). It is a state of challenge and threat that interrupts the normal pace and stability of an individual’s life (Sanderson, 2004). Its sources may be found outside the body (environmental) or inside the body (psychological) in the form of distressing events or disturbing thoughts. The amount of stress generated in response to a specific stressor differs from individual to individual. Consequences of stress are not entirely harmful, in fact, low amounts have a motivational effect too (Weber, 1991). Nevertheless, persistent and severe emotional stress can lead an
individual from mere anxiety to psychopathologies and physiological disorders. Likewise, Adebanwi (1995) concluded that stress is a state in which an individual experiences frustration, fear, anger, which results in tension, anxiety, depression, loss of appetite and insomnia.

According to the transactional model of stress, a stressor is determined in terms of its demands experienced by the individual in question, also termed as cognitive appraisal (Folkman, & Lazarus, 1980; Folkman, & Lazarus, 1986). This appraisal is then, in turn, responsible for the attitude adapted by the individual towards specific job characteristics and environment (which contain stressor elements). The process of appraisal brings forth the coping mechanism as counter-measure to neutralize the effects of stressors and to retain productivity. A study done by Dewe (1993) on work stressors and their appraisal suggested that work stressors could be conceptualized as qualitatively different aspects of a situation rather than events and job characteristics, such as complexity and ambiguity (as in the case of medical professionals).

Over the years, two approaches have been followed by the researchers for conceptualizing coping strategies. One is that which was proposed by Lazarus and Folkman (1984), which distinguished coping into two primary classes: problem-focused coping and emotion-focused coping. The second approach underlines the differences among avoidance-based and approach-based coping strategies (Moos & Schaefer, 1993). Thus the recent studies of coping strategies, with their emphasis on empirically based categories, tend to sum up four factors: problem-focused coping, meaning-focused coping, avoidance-based coping, and social support coping (Folkman & Moskowitz, 2004). A more diverse and theoretically based approach of coping strategies is presented by Craver and his associates (Carver, Scheier, & Weintraub, 1989; Carver 1997), in which sixteen dimensions of coping are proposed. Among them five dimensions comprise different aspects of problem-focused coping (active coping, planning, suppression of competing activities, restraint
coping, seeking of instrumental social support). Another five dimensions comprise different aspects emotion-focused coping (seeking of emotional social support, positive reinterpretation, acceptance, denial, turning to religion); and the remaining six dimensions comprise such coping responses which are less useful (venting, behavioral disengagement, mental disengagement, humor, substance use, self-blame).

Due to numerous variables present in the workspace of emergency physicians, such as unusual work demands and repeated exposure to potentially traumatic events, they are placed well beyond the spectrum and cannot be related to the coping process of common individuals. Likewise it is also impossible for researchers to assume the coping process of emergency physicians on priority bases and beforehand. The literature provides us with several studies done on populations matching the emergency physicians on such variables as work demands and exposure of potentially traumatic events. In one study on Protective Services Personnel (Burke & Paton, 2006), researchers found that two distinctions i.e. problem-focused coping strategies (active coping, planning, & acceptance) and emotion-focused coping strategies (disengagement, & denial) were the mediating factors for job satisfaction, dislike, and burnouts. In a second study on volunteers for emergency services (Shipley & Gow, 2006), three dimensions of coping strategies were indicated: Adaptive coping (active coping, planning, & acceptance), Maladaptive coping (denial, self-blame, substance abuse, & disengagement), and Humor. Moreover, adaptive coping partially reflected job satisfaction and was usually applied as the first counter measure against stressor. Maladaptive coping came later in the equation when the individual cannot resort to adaptive coping or the stressor remains for longer durations. Thus, adaptive coping strategies were favored upon maladaptive strategies. These findings are consistent with those of Lazarus and Folkman (1984), that problem-focused coping tends to prevail when it is felt that some constructive measure can be taken, while emotion-focused coping tends to prevail when it is felt that the stressor is of enduring
nature. In a meta analysis study done by Littleton, Horsley, Siji & Nelson (2007) it was revealed that there exists a strengthened and positive relation between the use of avoidance focused coping strategies to deal with intense trauma, psychological, and psychosocial stressors/distress whereas problem focused strategies were least frequently used in dealing with such high intensity and emotionally charged situations (which lasted for little duration).

Research on coping strategies has also gained its importance due to the presence of a clear and consistent relationship among coping strategies and experienced psychological distress, well-being, and general health conditions, especially among emergency medical workers. Active coping strategies have been found to be correlated with lower score on general health questionnaires, suggesting their usefulness as a prevention measure against stressor, while passive and avoidance based styles have not been associated with higher score on general health questionnaires, reflecting effects of stress on physiological health (McPherson, Hale, Richardson, Obholzer, 2003; Dong, & Bishop, 1999). Avoidance and escape-avoidance coping strategies, whether cognitive or behavioral, have been found to be the major predictors for psychological distress (Beaton, Murphy, Johnson, Pike, & Cornell, 1999). Problem focused coping strategies have been related to both higher (Marmar, Weiss, Metzler, & Delucchi, 1996) and lower level of distress (Brown, Mulhern, & Joseph, 2002), while emotion-focused coping strategies have been associated with lower levels of distress (Brown, Mulhern, & Joseph, 2002), but seeking support and venting have not been found to have the same effects (Clohessy, & Ehlers, 1999), while strategies based on distraction and denial approaches were not in part related to mental health (Beaton, Murphy, Johnson, Pike, & Cornell, 1999; Clohessy, & Ehlers, 1999).

It should be kept in mind that every individual is unique with distinctly shaped personality resulting from many different social, cultural and psychological factors, which are responsible for determining his attitude towards life and stressors faced (Cooper &
Perceived Stress, Appraisal and Coping Strategies. . .

Several studies have revealed that medical professionals react differently on individual basis, when it comes to the perception of a stressor and coping mechanisms initiated to counter stressor. Factors responsible for such diversity includes, gender (Matheny, Ashby, & Cupp, 2005), age (Lee, & Wang, 2002), education, marital status, and size of household (Lambert, Lambert, & Ito, 2004) and length of service and working shifts (Bratt, Broome, Kelber, & Lostocco, 2000). It is also unresolved that being older in age represent having more experience, knowledge, status, or ranks, effecting in perception and coping of possible stressors. Therefore, in this research the role of such factors as demographic variables were studied to reach on a conclusion in determining their contribution in perception of stress and initializing coping mechanisms.

Also in the developing countries like Pakistan, social and political conditions also play a role as moderators of physician’s stress level, usually resulting in elevating levels of stress, burnouts and job dislike. Another reason is that Emergency Medicine has not acquired a status of specialty as yet. Therefore, working in Emergency Units becomes a compulsion, and physicians are eager to be transferred to other departments or in extreme cases leave their job for good. Social factors responsible for such situations are patients with family and financial problems, illiterate patients having very low or none formal social and medical education, violence and hostility, and extreme situations due to political imbalance. Such situations greatly affect the decision making process by hindering the communication between physician and patient, and above all they render the use of standard medicals protocols ineffective. Thus as a, result the continuity of treatment program is often at risk.

Casualty Units of Hospitals in Karachi are faced with highest workload as compared to other departments. Higher workloads for doctors at casualty units are defined in terms of greater number of patients seen during duty hours and severity of the case being treated, as compared to other departments. Activities of doctors working at
casualty units are mainly directed towards two types of patient population, (1) who visits casualty units when regular O.P.D is closed; they are assessed, prescribed medicine and are not admitted, (2) who visit emergency units due to severe medical crisis; first their condition is stabilized (which is the main responsibility of a doctor at casualty unit) and then they are referred to the concerned ward (department) for admission. Such patients includes victims of road accidents, firing etc.

To understand how these factors produce stress effects physicians and in turn affects the overall quality of medical treatment program, it is important to take into consideration the nature of stress, reactions towards stressors and the whole process by which stress is mediated in such situations. It is proven by past researches that physicians working at emergency departments of hospitals (in Pakistan) are subjected to psychological distress due to the sensitive nature of their job (Kausar & Khan, 2010), but little research is done which focus on the appraisal of this particular work related stress by physicians and on the nature of coping strategies used as a response to balance the equilibrium. As it is mentioned above that appraisal is the mediator of perceived stress, not solely the stressor (Lazarus, 1984). Therefore this study was designed to explore perceived stress, experienced excessive workload, stress appraisal and coping strategies in relation to the effects of demographic variables, with emphasis on the sensitive nature of job of a physician working at casualty unit.

Thus, objectives set forth for the present study were (a) to explore and observe the level of perceived stress and workload faced by doctors working at casualty units, the nature of cognitive appraisal and coping strategies being utilized to deal with the stressful work situation, (b) to assess Institutional affiliation, working shifts and gender-wise differences (demographic/background variables) for reported stress levels, workloads, nature of cognitive appraisal and use of coping strategies, (c) to explore relationship between perceived stress, stress appraisal measures and coping strategies, and (d) to explore the
impact of demographic characteristics, perceived stress and appraisal measures on coping strategies as potential predictors.

**Hypotheses**

1. Doctors at casualty unit will score higher on perceived stress scale and will be experiencing higher workloads.
2. There would be Institutional (Government, Private), working shift, and gender wise differences for perceived stress scores and scores on quantitative workload Inventory.
3. Gender-wise differences will also be present for cognitive appraisal and coping strategies.
4. There would be a relation between perceived stress, stress appraisal measures and coping strategies.
5. Perceived stress, cognitive appraisal and demographic characteristics will predict the nature of coping strategies applied.

**Methodology**

Conceptual framework for this study is shown in fig.1. A cross-sectional and convenient sampling approach was followed for data collection.

Fig.1
Participants

The sample for this study (n=80, Male=50, Female=30) consisted of male and female doctors (Medical Officers and House officers) which were serving at the casualty units of Government and Private hospitals for at least two months (Govt=40, Pvt=40). House officers working at casualty units were also included in this study but for them, no such criterion was set forth (Medical Officers=60, House Officers=20). Age ranged from 25-60 years, having 38 as median age. There were 39 single respondents (male= 17, female=22), and 41 married (male=33, female=8). Among them, 73 had M.B.B.S degree while 7 had done post-graduation. Distributions according to working shifts were as follows, 35 doctors belong to morning shift (male=19, female=16), 27 to evening shift (male=15, female=12), and 18 to night shift (male=16, female=2). After seeking formal institutional permission from respected hospitals, doctors were contacted at their work place (casualty unit) for data collection and were included in the study after having their informed consent. To obtain sample from government hospital, Civil Hospital Karachi was reached. At the time of data collection Lyari Operation was also in progress due to which the numbers of injured people coming to the casualty unit were raised considerably. Therefore it was taken into account that data collection process should not at any cost interfere with the professional duties of the respondents.

Measurement

For assessment purpose participants were asked to fill questionnaires consisting of the following psychological measurement. Permission to use these scales from their respected authors has been granted to the researcher.

Demographic Questionnaire. A demographic questionnaire was constructed in order to gain relevant demographic information concerning the respondent including gender, age, ethnicity,
designations, total length of service, length of service at casualty and qualification.

**Quantitative workload inventory (QWI).** Quantitative workload inventory (Spector & Jex, 1998) is a self-report 5 item scale measuring the difficulty faced by a worker due to the amount and quantity of his or her work. Respondents are to rate a statement regarding its occurrence on a five response choice scale, from “less than once per month or never” (code=1), to “several times per day” (code=5). This scale has possible range of scores from 5 (lowest) to 25 (highest). This scale has showed high internal consistency of $\alpha = 0.82$.

**Perceived stress scale (PSS-10).** Perceived Stress Scale (PSS-10; Cohen & Williamson, 1988) is a self-report scale consisting of ten items which measures the stress perceived by an individual relating to life situations. Also items are such to point out how much an individual appraise his or her life situations as unpredictable, uncontrollable and overload (Cohen, Kamarck, Mermelstein, 1983). Each item has five response options. Respondents are to rate every statement from Never to Very Often (0=Never, 1=Almost Never, 2=Sometimes, 3=Fairly Often, & 4= Very Often). High scores on PSS are associated with vulnerability to stress and depressive symptoms. Alpha coefficient value (Cronbach’s alpha) for this scale is 0.78.

**Stress appraisal measure (SAM).** Stress Appraisal Measure (SAM; Peacock & Wong, 1990) is an instrument to measure the nature of appraisal and its type, namely primary appraisal and secondary appraisal, based on a multidimensional approach. This scale consist of 28 items and respondents have to rate each statement on a five response option scale ranging from Not at All to Extremely (1=Not at All, 2=Slightly, 3=Moderately, 4=Considerably & 5=Extremely). Primary appraisal has three subscales, namely Threat, Challenge, & Centrality. Likewise Secondary appraisal constitutes of three subscales, namely Controllable by Self, Controllable by Others, & Uncontrollable. There is one additional subscale to measure overall perceived stress,
Stressfulness. Alpha values for internal consistency of these subscales range between 0.74-0.90, except the Uncontrollable subscales, for which alpha value was 0.51.

**Brief - COPE.** Brief COPE (Carver, 1997) is the shortened version of The COPE Scale. Lazarus and Folkman (1984) proposed the widely accepted classification of coping into Problem Focused and Emotion Focused Coping, but according to Carver this distinction is “too simple”, therefore COPE inventory was developed which Subdivides Coping according to different ways individuals used to deal with their problems, stress and emotional regulation (Carver, Scheier, & Weintraub, 1989) and was based on the model of behavioral self-regulation (Carver & Scheier, 1990). Brief COPE contains 28 items (measuring fourteen coping reactions with two items per scale), and with four response options for every item (1=I haven’t been doing at all, 2=I’ve been doing this a little bit, 3=I’ve been doing this a medium amount, & 4=I’ve been doing this a lot). Cronbach’s alpha values calculated for subscales were from .50 to .90.

**Operational Definitions**

The following concepts are operationally defined in the literature as follows:

**Stress:** It is defined as “a transactional relationship between the person and the environment appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being” (Lazarus & Folkman, 1984, p. 33).

**Occupational (job related) stress:** It is defined as the work-related environmental characteristics or events which are perceived by employees to impact their health and well-being (Hurrell, Nelson, and Simmons, 1998).
Quantitative Workload: It is the amount or quantity of work in a job, as opposed to qualitative workload which is the difficulty of the work. Specifically it pertains to the quantity/amount of work assigned to or expected from a worker in a specified time period. Higher levels indicate that assigned work taxes the resources, skills and available time limits of an employee regarding assigned job (Spector and Jex, 1998).

Cognitive-Relational Theory/ Transactional Model: According to it stress is described as “an evaluative process that determines why and to what extent a particular transaction or series of transactions between the individual and the environment is stressful” (Lazarus & Folkman, 1984, p. 19).

Cognitive appraisal: It is defined as the individual’s evaluation of the situation, if it is threatening to his or her well-being or not, and the possible responses available in order to control the situation and deal with the stressor (Folkman, Lazarus, Dunkel-Schetter, DeLongois, & Gruen, 1986).

Primary Appraisal: It is defined as the initial stage of cognitive appraisal which constitutes the individual perception regarding a particular stimulus, upon which it decides whether the stimulus/event or its outcome will be threatening for the individual (Folkman, Lazarus, Dunkel-Schetter, DeLongois, & Gruen, 1986).

(a) Challenge Appraisal: It is a form of constructive reappraisal and includes the evaluation of potential gain in certain stressful situations (Peacock & Wong, 1990).

(b) Centrality Appraisal: It is related to tasks, goals, and beliefs, and commitments, leading to the appraisal of events and situations as significant and important for oneself, usually resulting in increased distress (Peacock & Wong, 1990).
(c) Threat Appraisal: It is related to the evaluation of potential harm or loss in a certain situation, event or its outcomes (Peacock & Wong, 1990).

Secondary Appraisal: It is defined as the second stage of cognitive appraisal which constitutes the individual's evaluation of his or her own resources in order to deal with the stressful event or situation successfully (Lazarus & Folkman, 1984).

(a) Self-control Appraisal: It is related to the evaluation of situation as having the ability to overcome stressor by oneself (Peacock & Wong, 1990).

(b) Control-Others Appraisal: It is related to the evaluation of situation as having available resources by others that could help overcome the stressor.

(c) Uncontrollability Appraisal: It is related to the evaluation of situation as having minimal or no control over the stressor, by oneself or others.

Coping: It is defined as the “ongoing cognitive and behavioral efforts to manage specific external and or internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus, 1993).

Coping strategies: “Thoughts and actions individuals use to change the perceived experience of a stressful event so as to master, reduce or tolerate the demand created by that event” (Folkman & Lazarus, 1980).

(a) Problem-Focused Coping: These are groups of coping strategies directed towards problem solving, and doing something constructive in order to achieve a resolve (Folkman & Lazarus, 1980).

(b) Emotion-Focus Coping: These are group of coping strategies directed towards minimizing and in turn reducing the
emotional consequences of facing a stressor (Folkman & Lazarus, 1980).

(c) **Avoidance-based Coping**: It is a maladaptive coping pattern characterized by a tendency to avoid the stressor, both psychologically and physically (mainly composed of Emotion-focused Coping) (Moos & Schaefer, 1993).

(d) **Approach-based Coping**: It is a constructive pattern characterized by tendency to approach and face the stressor (mainly composed of Problem-Focused Coping) (Moos & Schaefer, 1993).

(e) **Meaning-focused coping**: These coping strategies rely on searching and modifying meaning to an adverse situation or an event (stressor) (Folkman & Moskowitz, 2004).

(f) **Seeking Social Support**: These coping strategies utilize support from others present in the environment or in the social circle of the individual. They could be helpful sometime, but not the other (Folkman & Moskowitz, 2004).

Brief-Cope Dimensions (Carver, Scheier, & Weintraub, 1989; Craver, 1997):

(a) **Planning**: It is thinking about how to cope with a stressor, involving action based strategies.

(b) **Use of emotional support**: It is the seeking of social support for obtaining advice, assistance and knowledge.

(c) **Use of instrumental support**: It is the seeking of social support for obtaining moral support, sympathy and empathy from others.

(d) **Behavioral Disengagement**: It is the elimination of one’s effort to overcome the stressor, or to leave the stressful situation on its own.

(e) **Denial**: It is denying the reality and occurrence of the stressful event that allows that event to be ignored completely.

(f) **Acceptance**: It is the acceptance of the reality of a stressful situation.
Research Perceived Stress, Appraisal and Coping Strategies.

(g) **Religion**: It refers to the tendency of turning to religion and engaging in religious beliefs and rituals as a coping response.

(h) **Active coping**: It is taking active steps to in order to deal with stressor effectively and to minimize the effects, experienced thereupon.

(i) **Self-Distraction**: It is the strategy designed to distract oneself from involving in and thinking about the goals or environmental aspects which are affected by stressor.

(j) **Positive Reframing**: Also termed as positive reappraisal, it is directed towards creating a stressful transaction in constructive terms.

(k) **Self-blame**: It is the criticizing of oneself for being responsible in the stressful situation

(l) **Humor**: It is the use of humor and fun to change the perception and to distract oneself

(m) **Venting**: It entails a focusing on stressor and its emotional elements

(n) **Substance Abuse**: It is the use of drugs and other perception altering medications as a coping strategy.

**Results:**

Data were analyzed using inferential and descriptive statistics with the aid of IBM SPSS v.20. Descriptive statistics was used for analysis of demographic information regarding the workload, perceived stress, stress appraisal subscales, and types of Coping Strategies used by respondents in relation to working at casualty units at government and private hospitals. Inferential statistics were applied in the calculation of predictors for coping strategies.

Results in table 1 indicate the mean score of respondents for PSS, QWI, Stress Appraisal Measures and Coping Strategies (Brief COPE). It is evident from the scores that doctors working at casualty units of both government and private hospitals are under heavy workloads and facing a lot of stress as the mean score are above the
cut-off points. Table 1 further depicts that doctors at casualty units appraised the situation as more threat, stressful, centrality and uncontrollable and less challenge, controllable by self and controllable by others. Also the predominant coping strategies applied were self distraction, active coping, positive reframing, planning, behavioral disengagement, religion, and use of instrumental support while humor, substance use, use of emotional support and denial were the least frequent used strategies.

Table 1
Means and Standard Deviations for Perceived Stress Scale, Quantitative Workload Inventory, Stress Appraisal Measure and Brief COPE (n=80)

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
<th></th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSS</td>
<td>29.13</td>
<td>6.84</td>
<td>Denial</td>
<td>3.65</td>
<td>1.54</td>
</tr>
<tr>
<td>QWI</td>
<td>17.51</td>
<td>5.51</td>
<td>Substance Use</td>
<td>2.07</td>
<td>0.72</td>
</tr>
<tr>
<td>SAM (Subscales)</td>
<td></td>
<td></td>
<td>Use of emotional Support</td>
<td>4.5</td>
<td>1.66</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Use of instrumental Support</td>
<td>5.25</td>
<td>1.69</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Behavioral Disengagement</td>
<td>4.7</td>
<td>2.83</td>
</tr>
<tr>
<td>Threat</td>
<td>14.61</td>
<td>2.54</td>
<td>Venting</td>
<td>4.52</td>
<td>1.19</td>
</tr>
<tr>
<td>Challenge</td>
<td>10.61</td>
<td>3.976</td>
<td>Positive Reframing</td>
<td>5.48</td>
<td>1.79</td>
</tr>
<tr>
<td>Centrality</td>
<td>11.93</td>
<td>2.55</td>
<td>Planning</td>
<td>5.32</td>
<td>1.63</td>
</tr>
<tr>
<td>Control-Self</td>
<td>10.36</td>
<td>3.44</td>
<td>Humor</td>
<td>3.43</td>
<td>1.72</td>
</tr>
<tr>
<td>Control-Others</td>
<td>9.04</td>
<td>3.06</td>
<td>Acceptance</td>
<td>5.9</td>
<td>1.32</td>
</tr>
<tr>
<td>Uncontrollable</td>
<td>12.16</td>
<td>3.51</td>
<td>Brief COPE (Subscales)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stressfulness</td>
<td>13.89</td>
<td>3.31</td>
<td>Religion</td>
<td>5.95</td>
<td>1.84</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Self-Distraction</td>
<td>4.68</td>
<td>1.58</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Self-Blame</td>
<td>4.4</td>
<td>1.69</td>
</tr>
<tr>
<td>Active Coping</td>
<td>5.93</td>
<td>1.78</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: PSS=Perceived Stress Scale, QWI=Quantitative Workload Inventory, & SAM= Stress Appraisal Measure
Table 2 shows the difference of scores in perceived stress and quantitative workload among three working shifts namely Morning (First), Evening (Second), and Night (Third). It shows that doctors working in Morning shift are subjected to heavier workloads and resulting stress as compared to those working in other two shifts. Doctors in Night shift reported lesser amounts of workload and perceived stress.

### Table 2

**Means and Standard deviations for Perceived Stress Scale, & scores on Quantitative Workload Inventory, according to working shift of respondents (n=80)**

<table>
<thead>
<tr>
<th>Scales</th>
<th>Working Shifts</th>
<th>Mean</th>
<th>SD</th>
<th>Mean</th>
<th>SD</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Morning (n=35)</td>
<td></td>
<td></td>
<td>Evening (n=27)</td>
<td></td>
<td>Night (n=18)</td>
<td></td>
</tr>
<tr>
<td>PSS</td>
<td>26.06</td>
<td>7.96</td>
<td>23.78</td>
<td>5.71</td>
<td>20.67</td>
<td>3.39</td>
<td></td>
</tr>
<tr>
<td>QWI</td>
<td>17.64</td>
<td>4.25</td>
<td>15.96</td>
<td>4.22</td>
<td>15.11</td>
<td>4.53</td>
<td></td>
</tr>
</tbody>
</table>

Note: PSS=Perceived Stress Scale, & QWI=Quantitative Workload Inventory

A series of independent sample t-test were carried out in order to assess institutional affiliation, and gender differences in perceived stress and higher workloads (scores on QWI). data presented in Table 3. It was found that doctors working at government hospital were facing more workload (t=4.60, ρ = d” .000) and stress (t=4.12, ρ = d” .000). Gender wise comparison for perceived stress showed that male respondents reported significantly higher levels of stress (t=5.30, ρ = d” .000) in comparison with male respondents. No such gender differences were present for reported quantitative workload.
Table 3
**t-tests showing, Institutional, Marital, and Gender Differences for Perceived Stress Scale, & scores on Quantitative Workload Inventory, (n=80, df=78, two tailed)**

<table>
<thead>
<tr>
<th>Institution of Respondents</th>
<th>Mean</th>
<th>SD</th>
<th>Mean</th>
<th>SD</th>
<th>t</th>
<th>ρ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scales</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PSS</td>
<td></td>
<td>QWI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government (n=40)</td>
<td>28.93</td>
<td>8.67</td>
<td>21.6</td>
<td>4.32</td>
<td>4.12</td>
<td>0</td>
</tr>
<tr>
<td>Private (n=40)</td>
<td>18.43</td>
<td>4.01</td>
<td>14.43</td>
<td>3.76</td>
<td>4.6</td>
<td>0</td>
</tr>
<tr>
<td>Gender of Respondents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scales</td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
<td>t</td>
<td>ρ</td>
</tr>
<tr>
<td></td>
<td>PSS</td>
<td></td>
<td>QWI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male (n=50)</td>
<td>30.74</td>
<td>6.983</td>
<td>19.8</td>
<td>5.54</td>
<td>5.3</td>
<td>0</td>
</tr>
<tr>
<td>Female (n=30)</td>
<td>16.38</td>
<td>4.38</td>
<td>16.5</td>
<td>4.38</td>
<td>-0.11</td>
<td>0.9</td>
</tr>
<tr>
<td>Working Shifts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scales</td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td></td>
<td>PSS</td>
<td></td>
<td>QWI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Morning (n=35)</td>
<td>26.06</td>
<td>7.96</td>
<td>23.78</td>
<td>5.71</td>
<td>20.67</td>
<td>3.39</td>
</tr>
<tr>
<td>Evening (n=27)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Night (n=18)</td>
<td>17.64</td>
<td>4.25</td>
<td>15.96</td>
<td>4.22</td>
<td>15.11</td>
<td>4.53</td>
</tr>
</tbody>
</table>

**Note:** PSS=Perceived Stress Scale, & QWI=Quantitative Workload Inventory

**Gender wise comparisons were also done for stress appraisal measures and coping strategies by conducting another series of independent sample t-test (Table 4). Male respondents perceived working at casualty units as significantly more threatful (t=2.73, ρ = d” .20), while female respondents scored higher on centrality (t=3.85, ρ = d” .001). Also Male respondents appraised the situation more controllable by self (t=2.03, ρ = d” .04), whereas female respondents appraised the situation as more controllable by others (t=2.22, ρ = d” .04). In response to the stressful working situation, male respondents applied significantly more Active Coping (t=2.55, ρ = d” .01), use of instrumental support (t=2.03, ρ = d” .04), behavioral disengagement (t=2.06, ρ = d” .04) and self blame coping strategies (t= -2.16, ρ = d” .03) as compared to their female counter parts. On the other hand, female respondents more significantly applied self-distraction**
counterparts ($-2.19 \rho = d'' .03$), use of emotional support ($t = 2.36, \rho = d'' .02$), and religious ($t = 2.08, \rho = d'' .04$) coping strategies as compared to male respondents.

Table 4

Gender wise differences among Stress Appraisal Measures (SAM) & Coping Strategies (Brief-COPE), ($n=80, df=78$, two tailed)

<table>
<thead>
<tr>
<th>Scales</th>
<th>Males (n=50)</th>
<th>Females (n=30)</th>
<th>t</th>
<th>$\rho$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threat</td>
<td>15.32</td>
<td>13.43</td>
<td>2.373</td>
<td>0.02</td>
</tr>
<tr>
<td>Centrality</td>
<td>10.1</td>
<td>13.02</td>
<td>3.858</td>
<td>0</td>
</tr>
<tr>
<td>Control Self</td>
<td>10.9</td>
<td>8.47</td>
<td>2.035</td>
<td>0.041</td>
</tr>
<tr>
<td>Control Others</td>
<td>7.87</td>
<td>9.74</td>
<td>2.223</td>
<td>0.045</td>
</tr>
<tr>
<td>Brief COPE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Distraction</td>
<td>4.38</td>
<td>5.17</td>
<td>-2.194</td>
<td>0.031</td>
</tr>
<tr>
<td>Use of Emotional Support</td>
<td>4.02</td>
<td>5.64</td>
<td>2.364</td>
<td>0.02</td>
</tr>
<tr>
<td>Use of Instrumental Support</td>
<td>4.58</td>
<td>3.69</td>
<td>2.037</td>
<td>0.042</td>
</tr>
<tr>
<td>Active Coping</td>
<td>5.67</td>
<td>3.27</td>
<td>2.55</td>
<td>0.01</td>
</tr>
<tr>
<td>Behavioral Disengagement</td>
<td>4.28</td>
<td>3.01</td>
<td>2.06</td>
<td>0.04</td>
</tr>
<tr>
<td>Religious</td>
<td>5.31</td>
<td>3.98</td>
<td>2.08</td>
<td>0.04</td>
</tr>
<tr>
<td>Self-Blame</td>
<td>4.87</td>
<td>3.25</td>
<td>-2.16</td>
<td>0.03</td>
</tr>
</tbody>
</table>

Pearson correlation was also carried out to find the relationship of perceived stress with Cognitive appraisal and coping strategies (Table 5), and relationship among Stress appraisal measures and Coping strategies (Table 6).

It was found that perceived stress has a significant positive relationship with the cognitive appraisal of Threat ($r = .39, p \leq .01$),...
Uncontrollable \( (r = .34, p = \leq .05) \), and Stressfulness \( (r = .41, p = \leq .01) \), while having significant negative relationship with Controllable by Others \( (r = -.24, p = \leq .05) \) and Challenge \( (r = -.22, p = \leq .05) \) (Table 5).

Analysis pertaining to perceived stress and coping strategies (Table 5) revealed that perceived stress has significant positive relations with Self Distraction \( (r = .39, p = \leq .01) \), Denial \( (r = .32, p = \leq .01) \), Use of emotional Support \( (r = .22, p = \leq .05) \) and religion \( (r = .31, p = \leq .01) \). On the other hand perceived stress showed negative relationship with Positive reframing \( (r = -.24, p = \leq .05) \), and Active Coping \( (r = -.24, p = \leq .05) \).

Table 5

<table>
<thead>
<tr>
<th>Stress Appraisal Measures</th>
<th>Perceived Stress</th>
<th>Coping Strategies</th>
<th>Perceived Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threat</td>
<td>.35*</td>
<td>Self-Distraction</td>
<td>.28*</td>
</tr>
<tr>
<td>Challenge</td>
<td>-.22*</td>
<td>Positive Reframing</td>
<td>-.24*</td>
</tr>
<tr>
<td>Control Others</td>
<td>-.24*</td>
<td>Denial</td>
<td>.32*</td>
</tr>
<tr>
<td>Centrality</td>
<td>.42**</td>
<td>Use of emotional Support</td>
<td>.22*</td>
</tr>
<tr>
<td>Stressfulness</td>
<td>.38*</td>
<td>Religion</td>
<td>.31*</td>
</tr>
</tbody>
</table>

* \( \rho < 0.05 \), ** \( \rho < 0.01 \), (two tailed)

Note: Only Significant Results are reported here
Pearson $r$ was calculated to assess the relationship among Coping strategies and Stress appraisal measures (Table 6). It revealed that appraisal of threat has negative relationship with Instrumental Support ($r = -.28, p = \leq .01$), and Ventiing ($r = -.27, p = \leq .05$), appraisal of Centrality has significantly positive relations with self-distraction ($r = .33, p = \leq .01$), and denial ($r = .35, p = \leq .01$), appraisal of controllable by others has significantly positive relationship with Positive reframing ($r = .37, p = \leq .01$), and negative relation with self-distraction ($r = -.39, p = \leq .01$), appraisal of Uncontrollable showed positive relationship with ‘behavioral disengagement’ ($r = .31, p = \leq .01$), while negative relations with positive reframing ($r = -.22, p = \leq .05$), and appraisal of stressfulness showed positive relationships with ‘humor’ ($r = .27, p = \leq .05$), and ‘religion’ ($r = .25, p = \leq .05$).

Table 6

<table>
<thead>
<tr>
<th>Coping Strategies</th>
<th>Stress Appraisal Measures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Threat</td>
</tr>
<tr>
<td>Self-Distraction</td>
<td></td>
</tr>
<tr>
<td>Denial</td>
<td></td>
</tr>
<tr>
<td>I. Support</td>
<td>-.28 **</td>
</tr>
<tr>
<td>B. Disengagement</td>
<td></td>
</tr>
<tr>
<td>Ventiing</td>
<td>.27 *</td>
</tr>
<tr>
<td>P. Reframing</td>
<td></td>
</tr>
<tr>
<td>Humor</td>
<td></td>
</tr>
<tr>
<td>Religion</td>
<td></td>
</tr>
</tbody>
</table>

*p = 0.05, ** p = 0.01, (two-tailed) Note: Only Significant Results are reported here

Subsequent to co relational analysis, regression analysis was also done to determine the potential predictors of coping strategies using stress appraisal measures and demographic variables as predictors. Results for ‘self distraction Coping’ indicated that three predictor variables explained 35% of the variance ($R^2 = .35$,
F(3, 76) = 8.759, p < .000, among them were PSS Scale scores ($\beta = -.227, p = .03, 95\% CI (-.40, -.10)$), Centrality ($\beta = .208, p = .05, 95\% CI [-.001, 1.187]$), Controllable by others ($\beta = -.114, p = .003, 95\% CI (-.18, -.03)$). For Denial one predictor variables emerged as significant predictor ($R^2 = .21, F(1.78) = 11.32, p = < .001$), namely Centrality ($\beta = .29, p = .005, 95\% CI (.03, .20)$). Use of instrumental Support ($R^2 = .08, F(1.78) = 10.76, p = < .01$) was predicted by appraisal of threat ($\beta = -.28, p = .01, 95\% CI (-.24, -.03)$). For Behavioral Disengagement two variables emerged as significant predictors ($R^2 = .18, F(2.77) = 8.84, p = < .000$), which were institution affiliation of respondents ($\beta = .30, p = .005, 95\% CI (.67, 2.82)$), and appraisal of uncontrollable ($\beta = -.25, p = .01, 95\% CI (-.27, -.02)$). For venting as a coping strategy two variables were noted as predictors ($R^2 = .12, F(2.77) = 5.49, p = < .006$), which were appraisal of threat ($\beta = -.32, p = .004, 95\% CI (-.27, -.05)$) and centrality ($\beta = .23, p = .03, 95\% CI (.08, .23)$). For ‘positive reframing two variables emerged as significant predictors ($R^2 = .18, F(2.77) = 8.76, p = < .000$), which were centrality ($\beta = .36, p = .001, 95\% CI (.08, .28)$) and uncontrollable ($\beta = -.22, p = .03, 95\% CI (-1.67, -.008)$). For ‘humor’, stressfulness emerged as a predictor ($R^2 = .08, F(1.78) = 6.37, p = < .01$) [$\beta = .27, p = .01, 95\% CI (-.25, -.031)$). For ‘religion’ as a coping strategy, two predictor variables were found ($R^2 = .18, F(2.77) = 4.81, p = < .01$), which were stressfulness ($\beta = -.27, p = .01, 95\% CI (-.27, -.03)$) and control Others [$\beta = -.22, p = .001, 95\% CI (-.195, -.002)$].

Table 7

Regression Analysis for Predictors of Coping Strategies using Stress Appraisal Measures and Demographic variables predictors (n=80)
Research

Perceived Stress, Appraisal and Coping Strategies.

<table>
<thead>
<tr>
<th>Outcome Variable</th>
<th>Predictor</th>
<th>B</th>
<th>SEB</th>
<th>β</th>
<th>R</th>
<th>R²</th>
<th>F</th>
<th>R²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Self-Distraction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Centrality</td>
<td>.138</td>
<td>.043</td>
<td>.308**</td>
<td>.56</td>
<td>.31</td>
<td>.27</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Control Others</td>
<td>-.124</td>
<td>.38</td>
<td>-.317**</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Denial</td>
<td>.123</td>
<td>.04</td>
<td>.296**</td>
<td>.48</td>
<td>.21</td>
<td>.19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Central</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Use of instrumental Support</td>
<td>Threat</td>
<td>-.138</td>
<td>.05</td>
<td>-.28*</td>
<td>.28</td>
<td>.08</td>
<td>.07</td>
</tr>
<tr>
<td></td>
<td>Behavioral Disengagement</td>
<td>Institute</td>
<td>1.75</td>
<td>.54</td>
<td>.33**</td>
<td>.43</td>
<td>.18</td>
<td>.16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Uncontrollable</td>
<td>-.148</td>
<td>.06</td>
<td>-.25**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vending</td>
<td>-.16</td>
<td>.05</td>
<td>-.32**</td>
<td>.35</td>
<td>.12</td>
<td>.10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Threat</td>
<td>.11</td>
<td>.05</td>
<td>.23*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Central</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Positive Reframing</td>
<td>Central</td>
<td>.18</td>
<td>.05</td>
<td>.36***</td>
<td>.43</td>
<td>.18</td>
<td>.16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Uncontrollable</td>
<td>-.08</td>
<td>.04</td>
<td>-.22*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Humor</td>
<td>-.14</td>
<td>.05</td>
<td>-.27**</td>
<td>.27</td>
<td>.07</td>
<td>.06</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Stressfulness</td>
<td>-.15</td>
<td>.05</td>
<td>-.27**</td>
<td>.33</td>
<td>.11</td>
<td>.10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Religion</td>
<td>-.09</td>
<td>.04</td>
<td>-.22***</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p d” 0.05, ** p d”0 .01, *** p d” 0.001. Note; Only Significant Results are Reported Here

Discussion

Present study examines the psychological impacts of stress perceived by doctors working at casualty units in relation to the sensitive nature of their job, its effects on cognitive appraisal and the coping strategies which are elicited in response to deal with such persisting stress. Differences regarding these variables due to gender, institutional affiliation (government and private), and working shifts were also investigated. Furthermore, this study examined the relationship found among perceived stress, cognitive appraisal and coping strategies in order to have a detailed insight on the response mechanisms for dealing with such high intensity work stress and assess potential predictors for coping strategies in such situations.
It was found that doctors at casualty units were facing higher levels of perceived stress, with highest workload. Mean score for perceived stress scale in our study was 29.13, with a standard deviation of 6.84. This value is beyond the cutoff score of the scale, and also higher from the mean of a previous study done on 2387 doctors, in which mean score was 19.62, with SD 7.94 (Cohen & Williamson, 1988). This proves that doctors at casualty units of Karachi are experiencing higher levels of stress than normal. This finding in conjunction with higher scores on quantitative work load inventory (M=17.51, SD=5.51) indicates toward the fact that working environment of casualty units of Karachi are characterized by intensely stressful conditions producing higher workloads, which are responsible for generating higher stress in doctors at duty. These finding are consistent with previous researches which showed that physicians working at casualty units (ER) are highly at risk of facing more severe and stressful conditions and as a result have highest levels of psychological distress and burnouts (Martini, Cynthia & Balon, 2006; Whitely, Gallery, Allison & Revicki, 1989).

Working at casualty unit was appraised as more threat, uncontrollable and stressful, while less challenging, controllable by self and others. These results are in line with past studies which show that casualty units’ situations are perceived as more threat full and stressful (Martini, Cynthia & Balon, 2006; Popa et al, 2010; Kausar & Khan, 2010). Also higher scores on appraisal of uncountable, and low scores on controllable by self and controllable by others, are explained by the fact that doctors working at casualty units and ER, usually perceive that they are not well-equipped to face the stressful situation on their own and that they receive minimal or no support from their employers (and managers) in dealing with such situations (Healy, & Tyrrell, 2011). But at the same time these results contradict with the findings of a study done in similar (Pakistan’s) cultural context, (Kausar & Khan, 2010) that doctors and paramedical staff at casualty departments appraised the situation as more challenging, while in this...
study respondents scored lower on challenge dimension. It could be attributed to the unique social and political conditions of Karachi and that fact that mentioned study had paramedical staff as a part of the population also, while the present study is solely concerned with doctors.

In response to such high stress and workload, frequently employed coping strategies were self-distraction, Use of emotional and instrumental support, Behavioral Disengagement, Positive reframing, Venting and Religion, while least frequently employed were Substance use, Active Coping, Humor, Self-Blame and Planning. Here we can see that both adaptive and maladaptive coping styles are being utilized. It is in part due to the fact that at exposure to stressor, adaptive and problem focused coping mechanisms are utilized at first (Lazarus and Folkman, 1984), but when the stressors has to be endured, maladaptive and emotions focused coping strategies come into play to externalize and detach from the emotional aspect of stressful situations (Lazarus and Folkman, 1984; Shipley &Gow, 2006). These findings are in line with researches which showed that individuals facing many health risk behaviors (McCubbin, Needle & Wilson, 1985) used such coping mechanisms which were aimed at externalizing their feelings.

The finding that Substance Use is the least frequent employed coping strategy tends to conflicts with previous findings (Hughes, Baldwin, Sheehan, Conrad and Storr, 1992) which showed that ER residents have higher levels of substance abuse as compared to other specialties. It is due to the fact that items of Brief-COPE scale for measuring substance use are worded such that they include direct reference to alcohol (items 4 & 11), as alcohol consumption is prohibited in Pakistan, respondents have either have not reported substance use purposefully or they were not using alcohol, but still the possibility for other drug abuse is present. Therefore, for future studies with such population, it is recommended that items measuring
substance abuse should not be narrowed down to alcohol or having direct references to it.

Differences were observed regarding perceived stress and workload reported by doctors working at government hospital and private hospitals, as previous literature points towards gender differences as a potential determinat of stress (Goldberg, 1996; Matheny, Ashby, & Cupp, 2005). It was found that doctors at Government hospital were facing significantly higher levels of perceived stress and workload in relation to those working at private hospitals. It could be attributed to the fact that private medical facilities are much expensive, resulting in high rush of patients at government hospitals. Secondly, victims of road accidents and street crimes are mainly taken to government hospitals due to medico-legal formalities. Gender-wise differences were not found for quantitative workload as both male and female respondents reported equal amounts of workload but for perceived stress, male respondents scored significantly higher than female respondents. This gender difference is contradictory to previous findings (Goldberg, 1996; Revicki, D. A., Whitley, T. W., & Gallery, M. E., 1993) which pointed out female gender as an independent variable for perceived stress among residents and physicians working at ER (casualty units). For such contradiction, social and political situation is of relevance. It is to note that due to political and social situation of Karachi, the proportion of female residents is much lower than males (excluding house officers and trainees), also that no female doctor is appointed in night shifts. The respect given to women is also a factor due to which male doctors have to deal with aggressive patients and kin of patients. Secondly, similar contradictory results were also observed in a research done in the neighboring country of India (Irfana, 2012). This might suggest that in South Asian context, male doctors are more prone to stress than their female counterparts.

Gender wise difference was also observed for cognitive appraisal and coping strategies, as it was indicated in the literature (Matheny, Ashby, & Cupp, 2005). It was found that male doctors...
appraised working at casualty units as more ‘threat and controllable by self’ in relation to their female counterparts, while female doctors appraised more Centrality and Controllable by others, as compared to their male counterparts. These results also strengthen the previous results as stress levels were found to be elevated for male doctors. For coping strategies, male doctors tend to employ more active coping, use of instrumental support, ‘behavioral disengagement’, ‘religion’ and ‘self blame’ significantly than female doctors who frequently employed ‘self distraction’ and ‘use of emotional support’ more than their male counterparts. It is to be noted that this pattern of gender differences for males contradicts with previous findings (Matud, 2004) in which it is associated with female subjects. These results can also be associated to the fact that male respondents were facing significantly higher levels of stress than female respondents.

Differences were also observed for the scores of perceived stress scale and Quantitative workload inventory among three working shifts namely Morning (First), Evening (Second), and Night (Third), as literature has also pointed towards the effects of working shifts in determining stress (Bratt, Broome, Kelber, & Lostocco, 2000). It was found that doctors of Morning shift reported more workloads and as a result they scored higher on perceived stress scale as compared to doctors on other two working shifts. These remaining two working shifts reported lesser workloads and perceived stress, namely Evening and Night shift respectively. It could be attributed to the factor that most patients visits ER and OPDs during morning shifts, and their numbers decline as the working shift continues to Evening and then Night.

In this present study significant relationship was found among perceived stress and workload for these two variables, perceived stress and workload, a significantly high positive correlation was found. This finding indicates that high workloads are also a significant contributor to overall perceived stress, also indicated by the relation between working shifts, quantitative workload and
perceived stress (especially, in the case of government hospital) as mentioned earlier in this study (Firth-Cozens, 1997).

Results for co relational analysis for perceived stress, cognitive appraisal and coping strategies showed that perceived stress has a significantly positive relationship with cognitive appraisal of threat, centrality and stressfulness, while negative relation was found with the appraisal of challenge and control others. For coping strategies perceived stress was found to correlate positively with self distraction, denial and use of emotional support and religion, while it negatively correlated with positive reframing. These results are in line with previous research findings (Lazarus and Folkman, 1984; Folkman, Lazarus, Gruen, & DeLongis, 1986; Lazarus, 1993).

Results for relationship between cognitive appraisal and coping strategies showed that cognitive appraisal of threat had positive relations with behavioral disengagement and use of instrumental support, appraisal of centrality had positive relations with self-distraction and denial, appraisal of control others had positive relations with positive reframing and negative relations with self-distruction, and the appraisal of stressfulness has positive relations with humor and religion as coping strategies. These findings are in line with cognitive-relational theory that cognitive appraisal is the determinant of coping process (Lazarus and Folkman, 1984). These results also showed that employed coping strategies could be best understood if the boundaries for problem focused coping and emotion focused coping are not so rigid. Because both type of coping domains namely problem focused and emotional focused coping tend to employ some part of those strategies which are theoretically not considered in that domain, for example, planning can be seen at work for emotion focused coping (Carver, Scheier, & Weintraub, 1989).

Similarly, (Ramírez-Maestre, Esteve, & Lopez, 2008) it was reported higher level of challenge and centrality appraisal are highly correlated with the elevated levels of active coping strategies and negatively correlated with passive coping strategies. Likewise the
harm, loss or threat appraisal is highly correlated with the use of passive coping strategies and vice versa. Similarly, in one study (Pakenham & Machelle, 2001) it was found that healthy adjustments for individuals suffering from AIDS could be predicted by the sickness stage, less symptom reported, cultural and communal support along with cognitive appraisal of challenge and controllability. Also due to the dispositional traits of individuals, same type of strategies are utilized at first, as part of problem focused coping, but due to persistent stressor, these are directed towards emotion focused coping (Littleton, Horsley, Siji & Nelson, 2007).

Additionally, data were explored through regression analysis in order to estimate the predictive strength of perceived stress, cognitive appraisal and demographic characteristics for predicting coping strategies. Regression analysis has been utilized extensively in cognitive appraisal and coping research (Peacock, & Wong, 1990; Peacock, & Wong, 1993; Morano, 1999; Schuster, Hammitt, & Moore, 2003). At first, preliminary regression analyses were conducted in order to explore which suggested variables were considerable, either as covariates or in relation with other predictor variables. Only those variables among demographic characteristics, perceived stress, and appraisals measures, which correlated with coping strategies at the (unadjusted) $\rho \leq 0.10$ level, were included in the final regression model for each coping strategy. The entry order for the predictor variables were directed by the literature findings, as well as by our estimates for the variance of coping strategies, based on the results obtained earlier in this study.

Results showed that cognitive appraisal emerged as a significant predictor for coping strategies along with some related demographic variables, and perceived stress was significant for in only one case. Perceived stress, and appraisal of Centrality and controllable by other were significant in predicting self distraction; denial was predicted by the appraisal of centrality; use of instrumental support was predicted by appraisal of threat.
(government or private), along with appraisal of uncontrollable were predictors of behavioral disengagement; venting was predicted by appraisal of threat and centrality. appraisal of centrality and uncontrollable emerged as predictors of positive reframing; humor was predicted by appraisal of stressfulness, and appraisal of stressfulness and control others emerged as significant predictors of religion as a coping strategy. These findings are line with previous researches (McPherson, Hale, Richardson, Obholzer, 2003; Brown, Mulhern, & Joseph, 2002; Littleton, Horsley, Siji & Nelson, 2007).

It is also of importance that in this study, demographic characteristic also emerged as significant predictors of coping strategies. These results indicate towards the importance of background variables in determining the response reaction towards stress and in employee selection for high stress works. The present study strengthens a cognitive-behavioral perspective of stress, appraisal and coping. Explicit cognitive appraisals and specific coping strategies play an imperative intermediary part in healthy adjustment to the demands of stressful work situation.

Limitations:

There are several limitations in this study which may restrict the generalization of results. First of all, majority of hospital administrators were reluctant for allowing data collection at their hospitals (due to political and security concerns), which resulted in small sample size. This small sample size (n=80), may not be representing the actual distribution in terms of ethnicity, gender, institutional affiliation, marital status and other background variables. However, information obtained, may still be found useful when dealing with larger populations.

Likewise, due to restricted permission for data collection, convenient sampling method was followed, and data was collected
from all the available staff (doctors only) at permitted hospitals. This may further threaten the generalizability as convenient sampling tends to produce sample bias, resulting in inadequate results.

Similarly due to the above mentioned factors, cross-sectional study design was applied for this research, which does not check for the variations in stress appraisal and coping strategies over time. Also it is not suitable for generating a sequential pattern of events, as cause and effect relationship. Thus such cross sectional design does not allow for determining the causes of stress.

Another important methodological limitation was the use of self-report questionnaires. Questionnaires utilized in this study (method section) had high validity and reliability, but self-report inventories are bound to produce a retrospective viewpoint, which may be inaccurate. Also, that unpleasant information was actively distorted by the respondents.

**Future Directions:**

Longitudinal research design with probability sampling is needed to examine psychosocial, environmental, and organizational factors generating such high stress in doctors at casualty units. In further studies a more objective and prospective measure should be used in assessing coping strategies. Furthermore, paramedical staff should also be included in such studies. It would be more fruitful if such studies are conducted in relation to specific elements characterizing the environmental context, which are responsible for generating work related stress. Additional study is also needed to explore the role of dispositional traits in such high stress work situation, implications of possible institutional and psychological interventions, which could be beneficial in reducing stress and assisting useful coping strategies, resulting in “improved on-job performance” among doctors working at casualty units.
Implications of this study:

The basic goal of this research is to enhance our understanding of perceived stress, appraisal and coping strategies in relation to respondent’s institutional affiliation, gender and working shifts. This research will be beneficial for those working in the administration of hospitals and organizational psychologists by providing them with insight on the psychological implications of stress on doctors at casualty and regarding the coping mechanism used to deal with stress. This study points towards the utilization of stress management and psychological health services in order to teach and practice healthy coping strategies among doctors and those who are continuously subjected to extreme stressful work situations. This information will help improve the situation by taking steps which may shift the appraisal of threat and uncontrollable to appraisal of challenge and, with controllability by oneself and others, also shifting focus to healthier coping strategies resulting in lesser amount of perceived stress, psychological well-being and better on-job performance.

Conclusion:

The results obtained from this study presented important information regarding doctors working at casualty units of government hospital at Karachi, concerning: (1) levels of perceived stress, and workload (2) nature of cognitive appraisal and employed coping strategies (3) relationships that were found to exist among perceived stress, appraisal, coping strategies, and demographic characteristics. (4) differences for the above mentioned variables due to background variables of respondents (5) potential predictors for coping strategies.

Many of these findings strengthen previous international researches, but on some occasions cultural and socioeconomic factors can be seen as major determinants, emphasizing on unique demographic characteristics of a population in study. It points towards the fact that when taking any population into study, appropriate
cultural measures should be taken and results should be in that particular context.

These findings also direct us towards implications for psychosocial and organizational interventional practices. As the mean of perceived stress scale was much higher in doctors at casualty units, officials need to pay attention to doctors’ psychological state. This is especially true for doctors who are working at government hospitals and also for those who are appointed in morning shift, keeping in view the gender differences in perceived and workloads.

These findings concur with transactional model of stress, that the perceived stress, cognitive appraisal and coping strategies are all interlinked cognitive processes. When utilized effectively, they are responsible for eliminating and dealing with stressors present in workplace. These findings also indicate that individuals utilizing maladaptive/avoidance based coping strategies such as self-blame, behavioral disengagement and self-distractions are more at risk of developing negative psychological and physiological symptoms and distress, as such these coping strategies do not present a viable means of dealing with a stressor. In fact, this condition could be improved if they learn to utilize adaptive and problem solving strategies.

In conclusion, our findings point to the significance of considering individual coping strategies during the assessment of higher levels of work related stress on psychological well-being and on-job performance. It is also of importance that physicians at casualty units should be those who are specialized in the field of emergency medicine, not junior more doctors or those belonging to other specialties. Management of hospitals should take concrete steps in providing security and incentives to doctors working at casualty, along with maintaining supportive culture and work environment that values staff, shows recognition and concern. They should also provide necessary equipment and support as needed.
Acknowledgements:

Authors are very much thankful to, Dr. Shakeel Mallick (AMS-CBK) Dr. Tariq Kamal Ayubi (CCMO-CBK) and Dr. Habib Somro (PMA), who took a keen interest in this study and provided us with their guidance and support at every stage. Also authors are thankful to Engr. Abdullah Khalid who provided support and assistance in conducting this study.

No grant or any other financial support was received from any government or private institution, including the affiliated institution for this research project.
References


Appendix A

Research Scales

**DEMOGRAPHIC QUESTIONNAIRE “A”**

*Name ____________________ Gender: [ ] Male [ ] Female Date:_____________

Age: [ ] 25-30 [ ] 31-35 [ ] 36-40 [ ] 41-45 [ ] 46-50 [ ] 51-55 [ ] 56-60

Marital Status: [ ] Single [ ] Married [ ] Divorced [ ] Widowed [ ] Divorced/Re-married

Ethnicity: [ ] Sindhi [ ] Urdu Speaking [ ] Balochi [ ] Pathan [ ] Punjabi [ ] Kashmiri

[ ] Gilgiti/Baltistani [ ] Others

Organization __________________________ Designation ____________ Qualification ________________

Total Length of Service __________ Total Period at Casualty ________________

*Contact # __________________________*e-mail address ______________________________

(*Optional, If you wish to receive Feedback)

Kindly indicate about the nature of your job by placing a marker in appropriate box.

<table>
<thead>
<tr>
<th>Less than once per month or more</th>
<th>Once or twice per month</th>
<th>Once or twice per week</th>
<th>Once or twice per day</th>
<th>Several times per day</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How often does your job require you to work very fast?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. How often does your job require you to work very hard?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. How often does your job leave you with little time to get things done?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. How often is there a great deal to be done?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. How often do you have to do more work than you can do well?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(QWI, Copyright Paul E. Spector and Steve M. Jex, All rights reserved, 1997)
Questionnaire “B”
The questions in this scale ask you about your feelings and thoughts during the last month, regarding your job at Casualty unit. In each case, you will be asked to indicate by circling how often you felt or thought a certain way.

1. In the last month, how often have you been upset because of something that happened unexpectedly?

0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

2. In the last month, how often have you felt that you were unable to control the important things in your life?

0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

3. In the last month, how often have you felt nervous and “stressed”?

0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

4. In the last month, how often have you felt confident about your ability to handle your personal problems?

0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often

5. In the last month, how often have you felt that things were going your way?

0 = Never   1 = Almost Never   2 = Sometimes   3 = Fairly Often   4 = Very Often
6. In the last month, how often have you found that you could not cope with all the things that you had to do?

0 = Never    1 = Almost Never    2 = Sometimes    3 = Fairly Often    4 = Very Often

7. In the last month, how often have you been able to control irritations in your life?

0 = Never    1 = Almost Never    2 = Sometimes    3 = Fairly Often    4 = Very Often

8. In the last month, how often have you felt that you were on top of things?

0 = Never    1 = Almost Never    2 = Sometimes    3 = Fairly Often    4 = Very Often

9. In the last month, how often have you been angered because of things that were outside of your control?

0 = Never    1 = Almost Never    2 = Sometimes    3 = Fairly Often    4 = Very Often

10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

0 = Never    1 = Almost Never    2 = Sometimes    3 = Fairly Often    4 = Very Often
**Questionnaire “C”**

The Questionnaire is concenered with your thoughts about various aspects of your job situation, regarding its sensitive nature, while performing duties at Casualty Unit. There are no right or wrong answers. Please respond accordingly to how you view this situation right NOW. Please answer ALL questions. Answer each question by CIRCLING the appropriate number corresponding to the following scale.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not At All</td>
<td>Slightly</td>
<td>Moderately</td>
<td>Considerably</td>
<td>Extremely</td>
</tr>
</tbody>
</table>

---

1. Is this a totally hopeless situation? ............... 1 2 3 4 5
2. Does this situation create tension in me? ............. 1 2 3 4 5
3. Is the outcome of this situation uncontrollable by anyone? .................................................. 1 2 3 4 5
4. Is there someone or some agency I can turn to for help if I need it? .................................... 1 2 3 4 5
5. Does this situation make me feel anxious? ............. 1 2 3 4 5
6. Does this situation have important consequences for me? ..................................................... 1 2 3 4 5
7. Is this going to have a positive impact on me? ...... 1 2 3 4 5
8. How eager am I to tackle this problem? ............... 1 2 3 4 5
9. How much will I be affected by the outcome of this situation? .................................................. 1 2 3 4 5
10. To what extent can I become a stronger person because of this problem? ............................. 1 2 3 4 5
11. Will the outcome of this situation be negative? .... 1 2 3 4 5
12. Do I have the ability to do well in this situation? 1 2 3 4 5
13. Does this situation have serious implications for me? ......................................................... 1 2 3 4 5
14. Do I have what it takes to do well in this situation? 1 2 3 4 5
SELF-INTERESTED ARTICULATION OF FEMINIST VALUES: A RANDIAN ANALYSIS OF TWO CLASSICAL ANTI HEROINES IN THE 19TH CENTURY BRITISH EMPIRE

Muhammad Asif Khan

Abstract:

This paper first gives an analysis of the feminist thought based on the book ‘The Virtue of Selfishness’. Feminist thought derived from ‘The Virtue of Selfishness’ is applied to two popular female characters, Becky Sharp from Thackeray’s “Vanity Fair” (1847) and Akbari from Deputy Nazir Ahmed of Delhi’s “The Bride’s Mirror” (1869). The implications of this interconnection in terms of contrasts and similarities have been analyzed. These two females, one Western and the other Eastern, are shown as classical examples of the feminist characters who refuse to live for society or family. They are in differing degrees symbols of rebellion and resistance against family conventions and society.

Keywords: Vanity, Articulation, Female emancipation, Feminism.

JEL Classification: E210

1-Department of Communication, Institute of Business Management (IoBM), Karachi

PAKISTAN BUSINESS REVIEW JULY 2013
I. Thackeray and Nazir’s Commitment to Female Emancipation:

William Makepeace Thackeray’s novel Vanity Fair quite aptly coincided with the middle class feminist movement of the 1840s. In his depiction of Becky Sharp, Thackeray is one of the first Victorian novelists to identify unfair sexist roles among middle-class women, and to show a female character unashamedly challenge her assigned domestic role as constructed by a male dominated society. In a number of ways Becky Sharp is a forerunner to the women who would later forge more drastic feminist movements.

By highlighting the damaging effects of restraint and passivity on women in his characterization of Amelia Sedley, Becky Sharp’s foil, Thackeray wants us to take a look at the intricate roles that women played in the 1840s. Some twenty-odd years later, by the 1860s, middle-class feminists condemn bourgeois ideals that relegate women to the domestic sphere and prevent them from entering into public life. These women demonstrate their refusal to be subordinated to men by questioning censorship, insisting on greater sexual freedom, rejecting biased divorce and property laws in 1857, and opposing the Contagious Diseases Acts in 1864. However, these social changes also cause much hostility toward women, which is reflected in an ambivalent attitude toward their sexual relations with men. (Hedgecock, 2008)

Deputy Nazir Ahmed was an advocate of education for women. At a time when the Indian Muslim society was going through a turbulent period, he stood up for the cause of justice for women. He strongly wanted that women should be educated and given due respect in the society. At this time the Indian Muslim establishment considered that women should not be educated at all (Urdu Youth Forum). Deputy Nazir was amongst those who were conscious of the troubles and afflictions of Indian Muslims during those significant decades when the Muslim society was in unrest. Through his writings he tried to eliminate the societal immoralities inherent in a degenerated society,
especially those caused by lack of education and aggravation. This was very successfully depicted in his writings (Wikipedia).

The major argument of “The Bride’s Mirror” is female education and emancipation. Nazir Ahmad stressed that women must acquire education and learn to stand up for their rights. He also showed how the women minds work and their function in society. He wanted the society to realize the potential of women and to honor them accordingly. He was profoundly aware of the weaknesses in women, such as: illiteracy, submissiveness, idleness, emotionalism, and flashiness. His aim was to bring to the fore these weaknesses and to persuade women readers to rise above them. He was conscious of women’s dilemma in society. They were restricted to their houses; they were deprived of formal education and familiarity of the outside world. He highlighted the call for female education by depicting the character of Akbari through her wretchedness. He was of the view that every young woman should get education; develop skills and traits that would help her to turn into a constructive component of the family. The novel “The Bride’s Mirror” demonstrates that both men and women complement each other. They both must try to stand out and perform accordingly in their own domains. Mutual understanding amongst them is of utmost importance for the smooth running for the family. The crux of the novel is that females should be provided opportunity to acquire knowledge and the ability to learn since they will be the housekeepers of the home. They would be entrusted with the job of upbringing their children and that they are indispensible for the preservation of the family during the times of societal change (Salleh & Hayati, 2010).

II. Ayn Rand’s Feminism:

Feminism argues that women are and ought to be recognized as men’s intellectual, moral, sexual and political equals. Nathaniel Branden (1999) has maintained that the objectivist philosophy of human nature is essentially feminist, since it applies equally to all humans regardless of gender and race. This is an implicit rejection of
what we think as ‘the maternal instinct’ as a necessary human trait. Any Rand’s heroines lack this maternal instinct and pursue careers without any guilt or shame. Her famed heroin Kira (We the Living) wanted to be an engineer and Dagny (Atlas Shrugged) ran Taggart Transcontinental which was the largest and most successful transcontinental railroad in the country. We do not see any of Rand’s heroines sacrificing her interests, intellect, or principles for the man in her life. A literary critic has argued that Dagny was perhaps the first and only epic heroine in Western literature due to the grandness of her vision, courage and integrity, abilities and national importance (Michlason, 1999). The way Rand depicts her heroines’ enjoyment of sex and their freedom from all conventional sexual norms anticipates the sexual liberation movement of the 20th century by at least 30 years. In all the three novels of Rand it is the heroine who has the power to choose which of the men who love, admire, and desire her (and only her) she will have. Rand also championed women’s right to control her own reproductive choices (Badhwar, at al, 2010).

Any Rand’s relationship with the feminist movement was somewhat complex. Despite the fact that she initially praised Betty Friedan’s ‘The Feminine Mystique’, she later rejected feminism as such due to the mainstream Feminism’s collectivism and emphasis on women. Many theorists argue that Rand’s work, especially ‘Atlas Shrugged’, upholds important feminist ideals, even as it succumbs to some anti-feminist tendencies that contradict her individualistic ethics (Badhwar, et al, 2010).

II. The Feminism of Rational Selfishness:

In an essay ‘Isn’t Everyone Selfish?’ Nathanial Branden says “Some variety of this question is often raised as an objection to those who advocate an ethics of rational self-interest. For example, it is sometimes claimed: “Everyone does what he really wants to do—otherwise, he wouldn’t do it.” Or: “No one ever really sacrifices himself. Since every purposeful action is motivated by some value or goal that
the actor desires, one always acts selfishly, whether one knows it or not” (Branden, 1964, p.53).

Rand (1964) argues that in order to disentangle the intellectual misunderstanding concerned in this point of view, let us reflect on what facts of realism augment such an issue as selfishness opposed to self-sacrifice, or egoism opposed to altruism, and what the theory of “selfishness” means and necessitates. The subject of selfishness opposed to self-sacrifice occurs in an ethical framework. Ethics is a convention of morals that steers man’s options and actions which ultimately determine the purpose and course of his existence. While picking his actions and aspirations, man faces a lot of choices. (Rand, 1964, p.53) Thus, “Selfishness entails: (a) a hierarchy of values set by the standard of one’s self-interest, and (b) the refusal to sacrifice a higher value to a lower one or to a non value” (Rand, 1964, p.54).

To understand this notion clearly Rand wants us to take into consideration the example of a selfish act, which could be considered as a self-sacrifice, for example a man showing his will to die for his beloved. How could this man benefit from this act of his? Atlas Shrugged has the answer—in the scene when Galt came to know about his impending arrest, tells Dagny: “If they get the slightest suspicion of what we are to each other, they will have you on a torture rack—I mean, physical torture—before my eyes, in less than a week. I am not going to wait for that. At the first mention of a threat to you, I will kill myself and stop them right there. ... I don’t have to tell you that if I do it, it won’t be an act of self-sacrifice. I do not care to live on their terms. I do not care to obey them and I do not care to see you enduring a drawn-out murder. There will be no values for me to seek after that—and I do not care to exist without values.” If a man loves a woman so much that he does not wish to survive her death, if life can have nothing more to offer him at that price, then his dying to save her is not a sacrifice. To think, is to man’s self-interest; to suspend his consciousness, is not. To choose his goals in the full context of his knowledge, his values and his life, is to man’s self-interest; to act
on the impulse of the moment, without regard for his long-range context, is not. To exist as a productive being, is to man’s self-interest; to attempt to exist as a parasite, is not. To seek the life proper to his nature, is to man’s self-interest; to seek to live as an animal, is not. Because a genuinely selfish man chooses his goals by the guidance of reason—and because the interests of rational men do not clash—other men may often benefit from his actions. But the benefit of other men is not his primary purpose or goal; his own benefit is his primary purpose and the conscious goal directing his actions” (Rand, 1964, p.55).

“Desires (or feelings or emotions or wishes or whims) are not tools of cognition; they are not a valid standard of value, nor a valid criterion of man’s interests. The mere fact that a man desires something does not constitute a proof that the object of his desire is good, nor is that its achievement actually to his interest. Living in a society, instead of on a desert island, does not relieve a man of the responsibility of supporting his own life. The only difference is that he supports his life by trading his products or services for the products or services of others. And, in this process of trade, a rational man does not seek or desire any more or any less than his own effort can earn. What determines his earnings? The free market, that is: the voluntary choice and judgment of the men who are willing to trade him their effort in return. When a man trades with others, he is counting—explicitly or implicitly—on their rationality, that is: on their ability to recognize the objective value of his work. (A trade based on any other premise is a con game or a fraud.) Thus, when a rational man pursues a goal in a free society, he does not place himself at the mercy of whims, the favors or the prejudices of others; he depends on nothing but his own effort: directly, by doing objectively valuable work—indirectly, through the objective evaluation of his work by others. Needless to say, a rational man never distorts or corrupts his own standards and judgment in order to appeal to the irrationality, stupidity or dishonesty of others. He knows that such a course is suicidal. He knows that one’s only practical chance to achieve any degree of success or anything
humanly desirable lies in dealing with those who are rational, whether there are many of them or few. If, in any given set of circumstances, any victory is possible at all, it is only reason that can win it. And, in a free society, no matter how hard the struggle might be, it is reason that ultimately wins” (Rand, 1964, p.46).

According to Any Rand “A compromise is an adjustment of conflicting claims by mutual concessions. This means that both parties to a compromise have some valid claim and some value to offer each other. And this means that both parties agree upon some fundamental principle which serves as a base for their deal. It is only in regard to particulars, implementing a mutually accepted basic principle that one may compromise. For instance, one may bargain with a buyer over the price one wants to receive for one’s product, and agree on a sum somewhere between one’s demand and his offer. The mutually accepted basic principle, in such case, is the principle of trade, namely: that the buyer must pay the seller for his product. But if one wanted to be paid and the alleged buyer wanted to obtain one’s product for nothing, no compromise, agreement or discussion would be possible, only the total surrender of one or the other” (Rand, 1964, p. 64).

She further states that “The question ‘Doesn’t life require compromise?’ is usually asked by those who fail to differentiate between a basic principle and some concrete, specific wish. Accepting a lesser job than one had wanted is not a “compromise.” Taking orders from one’s employer on how to do the work for which one is hired, is not a “compromise.” Failing to have a cake after one has eaten it, is not a “compromise.” Integrity does not consist of loyalty to one’s subjective whims, but of loyalty to rational principles. A “compromise” (in the unprincipled sense of that word) is not a breach of one’s comfort, but a breach of one’s convictions. A “compromise” does not consist of doing something one dislikes, but of doing something one knows to be evil. Accompanying one’s husband or wife to a concert, when one does not care for music, is not a “compromise”; surrendering to his or her irrational demands for social
conformity, for pretended religious observance or for generosity toward boorish in-laws, is. Working for an employer who does not share one’s ideas, is not a “compromise”; pretending to share his ideas, is. Accepting a publisher’s suggestions to make changes in one’s manuscript, when one sees the standards, is. The next time you are tempted to ask: “Doesn’t life require compromise?” translate that question into its actual meaning: “Doesn’t life require the surrender of that which is true and good to that which is false and evil?” The answer is that that precisely is what life forbids—if one wishes to achieve anything but a stretch of tortured years spent in progressive self-destruction.” (Rand, (1964), p.65)

Thus, according to Rand, self interest provides the only rational basis for ethical conduct. One acts against one’s own self interest when one acts impulsively based on irrational desires. A “free society” (the market) permits the articulation of individual rational self interestedness. “Compromise” is acting in violation of one’s rational self interest.

III.1. The Character of Becky Sharpe as the Western Model of Rand’s Feminism:

Becky Sharp was from very humble origin: her father being an artist and mother a French opera girl. After the death of her mother she was brought up by her father with a great propensity for running into debt, and a partiality for the tavern. She learned French from her mother while the ability to ward off creditors she got from her father. Hence after the death of her father she got a job at Miss Pinkerton’s for teaching French in exchange for a few bucks, schooling and boarding and lodging (Bennett, Mildred, 2011).

Clever Becky constructs an admirable ancestry for herself, and despite the fact that she is quite cunning by nature, she can still pretend to be modest, simple, gentle, and humorous. When she worries for the 70,000 pounds worth Miss Crawley Becky’s “little nerves
seemed to be of iron and she was quite unshaken by the duty and tedium of the sick chamber.” One can easily gauge the level of impact that Becky has on Miss Crawley when she asked Sir Pitt to invite Becky to the dinner party. “‘Not let Miss Sharp dine at table!’ said she to Sir Pitt, who had arranged a dinner of ceremony, and asked all the neigh-bouring baronets. ‘My dear creature, do you suppose I can talk about the nursery with Lady Fuddleston, or discuss jus-tices’ business with that goose, old Sir Giles Wapshot? I insist upon Miss Sharp appearing. Let Lady Crawley remain up-stairs, if there is no room. But little Miss Sharp! Why, she’s the only person fit to talk to in the county!’ Of course, after such a peremptory order as this, Miss Sharp, the governess, received commands to dine with the illustrious company below stairs. And when Sir Huddleston had, with great pomp and ceremony, handed Miss Crawley in to dinner, and was preparing to take his place by her side, the old lady cried out, in a shrill voice, ‘Becky Sharp! Miss Sharp! Come you and sit by me and amuse me; and let Sir Huddleston sit by Lady Wapshot.’” (Thackeray, 1847, p.152).

In addition to her intellectual gifts, Rebecca has physical appeal, expressed by Dr. Squills as “Green eyes, fair skin, pretty figure, famous frontal development.” Mrs. Bute Crawley does not like Becky’s physical charms and laments her for being so attractive as compared to her own daughters. Becky has only one aspiration and that is to carve a niche for herself in Vanity Fair. She is a very good actress to the extent that she is capable of controlling her blush. She can blush as and when required. She is an expert in making the most of her loneliness and also her need of protection. She can also cry at will. When she and her husband have nothing to live on, she is the one who use to parry away the creditors. In order to get away from Paris without clearing her debts, she cooks up the plan of her husband, Rawdon, inheriting from her wealthy aunt. She is the one who actually settles her husband’s debts in England for a percentage; thus enabling him to return to London to start afresh. She is also gifted in playing
Becky Sharp did everything to seduce the elderly Sir Pitt Crawley. She would use her charms to seduce any one who is worth a penny. The fact that she has been an excellent actress can be gauged from the fact that despite Lord Steyne realizing that she has been outsmarting him, he is continuously being attracted by her physical charms, wit and mimicry. It is also quite evident that she also seduced Rawdon to her in order to carve a niche for herself in the Vanity Fair. She even made marriage as part of her business in order to climb up in the society. “Old Sir Pitt, who was taking his pipe and beer, and talking to John Horrocks about a ‘ship’ that was to be killed, espied the pair so occupied from his study-window, and with dreadful oaths swore that if it wasn’t for Miss Crawley, he’d take Rawdon and bundle him out of doors, like a rogue as he was. ‘He be a bad’n, sure enough,’ Mr. Horrocks remarked; ‘and his man Flethers is wuss, and have made such a row in the housekeeper’s room about the dinners and hale, as no lord would make—but I think Miss Sharp’s a match for’n, Sir Pitt,’ he added, after a pause. And so, in truth, she was—for father and son too” (Thackeray, 1847, p.157).

Her shortsightedness is brought to the fore when she realizes that she has made a mistake by marrying Rawdon while a better choice in the form of Sir Pitt Crawley was available. In her haste to carve a niche for herself she has married Rawdon Crawley and for which she genuinely cries when she has to refuse marriage to the rich Sir Pitt Crawley. “I want you back at Queen’s Crawley, Miss,’ the baronet said, fixing his eyes upon her, and taking off his black gloves and his hat with its great crape hat-band. His eyes had such a strange look, and fixed upon her so steadfastly, that Re-becca Sharp began almost to tremble. ‘I hope to come soon,’ she said in a low voice, ‘as soon as Miss Crawley is better—and return to—to the dear chil-dren.’ ‘You’ve said so these three months, Becky,’ replied Sir Pitt, ‘and still you go hanging on to my sister, who’ll fling you off like an old shoe, when
she’s wore you out. I tell you I want you. I’m going back to the Vuneral. Will you come back? Yes or no?’ ‘I daren’t—I don’t think—it would be right—to be alone—with you, sir,’ Becky said, seemingly in great agitation. ‘I say agin, I want you,’ Sir Pitt said, thumping the table. ‘I can’t git on without you. I didn’t see what it was till you went away. The house all goes wrong. It’s not the same place. All my accounts has got muddled agin. You MUST come back. Do come back. Dear Becky, do come.’ ‘Come—as what, sir?’ Rebecca gasped out. ‘Come as Lady Crawley, if you like,’ the Baronet said, grasping his crape hat. ‘There! will that zatysfy you? Come back and be my wife. Your vit vor’t. Birth be hanged. You’re as good a lady as ever I see. You’ve got more brains in your little vinger than any baronet’s wife in the county. Will you come? Yes or no?’ ‘Oh, Sir Pitt!’ Rebecca said, very much moved. ‘Say yes, Becky,’ Sir Pitt continued. ‘I’m an old man, but a good’n. I’m good for twenty years. I’ll make you happy, zee if I don’t. You shall do what you like; spend what you like; and ‘ave it all your own way. I’ll make you a zettlement. I’ll do everything reglar. Look year!’ and the old man fell down on his knees and leered at her like a satyr. Rebecca started back a picture of consternation. In the course of this history we have never seen her lose her pres­ence of mind; but she did now, and wept some of the most genuine tears that ever fell from her eyes. ‘Oh, Sir Pitt!’ she said. ‘Oh, sir—I—I’m married AL­READY.’” (Thackeray, 1847, p.216).

Becky’s ambition is her exceptional trait. She sacrifices every relationship she has for the enjoyment and thrill of the battle. Becky in one of her letters to Amelia after she has gone to Queens’s Crawley says, “At least I shall be amongst gentlefolks — and not with vulgar city people.” Despite Becky being a ruthless social climber she is the one who makes Amelia see the light by telling her that the only gentleman in the Vanity Fair is Dobin. After overhearing what William is talking to Amelia, Becky utters to herself, “What a noble heart that man has, and how shamefully that woman plays with it . . . if I could have had such a husband as that—a man with a heart and brains too! I would not have minded his large feet” (Thackeray, 1847, p 679).
Thackeray has created an exact opposite of Becky Sharp. Amealia has a lot of advantages over Becky. She has rightly been described by Miss Pinkerton as industrious, obedient, sweet, and beloved. She is quite accomplished when it come to music, dancing, orthography, embroidery, and needlework. While Becky is ruthlessly ambitious, Amelia is packed with humbleness and loyalty. It is only when she has to protect Georgy that she goes beyond her submissive behavior. She stops her mother from administering medication to Georgy, which caused a rift between the two. She stands up to old Osborne when he wants her son Georgy. In both situations, she quickly assumes her lovable and sensible attitude after convincing herself that it is she who has been selfish. Amelia’s inexperience and her sense of trust in others has made her extremely superior against Becky’s deceit. The two of them have the ability to attract young men, but for different reasons. For example it’s the wit and physical charm of Becky that win her a following, while Amelia does that by her goodness and sweetness. Becky can cry at will while Amelia cries on the slightest unkind words (Bennett, Mildred, CliffsNotes).

III.2. The Character of Akbari as the Eastern Model of Rand’s Feminism:

Akbari, newly married, behaves in an unsuitable way: consortng with girls of low family, always quarreling with her husband and in-laws, storming off to her mother’s house at her own free will, and refusing to do domestic chores.

In every way she is a completely spoilt brat, if we may call her. In the novel she has been referred to as foolish, ill-educated, and bad-tempered. She refused to do anything and wanted that everything should be done for her. She did not know how to cook, sew, or do other domestic chores. It was not that she did not have any opportunities to learn all these but the fact was that she never wanted to learn them. As a child she always had her own way. She had been badly spoiled by her grand mother. On the occasion of her first Eid in her husband’s house she refused a new dress and despite her husband’s entreaties she would not make herself a new dress. Her husband went and called her aunt in order to put some sense into her.
On her aunt’s persuasion she agreed to have a new dress for Eid celebrations. Her aunt along with her mother in law sat down to sew her new dress. Her aunt asked her to put the frills on her trousers. She sews so sloppily that her aunt runs a needle into her hand by way of punishment. She goes out without her husband’s permission, tells her mother false stories of ill-treatment, and spitefully demands an establishment of her own, independent of the joint family home in which she and her husband have been living.

On her insistence and on the advice of her mother in law Akbari finally got her wish fulfilled and was given a separate house. When she does get her own separate household, she is quite unable to run it. She cannot cook, so she feeds herself and her undesirable girlfriends on expensive takeout food from the bazaar. One of her girlfriends with the help of her brother steals from Akbari. The height of her foolishness is when she believed the old Hajaan and let her in to her house despite her husband’s warning. The Hajjan was a con artist and she along with her allies swindled Akbari and ran off with all her jewels. Her carelessness could be gauged from the fact that she forgot to open her trunks to air her clothes. When she finally opened the trunks she found that all her unaired clothes were gnawed by ants and rats. (Ahmed, 1869)

Deputy Nazir Ahmed has beautifully contrasted the character of Akbari with that of Asghari. Asghari is the younger sister of Akbari and is engaged to Muhammad Kamil who is the younger brother of Muhammad Aqil (Akbari’s husband). This girl is to her family what a rose in full bloom is to a garden, or the eye to a human body. God has bestowed upon her all kinds of acquired excellence and every kind of natural intelligence. She is gifted with good sense, self-restraint, modesty, and consideration for others. From her childhood she has a distaste for romping and jesting and ill-natured jokes. She loves reading or doing household chores. She has never been seen talking rubbish or quarrelling with anybody. All the women folk love her like their own daughters. Despite all the wrong doings of Akbari, Asghari gets married to Muhammad Kamil and proves herself as a worthy daughter in law and due to her excellent behavior manages to win over the hearts of her in-laws. (Deputy Nazir Ahmed, 1869)
IV. Conclusion:

Both Becky and Akbari predate the present feminism, though the creators of these characters are opposed to feminism. In actuality both Thackeray and Nazir are condemning these two characters. Nazir is trying to highlight the bull headedness of Akbari and has beautifully contrasted Akbari’s character with that of Asghari. Asghari is some what practicing Rand’s rational self interestedness but that does not mean that she has been portrayed as someone who is representing feminism. Nazir wrote his novel for the sole purpose of educating the young Indian girls. He wanted them to get themselves educated for a better and prosperous future. Through his novel he has tried to reform the traditional role of women in the Indian Muslim society. Through the portrayal of Becky Thackeray is trying to hold a mirror to the society. He is trying to contrast the cleverness of Becky with that of Amelia. Like Nazir, Thackeray has also drawn parallel to Becky in the form of Amelia. Becky is every inch the woman that Rand wanted in terms of feminist values.

We can say that in the end both Becky and Akbari achieved their desired goals but not without paying a heavy price. Thackeray clarifies Becky’s behavior: “She was of a wild, roving nature, inherited from father and mother, who were both Bohemians, by taste and circumstance . . .” Becky successfully established herself in Vanity Fair by sacrificing every relationship she had. We can conclude that
Notes

i-William Makepeace Thackeray was born at Calcutta in 1811. His father, Richmond Thackeray, had been an Indian civil servant, as had William’s grandfather. His mother was nineteen at the date of his birth, was left a widow in 1816, and married Major Henry Carmichael Smyth in 1818. On his way to England from India, the small Thackeray saw Napoleon on St. Helena. His attendance at a school run by a Dr. Turner gave him experience later used in Vanity Fair. Always an independent spirit, he went his own way, attending various schools, but leaving Cambridge without taking a degree. His relatives wanted him to study law; he leaned toward the fine arts. At Trinity College, Cambridge, he contributed to a little paper called The Snob. A visit to Weimar bore fruit in the sketches of life at a small German court which appears in Vanity Fair. In 1832, he inherited a sum which yielded an amount of about five hundred pounds a year. The money was soon lost — some in an Indian bank, some at gambling, and some in two newspapers, The National Standard and The Constitutional. About 1834, Thackeray went to Paris and took up the study of art. He had early shown talent as a caricaturist. His pencil was at its best in such fantastic work as is found in the initial letters of the chapters in his books, and in those drawings made for the amusement of children. He married Isabella, an Irish girl, daughter of Colonel Matthew Shawe, who enchanted him with her singing, and who was the model for Amelia in Vanity Fair. Three daughters were born, one dying in infancy. After the birth of the third child, Mrs. Thackeray’s mind was affected and she had to be placed with a family who took care of her. The little girls were sent to Thackeray’s mother in Paris. Although Mrs. Thackeray outlived her husband by thirty years, she did not recover. In 1837, Thackeray came to London and became a regular contributor to Fraser’s Magazine. From 1842 to 1851, he was on the staff of Punch, a position that brought in a good income. During his stay at Punch, he wrote Vanity Fair, the work which placed him in the first rank of novelists. He completed it when he was thirty-seven. In 1857, Thackeray stood unsuccessfully as a parliamentary candidate for Oxford. In 1859 he took on the editorship of the Cornhill Magazine.
He resigned the position in 1862 because kindliness and sensitivity of spirit made it difficult for him to turn down contributors. His writing was filled with wit, humor, satire, and pathos. It is impossible to list here his many works of literature. The best known are The Memoirs of Barry Lyndon, Esq. (1844), Vanity Fair (1847-48), Pendennis (1848-50), The History of Henry Esmond, Esq. (1852), The Newcomers (1853-55), and The Virginians (1857-59). Thackeray drew on his own experiences for his writing. He had a great weakness for gambling, a great desire for worldly success, and over his life hung the tragic illness of his wife. Thackeray died December 24, 1863. He was buried in Kensal Green, and a bust by Marochetti was put up to his memory in Westminster Abbey. (Bennett, Mildred R. CliffsNotes)

Deputy Nazir Ahmad, Known as the pioneer of Urdu novels, was born in 1836. He came from a distinguished family of religious scholars of Bijnor (Uttar Pradesh) and Delhi. His father was a teacher in a small town near Bijnore, who taught the boy Persian and Arabic, and in 1842 took him to study with Maulvi Abd ul-Khaliq at the Aurangabadi Mosque in Delhi. In 1846, the boy had the opportunity to enroll at Delhi College, he chose its Urdu section, he later said, because his father had told him ‘he would rather see me die than learn English’ and studied there till 1853. During this period he also discreetly arranged his own marriage, to Maulvi Abd ul-Khaliq’s granddaughter. He began his career as a teacher in Arabic, in 1854 he joined the British colonial administration, and in 1856 he became a deputy inspector of schools in the Department of Public Instruction in Kanpur. At the end of 1857 he was appointed to a similar deputy inspectorship in Allahabad. Later, for his superb translation of the Indian Penal Code into Urdu, he was nominated for the Revenue Services. He was posted as deputy collector in what was then called the North-West Provinces (i.e. modern Uttar Pradesh), and hence the name ‘Diptee (Deputy) Nazir Ahmad’ by which he is popularly known. In 1877 Nazir Ahmad was offered a well-paid administrative position in the princely state of Hyderabad. He remained there until 1884, when court politics forced him to resign and return to Delhi, where he lived for the rest of his life. He died of a stroke in 1912.
Nazir Ahmad was a prolific writer and published books in varied genres. Mirat-ul-Uroos (Arabic for: The Bride’s Mirror)-1868–1869-is regarded as the first novel written in Urdu. After its release in 1869, within twenty years it was reprinted in editions totalling over 100,000 copies; and was also translated into Bengali, Braj, Kashmiri, Punjabi, and Gujarati. It has never been out of print in Urdu since its first publication. In 1903 an English translation was published in London by G. E. Ward. Through his novels he wanted to make people aware of the various social problems that the Indian Muslim society was facing. He wanted to infuse an innate sense amongst people to eradicate social evils. His novels are considered to be the earliest novels written in Urdu. Among his famous works are, Mirat-al-Urus and Taubat-un-Nasuh that laid the foundation for future works and novel compositions in Urdu language. (Urdu Youth Form, www.urduyouthforum.org)
References


http://www.google.com.pkurl?sa=t&rct=j&q=the%20bride’s%20mirror%

http://www.urduyouthforum.org/biography Deputy Nazir Ahmad Dehlvi.php

http://www.wikipedia.com

AVOIDANT DECISION MAKING STYLE IN LAISSEZ-FAIRE LEADERSHIP STYLE AND AVOIDANT CONFLICT MANAGEMENT STYLE

Muhammad Naveed Riaz¹, Naila Batool², Muhammad Akram Riaz³, Jawwad M. Shujaat⁴ and Masud Akhtar⁵

Abstract:

The present study was aimed to examine the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style. The study also investigated the direct effect of laissez faire leadership style and avoidant decision making style of the prediction of avoidant conflict management style. Multifactor Leadership Questionnaire (Bass & Avolio, 2000), General Decision Making Styles Questionnaire (Scott & Bruce, 1995), and Dutch Test for Conflict Handling (De Dreu et al. 2001) were used for data collection. Sample of the present study was comprised of bank managers (N = 300). Data was collected through purposive sampling technique. Multiple Moderated Regression analysis was applied to test the hypotheses. The findings indicate that all the hypotheses were supported in the present study. Laissez faire leadership style positively predicted avoidant conflict management style. Avoidant decision making style positively predicted avoidant conflict management style. Finally, avoidant decision making style moderated the relationship between laissez faire leadership style and avoidant conflict management style.

Keywords: Laissez faire leadership style, Avoidant decision making style, Avoidant conflict management style.

JEL Classification: Z 000

1-Department of Psychology, University of Sargodha, Sargodha.  
2-Department of Psychology, National Institute of Psychology, Quaid-i-Azam University, Islamabad.  
3-Department of Psychology, International Islamic University, Islamabad.  
4-Department of Psychology, International Islamic University, Islamabad.  
5-Department of Psychology, International Islamic University, Islamabad.
Avoidant Decision Making Style in Laissez-Faire Leadership

Introduction:

Full Range Leadership Theory (FRLT) proposed by Bass and Avolio (2000) is comprised of three leadership styles including transformational, transactional and laissez faire leadership style. In Full Range Leadership Theory, the laissez faire leadership styles stands on the non-leadership dimension (Avolio & Bass, 2002). The laissez faire leadership style is the most passive style of leadership according to the underlying theory (Avolio & Bass, 2003) and the most ineffective style of leadership according to the research conducted on Full Range Leadership Theory (Bass & Reggio, 2006).

Laissez faire leaders are so-called leaders in the organizations who in fact never lead their subordinates. The laissez faire leadership is also regarded as the absence of leadership (Jones & Rudd, 2007). The most prominent characteristic of the laissez faire style is that such leaders avoid decisions (Bass, 2000). Laissez faire leadership style is linked with deficits in problem solving and decision making (Gardner & Stough, 2002). A good deal of research (Almas, 2007; Riaz, 2009) indicates that laissez faire leadership style is associated with multiple types of avoidances in management.

Riaz (2009) found that laissez faire leadership style positively predicted avoidant decision making style among bank managers in three level of management. Similarly, laissez faire leadership style positively predicted avoidant conflict management style among middle managers in industrial units (Almas, 2007). Thus, one type of avoidance generates another type of avoidance. Just like the avoidant decision making and avoidant conflict handling was the brainchild of avoidant leadership, the avoidant decision making is also related to avoidant conflict management style (Loo, 2000).

Past research (Almas, 2007; Loo, 2000; Riaz, 2009) concentrated on the direct effect of laissez-faire leadership style (Bass & Reggio, 2006) and avoidant decision making style (Scott & Bruce, 1995) on the prediction of avoidant conflict management style (Rahim,
2001) and as an outcome established clear links between different forms of avoidances in modern organizations. However, the present study is based on the extension of the past research and aims to examine the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style among bank managers.

**Conceptual Framework:**

![Conceptual Framework Diagram]

**Hypotheses:**

1. Laissez faire leadership style will positively predict avoidant conflict management style.
2. Avoidant decision making style will positively predict avoidant conflict management style.
3. Avoidant decision making style moderates the relationship between laissez faire leadership style and avoidant conflict management style.

**Method:**

**Participants:** Participants of the present study are comprised of lower level bank managers ($N = 300$) from different national and multinational banks of Punjab. Both male and female participants were also included in the study. Purposive sampling technique was used to collect the information. Only those operational managers were included in the study who had a job experience of one year and were presently supervising at least five employees. The sampling inclusion criterion
was strictly followed throughout the data collection. The operational managers provided the information on avoidant decision making and avoidant conflict management whereas three subordinates rated every manager on laissez faire leadership style.

**Measures:** In the present study the laissez faire leadership style was measured through a subscale of Multifactor Leadership Questionnaire (MLQ) developed by Bass and Avolio (2000). The subscale consists of four items and is based on a five-point Likert type scale. All the items are positively worded. There is not cutoff scores in the scale, therefore high scores indicate high laissez faire style and vice versa. In the present study, reliability of the laissez-faire leadership style was computed as .80 indicating satisfactory internal consistency. Past research in the indigenous context indicates that MLQ is a reliable and construct valid instrument to measure laissez leadership faire style among bank managers (Khan, 2010).

Avoidant decision making style was measured through a subscale of General Decision Making Styles Questionnaire (GDMSQ) developed by Scott and a Bruce (1995). The subscale consists of five items and it is based on five point likert type scale. All the items are positively worded. There is not cutoff scores in the scale, therefore high scores indicate high laissez faire style and vice versa. In the present study, reliability of the avoidant decision making style was computed as 0.80 indicating satisfactory internal consistency. Past research in the indigenous context indicates that GDMSQ is a reliable and construct valid instrument to measure avoidant decision making style among bank managers (Riaz, 2009).

Avoidant conflict management style was measured through a subscale Dutch Test for Conflict Handling (DTCH) developed by De Dreu et al. (2001). The subscale comprises four items and is based on a five point likert type scale. All the items are positively worded.
Avoidant Decision Making Style in Laissez-Faire Leadership

is not cutoff scores in the scale, therefore high scores indicate high laissez faire style and vice versa. In the present study, reliability of the avoidant conflict management style was computed as 0.79 indicating satisfactory internal consistency. Past research in the indigenous context indicates that DTCH is a reliable and construct valid instrument to measure avoidant conflict management style among bank managers (Burki, 2009).

Procedure: In the first step, a list of targeted banks was prepared. In the first step, the participants were provided the information about the purpose and importance of the research being conducted. After providing the necessary instructions, the informed consent was obtained from the participants in written form. Data was personally collected by the researchers during the working hours. The researcher provided guidance to the participants when they faced certain difficulties in understanding some questionnaires. In the end, the participants were thanked for their valuable contribution in the study.

Results:

Table 1

Multiple Moderated Regression analysis showing the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style (N = 300)
Table 1 shows the moderating effect of avoidant decision making style on the relationship between laissez-faire leadership style and avoidant conflict management style. The \( R^2 \) value of .011 indicates that 1.1% variance in the dependent variable can be accounted for, by the predictors \( F (1,296) = 4.72, p < .05 \). The findings show that laissez-faire leadership style \( (\beta = .64, p < .01) \), avoidant decision making style \( (\beta = .74, p < .001) \) and laissez-faire leadership x avoidant decision making style \( (\beta = .62, p < .05) \) has significant negative effect on avoidant conflict management style.

Figure 1. Avoidant decision making style as moderator of the relationship between laissez-faire leadership style and avoidant conflict management style
Discussion:

The present study was carried out to investigate the moderating role of avoidant decision making style in the relationship between laissez faire leadership style and avoidant conflict management style. Along with the direct effect of laissez faire leadership style and avoidant decision making style on avoidant conflict handling, the study also examined the role of decision making style as a facilitator. The findings of the study share valuable insights as all the hypotheses are supported. The study was based on, in part, the Full Range Leadership Theory. Thus, the findings reconfirm that laissez faire leadership is an ineffective style of leadership (Bass & Reggio, 2006). Similarly, investigating the moderating effect is an addition in research on the Full Range Leadership Theory.

The first hypothesis “avoidant laissez faire leadership style will positively predict avoidant conflict management style” was supported in the present study. The findings show that laissez faire leadership style ($\beta = .64, p < .01$) has significant negative effect on avoidant conflict management style. The findings are consistent with the past research (Almas, 2007). Just like the laissez faire style is considered the most ineffective style on the Full Range Leadership Theory, the avoidant conflict management style is also considered the most ineffective style of handling conflict on the Dual Concern Model of Conflict Management. Those who avoid conflict face more conflict after some time spans (Rahim, 2001).

The second hypothesis “avoidant decision making style will positively predict avoidant conflict management style” was also supported in the present study. The findings show that avoidant decision making style ($\beta = .74, p < .001$) has significant negative effect on avoidant conflict management style. The findings are in line with the past literature (Loo, 2000). The avoidant decision making style is the most passive style of decision making on the typology of Scott and Bruce (1995). It is associated with multiple negative consequences
Avoidant Decision Making Style in Laissez-Faire Leadership

It is associated with multiple negative consequences (Batool, 2003; Blais, Thompson, & Baranski, 2003; Philips et al., 1984; Riaz, 2009). Similarly, the avoidant conflict management style is associated with negative consequences (Friedman, Tidd, Curral, & Tsai, 2000; Rahim, 1992; Rahim & Bonoma, 1979).

The third hypothesis “avoidant decision making style will moderate the relationship between laissez faire leadership style and avoidant conflict management style” was supported in the present study. The findings show that laissez faire leadership x avoidant decision making style ($\beta = .62, p < .05$) has significant negative effect on avoidant conflict management style. In the past research, the direct effect of laissez faire leadership and avoidant decision making on avoidant conflict management was already well-established (Almas, 2007; Loo, 2000). Thus, the present study offers an extension of the past research in which the avoidant decision making was taken as a facilitator for a laissez faire leader to avoid a conflict.

Overall the study has multiple theoretical implications. The present study contributes to the Full Range Leadership Theory in terms of additive effect of avoidant decision making in leadership-conflict association. Thus, the study is insightful in understating the conflict handling of laissez faire leaders in the context of avoidant decision making. Beside the theoretical implications, the present study has some potential limitations. Self-report measures were used in the present study that were socially desirable due to the direct relevance of the information with the job of the participants. Another limitation is inbuilt in the cross-sectional survey research design of the study which has low internal validity.

Conclusion:

The present study was aimed to examine the moderating role of avoidant decision making style in the relationship between laissez faire leadership style based on the Full Range Leadership Theory and
Avoidant Decision Making Style in Laissez-Faire Leadership

avoidant conflict management style. The study also investigated the role of laissez faire leadership style and avoidant decision making style in the prediction of avoidant conflict management style. The hypotheses were supported in the present study. The avoidant decision making style significantly moderated the relationship between laissez faire leadership style and avoidant conflict management style. Similarly, the laissez faire leadership style and avoidant decision making style have significant positive effect on avoidant conflict management style. The findings contribute to the Full Range Leadership Theory in terms of the extension of the past research which was limited to the direct effect of laissez faire leadership on avoidant conflict management. The present study shared new insights by introducing the interaction effect of laissez faire leadership style and avoidant decision making style on the prediction of avoidant conflict management style.
Avoidant Decision Making Style in Laissez-Faire Leadership

References:


Discussion

THE RISE AND FALL OF THE BCCI

Muhammad Farhan¹, Usamah Iyyaz Billah² and Kamran Ali³

Part 1
The Founder and the Bank

Agha Hasan Abedi - The founder of BCCI bank

In an interview in 1966, as the President of United Bank Limited, Mr. Agha Hasan Abedi said, “We are trying our best to create a climate of complete freedom and openness, where people can grow uninhibited by pressure of delegated authority and by sheer merit and ability… where every individual has the fullest opportunity and freedom to assume responsibilities on the one hand, and to take the pressure of work on the other hand, to whatever extent he may like.”

Legends never die. They live in the mind and memories of nations inspired by their success and achievements. Mr. Agha Hasan Abedi was an extraordinary professional who demonstrated leadership beyond limits. He started an organization from scratch in 1972 and made it an empire that developed to being the seventh largest and top growing private bank in the world (Rizvi, 2011).

In today’s age, Corporate Social Responsibility is the focus of many organizations. Abedi was the man who spoke of it in the seventies. He encouraged his staff members and spoke at length at many conferences and meetings on the importance of ‘Giving’ from

¹-Department of Commerce, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
²-Department of Commerce, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
³-Department of Commerce, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
the wealth of nature’ (Aziz, 2009). According to him the main objective of an individual should be to help others. He encouraged his staff (family) to give by declaring the year 1982 as the year of ‘Giving’.

The Bank of Credit and Commerce International (BCCI)

The Bank of Credit and Commerce International (BCCI) was a combination of Arab money and Pakistani management incorporated in 1972 registered in Luxembourg with the objective of establishing an international standard bank for providing commercial banking services to all countries. BCCI started its banking operations from a two-room head-office in London and the main operational work from Karachi. Over a short span of just 18 years, it became a global bank having its banking operations in four corners of the world from China to Argentina, from Canada to Zambia, from Spain to Switzerland and across the globe having operations in 73 countries and 14,000 employees on its payroll of 90 nationalities; having global trade exceeding $1,800,000,000 annually (BCCI bank organization profile). Mr Abedi inducted a large number of Pakistanis and approximately 80 per cent of the BCCI’s top executive positions were held by Pakistanis (Hussain, 2011).

The major portion (75%) of bank’s initial capital was contributed by individuals from the Middle East and the remaining 25% capital was contributed by the Bank of America. In early stages it started to open its branches in the UAE and the UK. In the next phase BCCI opened its branches in those areas of the United Kingdom where expatriate communities were living, followed by branches in Geneva, Zurich, Frankfurt and Paris. In this phase BCCI also devolved itself in merchant and investment banking operations as well. In the next phase it started expanding its business in the third world countries. Prior to this phase by 1977 four branches were already operating in third World: Cairo, Khartoum, Mauritius and Seychelles and further opening of branches in Kenya and Egypt at the end of 1978. At its
peak in the 1980’s, it was the seventh largest bank of the world, with 400 offices across the world and 1.3 million depositors and it had $20 billion in assets (Thomas, 1995).

Part 2

Human Resource practices of BCCI

BCCI Corporate Structure

BCCI had a complex corporate structure (Herring, 2005). It was an intricate corporate knot, headed by BCCI’s originator Agha Hasan Abedi and his family member, Dr. Agha Hussain (Herring, 2005). Unlike ordinary banks, from its inauguration, BCCI was comprised of several layers of interlinked departments – which were dependent on each another through a string of affiliates, subsidiaries, sub-companies and smaller banks (Herring, 2005).

Everyone was an officer, there was no grade system. A loyal BCCI consultant once commented that hierarchy charts and designations were not highlighted in the corporate structure as all employees were treated equally at BCCI. It was an integrated process based on mutual trust, brotherhood, respect and justice. All employees were viewed as managers and family members. Hence, there was a concept of joint personality and responsibility. This joint relation resulted in immense success for the company. (Meadows, 1992)

Outlook of Bank & Employees

Abedi believed in the best quality outlook of the bank, facilities and the employees (Corporate author, 1992). The appearance was better than international standards and what Abedi envisioned for an ideal bank, in terms of outlook, was achieved by BCCI (Corporate author, 1992).
Regarding outlook of employees, the banking uniform was highly formal. In Dubai, the staff used to wear suits even in the summer season. The management trainee officers were given suits by the banks. Employees were taught table manners and appearance was monitored closely, even to the extent of matching socks.

**Salaries & Promotions**

BCCI provided an excellent compensation package (Corporate author, 1992). The basic salary was less but allowances were high. Allowance was part of compensation (2.5% to 3%) of gross annual salary. When the Central Bank in Pakistan permitted license to BCCI, the managers were satisfied with Mr. Abedi’s statements (Corporate author, 1992). However, they found it upsetting when he explained to them at length how high the employee benefits would be, what would be the outlook of the premises and the level of the mechanization that would be achieved (Corporate author, 1992).

BCCI was similar to a close family structure for management. Employees were given high salaries and benefits for keeping them motivated (Corporate author, 1992). BCCI had highly luxurious offices in order to impress the clients (Corporate author, 1992). The promotions were awarded on date of joining as no one knew the status of the employee. It ensured that all promotions were on merit.

**Level of Employee motivation**

The BCCI staff was named as BCCI family. Agha wrote letters as “My colleagues” and signed all letters himself. BCCI was a source of pride for the region. An employee once said that at BCCI, most people used to work upto 16-18 hours per day, 7 days a week due to the high motivational level. Everyone used to consider BCCI as the best place to work and employees felt like a member of the family or owner of the bank (Meadows, 1992).
A banker in BCCI at Rome Branch once thanked the management by saying that BCCI had given him a purpose in life, had taught him how to serve humanity, to break free from egos and to serve a divine plan. (Meadows, 1992). Such was the motivation level of BCCI employees.

**Intangible Motivators**

It was considered at BCCI that accomplishment is just the rational reward for goodness, hard work, moderation and obedience (Corporate author, 1992). Internal BCCI credentials show Abedi’s aptitude to inspire his people to work remarkably hard. Agha Abedi was a man of astonishing charm. His charisma was the key which kept BCCI intact.

Agha’s viewpoint was a blend of Islamic beliefs focusing on the relation between the person, family relations, society and mutual trust (Corporate author, 1992). For instance, in explaining BCCI’s corporate structure in idealistic terms, Abedi once said that reengineering of the bank came from its own requirements of quality human resources. He emphasized the quality of human relations, togetherness, importance of family as a shining reality. He stated that all members of the BCCI family should share their feelings and thoughts as they were ‘brilliant stars’ in the company. (Corporate author, 1992)

Abedi narrated the main functions of BCCI’s client service centers to BCCI employees as maintaining high level of work flow, being a change agent, having a proactive approach and a highly positive mind set. (Corporate author, 1992)

**Hiring & Trainings**

Credit officers were sent abroad for international trainings. A team of selected officers was sent to London for 20 weeks.
training on monthly basis (Herring, 2005). The main training academy was in Karachi with local offices in other cities of the country. The main focus of the local office was on job training.

**Employee retention and productivity**

Agha required complete attention of all his employees. If any of his employees decided to leave an Abedi project, he immediately reacted as if it looked badly for himself and would put all efforts in retaining the resource (Sakhia, 1991).

For example, a BCCI banker, Abdul Sakhia, received offers from other corporations and thought of resigning. However, Abedi did not accept his resignation (Sakhia, 1991). Abdul Sakhia said that when he shared it with Agha that he was leaving, Agha became highly upset. He started crying and said that being a person from the East, it was not easy to lose a member of the family. This made Sakhia reverse his decision and he decided to stay with BCCI. (Sakhia, 1991)

**Encouraging creativity in junior employees**

Junior officers were motivated to work at an aggressive pace and not to be concerned about rules. Senior bankers were told to motivate junior bankers to try out new ideas, think ‘out of the box’ and experiment with new creative processes (Corporate author, 1992).

As Agha said to several of his team members in 1985 that young minds must be full of hope and new ideas. They must be encouraged and not be bound in stringent circumstances. Young people must be given room to grow, breathe and prosper. (Corporate author, 1992)

Under Abedi’s leadership, BCCI bankers came to know that they would be appreciated for processes that permitted them to obtain clients and assets. A BCCI banker, Akbar Bilgrami, once said, ‘Abedi
said to his new team members that ‘If a banker could not make money for himself, he could not make money for the bank’ (Bilgrami, 1992).

**HR Ethical Framework**

BCCI followed a formal ethical framework. BCCI’s employees were not allowed to smoke, drink, or gamble (Meadows, 1992). Every year, employees were awarded a three percent bonus (on salary) to give to various charities (Meadows, 1992). In addition, the bank also gave heavy amounts to expansion projects in developmental countries, on a global basis (Meadows, 1992).

Agha Hassan Abedi commented that it was his aim to make BCCI the biggest bank in the world within a decade. He said that the bank must be full of hope, justice, equality, feelings of mutual respect, togetherness and humility. Together, all challenges would be overcome. According to Abedi, this could only be achieved through the highest level of ethical practices. (Meadows, 1992)

**BCCI’s Protocol Department**

A large protocol department was established at BCCI, mainly for public relations. The department had 120 people, whose main job was “to establish and further the rapport with the sheiks of the ruling families of Dubai and Abu Dhabi” (Corporate author, 1992). In 1978, the cost of this department was +Rs.250,000 a month — about $600,000 per annum, increasing to $2.5 million per year and as high as $10 million per annum at the pinnacle of BCCI’s achievement (Corporate author, 1992).

**Weak HR Accountability**

BCCI demonstrated weak HR accountability. When a BCCI officer was apprehended for wrongful doing, he would not be penalized, but merely transferred from the premises to the other, often
with a transfer payment. However, if a banker refused to smoothen the progress of a doubtful transaction, BCCI’s senior bankers would simply surpass him (Corporate author, 1992).

**HR secrecy and Compartmentalization**

As a method for maintaining safety and control, Abedi used a plan taken from intelligence departments. He compartmentalized data about BCCI (Corporate author, 1992). Through compartmentalization, it was maintained that even within BCCI, bankers in one department would have no information about the scope of the operations of a banker in another department. Not only was data about BCCI’s operations closely kept, but even senior bankers were not encouraged by Abedi for asking sensitive questions (Corporate author, 1992).

**Other Benefits**

From an HR point of view, the employees were provided several lavish benefits. They were to stay in the best hotels abroad and to go in the best restaurants. In case of transfer, transfer allowance was given while a third party was hired for their packing. Employees were given furnished accommodations.

In addition, two children of foreign officers were allowed (80% of total) to get education allowance by sending their children to the USA for education.

**CSR - INFAQ Foundation**

Mr Abedi founded benevolent organizations in Bangladesh, Zimbabwe, UK, Pakistan and India. A great quantity of the earnings made by BCCI was donated every year as Agha said that the main purpose of a being should be to assist others. In Pakistan, the BCCI Foundation (renamed Infaq foundation after the end of BCCI), provides financial support to charitable projects like schools for special children, hospitals and social welfare organizations (Corporate author, 2011). It also gives scholarships to less income, shining students (Corporate author, 2011). It helps widows and other needy people in great numbers. As many performing artists bring in very slight income in developing
countries, INFAQ Foundation gives financial assistance to scholars, writers and poets. It also motivates them to educate their art to students (Corporate author, 2011).

Abedi also initiated the FAST & GIK institutes (Butt, 2010). Abedi also launched ‘Third World Quarterly’ – an Urdu publication for Pakistanis abroad.

Part 3
REASONS FOR DOWNFALL OF BCCI

1. Some Apparent Reasons

The following are some apparent reasons for the downfall of BCCI:

‘Intrusion’ into America

One of the last key achievements of BCCI was entering the US market and developing an alliance with major American corporations. It is commonly believed that the entrance of BCCI into America was considered an unwelcome intrusion (Corporate author, 1992). This was one of the key reasons for the forced shut down of BCCI (Corporate author, 1992).

While entering into the USA, Agha’s primary choice for a well known western associate, American Express, insisted on having a key stake in BCCI’s management, which Abedi would not accept (Corporate author, 1992). Abedi’s hunt for a more acquiescent associate brought him to the Bank of America, which in 1972 was the most fast paced bank among the U.S. banks, with branches already in Iran and Pakistan. For BCCI, a connection with the Bank of America would provide acknowledgment in the west and admission to the Bank of America’s worldwide association for corporate banking. For the Bank of America, BCCI gave a potentially profitable admission to Arab oil resources, at a small cost of just $2.5 million. Subsequent to what Abedi called “a historic lunch” in San Francisco, the Bank of America
arranged to give the money and to be a passive associate in BCCI, allowing Abedi to conduct the business. As Abedi informed a magazine, Euromoney, in 1978 that the Bank of America consented to be a shareholder, but the management style would be as per BCCI’s practices (Corporate author, 1992).

At the same time, Abedi banked upon the senior BoA management to be on BCCI’s board of directors, to hire incremental human resources for BCCI, and to support all main loans. Among the main figures kept by Abedi as directors from BoA were Yves Lamarche, who had earlier taken care of BoA Middle East branch, J.D. Van Oenen from BoA Europe, and P.C. Twitchen, Ex-VP from BoA. Another key resource, Roy Carlson, subsequently became the President of National Bank of Georgia when it was bought by BCCI (Corporate author, 1992).

**BCCI was ‘too successful’**

BCCI’s power went beyond everyone’s imagination (Butt, 2010). It became a large competitor throughout the world and expanded at an enormous pace, making BCCI a leading power worldwide. Hence, it was decided by few influentials that BCCI was becoming a threat. BCCI was accused of backing Pakistan’s nuclear agenda, Palestinian armed forces, money laundering and various other charges (Butt, 2010). Agha became a wanted man globally. Pakistan’s government gave him full defense and refused to pass him over. Agha was given negative image in the international media and BCCI was suspected to have relations with global intelligence agencies. It was the first time a Pakistani bank had grown to such proportions which was difficult to digest for many on the global map (Butt, 2010). Covered in controversy, this ‘too successful bank’ was torn apart.

**A bank that grew ‘too fast’**

When banks in Pakistan were nationalized in 1972, Agha launched BCCI on an aggressive pace (Butt, 2010). He persuaded the Arabs to invest, which turned into one of the largest banking corporations in the world, extending its power through offices in 72 countries globally. It engaged some 16,000 people and Agha ensured
that most employees were Pakistani citizens (Butt, 2010). Such was his loyalty towards his homeland. Over 80 per cent of the top managers of the bank were Pakistani (Butt, 2010).

Right through the late 1970's, BCCI extended rapidly, with Abedi hiring new corporate bankers in the BCCI structure every month. Originally, BCCI was built-in one location only, Luxembourg. Few years forth, a holding company was created - BCCI Holdings. It was split into two parts, BCCI S.A., with head branches in Luxembourg, and BCCI Overseas, with head branches in Grand Cayman. Luxembourg office was channeled for European and Middle East branches and Grand Caymans mainly for developmental countries (Corporate author, 1992). African expansion commenced in Mauritius, Egypt, Seychelles and Sudan and expanded into Liberia, Kenya, Nigeria and Swaziland (Corporate author, 1992).

The third portion of BCCI's expansion included Asia, and also encircled the attainment of the Hong Kong Metropolitan bank of the Swiss Bank Corporation. This branch of BCCI later became the medium for management of huge dealings by the Chinese government, whose business Abedi protected through a combination of charitable actions and confidential kick-backs (Corporate author, 1992). At the same time, BCCI determined to develop into the Americas, opening branches in Canada, offices in the United States, and in Columbia, Panama and Jamaica. Till the 1980s, BCCI's territory expanded to offices in 73 countries and assets of estimated $23 billion (Corporate author, 1992).

BCCI's astounding rate of expansion sustained for many years, irrespective of economic trends. For e.g, in Hong Kong throughout 1983-1984, BCCI grew while many banks retreated due to ill financial health (Corporate author, 1992). This 'too fast' growth was also difficult to keep up with and resulted in poor monitoring and consistency in the bank's operations.
2. Allegations leading to forced closure

There were several allegations on BCCI leading to its forced closure. These are discussed as follows:

**Fraudulent practices**

BCCI’s huge kingdom was made on the narrative that it was greatly financed by oil-rich Arab influentials, when the actuality was that the majority of them were nominees, giving their names to BCCI, or their names and their deposits to BCCI to get a definite no-risk return (Waterhouse, 1991).

BCCI used deposits to cater to operating costs rather than to correctly spend them in equitable loans or other financial investments (Waterhouse, 1991). Without the actual assets, BCCI just gave the impression of it and used the goodwill of its shareholders to generate further deposits and tempt new clients. Hence, BCCI had to create retained capital out of operating bottom line through rearranging its accounts because of the doubt of actual capitalization (Waterhouse, 1991). Because of the deficiency of actual profits, the expected profits were manufactured through window dressing the accounts relating to deposits. The deposits, hence, received a fine ROI through routing the funds from latest deposits, resulting in BCCI to expand at a swift pace to avoid downfall.

The New York District Attorney declared that the key actions undertaken by BCCI to conduct fraud were:

- Using the leading families of Middle Eastern states as nominees for the bank, who imitated to be at risk but were in actuality kept safe by BCCI against any real losses (Legal author, 1991).

- Utilizing bank secrecy havens (e.g. Luxembourg) to refrain from rules by any single regulator of the bank, and hence to allow BCCI to shift liabilities & assets between various banks in order to hide BCCI’s real economic status (Legal author, 1991).
Giving bribes to representatives of other financial institutions, hence avoiding the inspection of regulators (Legal author, 1991).

ICIC — The Bank Within A Bank

Since its inception, BCCI included many legal entities referred jointly as ICIC. It operated formally as a BCCI ‘banker pension fund’ and informally as a bank within a bank.

According to Price Waterhouse (1991), ICIC’s role included:

- Funding BCCI capitalization, through various nominees;
- Rechanneling finances in a way to hide their true nature;
- Giving guarantees on behalf of BCCI on ICIC letterhead, for various nominee matters;
- Financing to BCCI clients;
- Meeting BCCI expenses;
- Taking care of customer funds kept by Agha Abedi;
- Purchasing BCCI’s own shares;
- Processing unaccounted financial transactions;

The Sandstorm Report

Price Waterhouse conducted a detailed audit of BCCI and presented the report to the Bank of England on June 22, 1991. It was named the “Sandstorm Report”. It served as the key evidence that resulted in closure of BCCI worldwide on July 5, 1991. The report relied on records from many branches of BCCI and interviews with the bank’s officers. It found proof that fraud and manipulation was being conducted for many years at the company (Waterhouse, 1987). This data was recorded when Price Waterhouse found that around $600 million from BCCI deposits were not available in BCCI’s accounts (Waterhouse, 1987).
Among the many kinds of BCCI fraudulent practices explained by Price Waterhouse were wrong transactions, artificial lending, illegal repurchasing agreements, account window dressing of loans, hypothetical client loans, hypothetical profits, hidden losses, false audit reports, hypothetical loans linked with repurchase of shares, false deposits, wrong confirmation of transactions and off-book transactions (Waterhouse, 1987).

Ledgers and Numbered Accounts

Among BCCI’s curious procedures was the utilization of managers ledgers as well as numbered accounts to influence accounts through nonstop transactions that could not be located.

It was found that these ledgers were usually denoted as “ML” followed by a number (Waterhouse, 1991). No one other than the BCCI banker taking care of the account had an idea of the details. In some cases, even the banker responsible for the account would not be able to recognize its owner (Waterhouse, 1991).

Price Waterhouse stated that they had no objection with numbered accounts but because it created difficulty in locating the name of the borrower or credit officer in charge, it was considered doubtful (Waterhouse, 1987).

Money Laundering

Since BCCI’s condemnation on money laundering charges in Florida in 1988, there was slight doubt to anyone that BCCI had been engaged in money laundering. Due to BCCI’s size and stature, money laundering for BCCI must have been expected in any case (Bilgrami, 1992). Due to BCCI’s continuous need for wealth and its stance towards laws, it was predictable. A bank official, Akbar Bilgrami, said that Agha was always telling his team members that expansion of assets was the most important function of the bank. When BCCI entered Columbia, Abedi told Akbar that it was required to enhance BCCI’s activity to more than $1 billion (local currency) in Columbia as
well as +$1 billion in U.S. dollars – given Columbia’s reputation of drug money, it was considered that the funds came from illegal sources (Bilgrami, 1992)

**BCCI Treasury Losses**

In 1985, when news of BCCI’s option trading failure reached bank regulators, Luxembourg bank requested BCCI for a relevant audit report. BCCI appointed Price Waterhouse Cayman for the job, which proved that heavy losses had not been accounted for in the books. According to the auditors, the losses and deficiency of accounts was because of incompetence. However, in 1991, Price Waterhouse (1991) stated that it found many techniques used by BCCI to conceal losses. These included:

- Falsification of deposits in order to expedite funds to adjust hypothetical loans and treasury losses;
- Baseless loans in the names of people without their information;
- Trading certificates of deposit without knowledge of the depositors as well as utilizing the funds to readjust losses;
- Rechanneling funds through affiliates prior to audit confirmation dates which were usually reversed subsequently;

3. **Response of BCCI employees to allegations**

In interviews with former BCCI employees (*all names kept confidential on request*), the following responses arose in response to the allegations:

Allegations claim that the money laundering charges started in London at the time when Colombian drug agencies were transferring money, while according to BCCI employees, the issue arose in Miami much later. At that time, Agha Hasan Abedi was in hospital due to severe stroke. Furthermore, when BCCI was blamed of money...
laundering an amount of $14 million, the total size of the money laundering market happened to be in excess of $200 billion. Even if it was true, it was only a small percentage of what other banks were doing at the time.

In the 1980’s, there was an unusually high interest rate on the American currency (upto 22%). Due to this factor, businessmen and investors of small scale used to open letters of credit in the American currency and did not convert their US dollars. The key reason was avoiding losing on the exchange differential and also because local currency interest rate was not that high. If the bank is recording and reporting the cash deposits to the concerned authorities, it is a completely legal transaction. It is not illegal without gauging the momentum of the transaction and evidence that relevant reporting to the authorities was not done.

In the current scenario, BCCI has been closed since more than 20 years and the laws for money laundering are also more severe. However, nowadays money laundering is not only practiced but the market size has also multiplied. Hence, in spite of severe and rigid laws the market is still growing.

At the same time when BCCI was closed down, a famous US bank was detected to be laundering money on massive scale (US$4 billion). However, the newspapers gave the news on back page and without prominence. It was notified like a hidden clause. With reference to this news, the newspaper said that the bank’s cashier had accepted the money by mistake. It is difficult to believe that such a huge amount of money can be accepted by mistake. On the contrary, for BCCI, the senior management was blamed and arrested.

The interviewed employees said that the American authorities were not able to prove that the BCCI bankers were guilty. Hence, they kept them in prison for many months and years and then had no option but to release them. However, they made an out of court agreement to end the case and BCCI’s branches in America. This resulted to be a major mistake by BCCI. Subsequently the Bank of
England closed BCCI in England and the process was implemented worldwide.

For irregularities, the employees said that there was no bank in the world which was free from irregularities. However, a bank should not be closed on the grounds of inadequate capital or miscellaneous irregularities. Barrings Bank had severe irregularities and only official (Nick Leeson) was blamed for 850 million dollars embezzlement. This rescued Barrings Bank from bankruptcy. It was stated that the bank is more than 200 years old, hence should it be protected.

In the Sumitomo Corporation, one official (Hamanaka) was blamed of billions of dollars. Hence the bank was saved.

Furthermore, huge companies like Enron and others were also subject to bankruptcy due to irregularities. Ex-president of NASDAQ (Bernie Madoff) did fraud of 50 billion dollars, which is the highest ever in history.

Regarding BCCI’s liquidity ratio, it was quite substantial and higher than almost all US and British banks. The capital was also quite high. On Bank of England’s order to invest heavy funds (upto US+$600 million dollars), funds were sent from Abu Dhabi (who were major shareholders). This was not appreciated by the Bank of England. The BOE referred to this as an error; the bank required to invest incremental capital of +$600 million. In just a week, an increase of US+$1 million was insufficient for them and the bank was shut down on the next day after receipt of funds.

In addition, there was no proof of BCCI’s insolvency as no pay order, draft, cheque or letter of credit was refused or returned by any bank. There was no call back of any bank guarantee.

After closure of BCCI, all clients in the UK received immediate funds for deposits of £15,000 or less. Many of these account holders
were pensioners as BCCI had pension fund of over £ 160 million. This was done by the UK government to protect their locals only.

Regarding the international auditors, Price Waterhouse had accused BCCI for irregular accounts. However, when they applied the same strategy in America (on the collapse of Enron and other conglomerates) Price Waterhouse was given warning by the government and they were also penalized for neglect. This is an example of double standards.

With regards to the Sandstorm report by Price Waterhouse, the report was provided to the designated subcommittee in an extensively censured state by the Federal Reserve at the persistence of the Bank of England. The Bank of England prohibited the Federal Reserve from the British confidentiality and bank secrecy laws. Hundreds of items as well as almost all individual names in the Sandstorm report was censured.

Finally, former employees of BCCI believe that around 12,000 families are indebted to BCCI for giving them healthy employment and career growth.

Conclusion

BCCI and Mr. Agha Hasan Abedi’s contribution to banking is of magnified proportions. It formed the basis of modern banking in Pakistan (Butt, 2010). Most new banks, especially in the Middle East, are using support from Pakistan to build their financial structures. A look into the background shows that it was Agha Hasan who developed this basis. BCCI developed countless Pakistanis as modern banking professionals (Butt, 2010).

However, stringent monitoring and control of business practices, strict adherence to audit guidelines and strong commitment to financial
ethics are also a mandatory requirement for any commercial institution. Over aggressive focus on uncontrolled growth can also be detrimental to an institution's survival. Modern day banks and financial enterprises should hence focus on generation of controlled growth, long term sustainable profits as well as concerted business development efforts to successfully prosper in the long term.
The Rise and Fall of The BCCI

References


Discussion
The Rise and Fall of The BCCI


- Interviews with some BCCI employees whose names have been kept anonymous on their request
The title of the book being reviewed is Leadershift: Reinventing Leadership for the Age of Mass Collaboration. It was published by Kogan Page Limited, Great Britain and the United States in 2009. The author is Emmanuel Gobillot. The author is a well-known speaker, author and consultant, as well as the writer of another well received book, The Connected Leader.

The theme of the book is about leadership and how its perspective has changed from the traditional one where experience, knowledge, efforts and power signified it. The new concept of leadership is interpreted by social media as collaboration and engagement. In this regard, the author identified four new trends which have metamorphosed leadership. In the process of this metamorphosis, four shifts are identified which transform the way leaders function in the virtual world.

The Introduction of the book opens with a quote from Antoine de Saint Exupery’s famous book Wind, Sand and Stars, ‘As for the future, your task is not to foresee it, but to enable it’ (1900-44). Thus begins Gobillots’ own view of the role of the leader in the present age as a facilitator rather than one with foreknowledge. The writer uses personal anecdotes to support his argument that mass collaboration necessitates a new form of leadership where the mass energy of participants is forcing a redefinition of business models and even the meaning of business. Mass participation refers to social, collaborative and virtual networking phenomena which has made business communal and lead to new models of leadership. The models
Leadershift

Book Review

of leadership call for the leader to secure engagement, alignment, accountability and commitment. This introductory chapter, aside from anecdotes and references to other works on leadership, also presents an overview of what follows and also introduces the four major societal trends that are revolutionizing the way we live. The author warns that these trends show exponential growth and failure to change patterns of leadership will render leaders obsolete. The focus should be on tasks not roles to sustain the narrative that keeps a community alive. Mass participation must be viewed by leaders as an opportunity rather than a threat and enable them to create value.

In chapter one of the book, the author mentions the two kinds of disturbances that prevail and present a challenge for leaders. The first one is short term, widespread and calamitous and was precipitated by the fall of Lehman Brothers. This act sent shock waves throughout the banking industry calling for a change in leadership routines. It required that leaders bring reassurance through accountability and honesty. The legitimacy of leaders can only be wrought through commitment, clarity and modesty when dealing with their followers. The second disturbance is more widespread since it questions the very essence of leadership seen in the way leaders create value which is no longer effective. Thus, leaders need to renew meaning in economic activity which is essentially an act of courage, since it calls for rethinking the essence of the organization by a willingness to create meaning through sharing. As economic circumstances have impacted confidence, a collective effort to create meaning which lies in our intentions, becomes necessary. ‘Real organizations’ today are the social networks which supply energy through which an understanding of these networks in connection with leaders will enable the link between networks and the objectives of the organizations. This approach will allow leaders to overcome the challenges facing them. These challenges have been enforced by the four fundamental trends identified by the author, namely the
The demographic trend presents a picture of mass collaboration. Mass collaboration means that heterogeneous generations, with diverse socio-cultural backgrounds, work side by side having individual experiences, apprehensions and beliefs. The expertise trend states that the value of the organization lies in a nexus of relationships outside the reach of management. The attention trend shows that organizations are being replaced by a group of social and informational networks, whereas formerly organizations were the wellspring of cementation and progression. The democratic trend represents the community which has acquired an equal voice. The democratic trend reflects the fact that the leader has a very low span of control. These four trends are eroding the levers used by leaders in the past to exert control.

Chapter two discusses the demographic trend by citing cases that laid themselves open to the new trend and control talent in the attempt to perfect transaction costs by accessing knowledge via the surrounding technology available at the time. Therefore, leaders could be termed as products of their experiences. Who they are is a result of conditioning and personality. However, this combination could render them ineffective if their experience differs from those they seek to lead. The alignment of the leader and the follower experiences is necessary if the leader is to stay alive and create value. Thus, it can be stated that self-image has assumed prominence in an age where the organization has diminished importance since an entire generation does not relate to it.

What is interesting to note is that the author has developed his argument through unusual sources such as examples from the virtual world, personal anecdotes, successful examples of leadershift, music videos and his own work experiences. All these provide a rich
narrative, which is a force to be reckoned with, if leadership is to stay alive.

Chapter three discusses the expertise trend which is a belief that if business is to succeed, it must gain control over knowledge available through the use of technology. This technology the author is referring to is the networks such as Google and Gmail which comprise relationships beyond the sphere of managerial control. In the past organizations had to recruit talent, whereas now it is possible to access data through virtual networks. The author uses several success models of this trend to establish that his idea that products can be created by users and organizations together through virtual networks outside the closed organizational system is possible. The example of Wikipedia which is a user-generated website growing at 100 percent per year is a demonstration of the concept of the expertise trend.

The third trend is the attention trend which is discussed in chapter four. The author states that it is becoming increasingly difficult for organizations to motivate employees by using traditional levers such as carrot and stick methods. With the onset of the digital age virtual networks such as Current, MySpace, YouTube and Facebook are providing a plethora of information that needs to be sifted through. The challenge is no longer to create; rather it is one of focus. There is a need to attract people who are devoted and will help organizations to bring coherence and cohesion. Alongside this endeavor there is also an intensification of communication as in the use of new channels to reach their communities. In the face of this trend, leaders can retain their positions if they continue to create value by focusing on individuals, and their awareness of ethical and community responsibilities.

In explaining this trend the author uses his usual first person narrative style that he has used throughout the book, along with examples from literature and the virtual world to paint a vivid picture for the reader.
Finally, in chapter five the author discusses the democratic trend where organizations will no longer have lines in the hierarchy with direct reporting. Organizations are now matrixed where priorities conflict and are dictated by several leaders, thus the conflict. In addition, there are no fixed roles in the organization. People shift roles depending on their competencies, preferences and market demand. Then there is the concept of co-creation where people use mass collaboration to create their own communities which diminishes the role of full-time workers inside the organization and give way to free workers. This trend marginalizes the social power of leaders in the sense that contractual workers or free agents are not in the direct span of control of the leader. The author maintains that the value of leadership is in no way being undermined. What is happening is that there is a role shift. Leaders need to foster social involvement by providing value to conversations.

The author uses examples from communal organizations and coins new terms such as ‘Ikeazation of work’ and an abundance of data from U.S government sources to support his argument about the democratic trend. He states that the four trends, D.E.A.D toll the death knell for traditional leadership. Leadership continues to remain valuable, but in the scenario where organizations are communal and mass participation is the new jargon.

In chapter six the author analyzes what made organizations effective in the past namely, control, structure and resources. The narrative here is that these three elements are threatened by the DEAD trends. The demographic and attention trends show how mass collaboration works and reflects that it cannot be controlled, while the expertise and democratic trends reveal that there is no legitimacy of structures. Organizational forms today, wherever they exist, face rejection at the hands of the demographic and attention trends. The author discusses the types of communal roles in this chapter which do not function in a linear manner since this method destroys creativity. Future leaders need to foster communities where social
engagement prevails. The emphasis is not on structuring roles and segmentation because participants will no longer want to transact in such an environment. To explain these concepts the author uses enlightening and surprising examples. Such is the case with the example of Plastic Duck in Second Life where he symbolizes annihilative activity which is meant to demolish mass collaboration projects. This force was spelled by litigation which ensued resulting in the expulsion of the magnetic force.

In chapter seven the author makes the move to explain what the new leadership, which he calls ‘leadershift,’ is all about. He dispels the accepted notion of leadership as the avatar of the community represented. He also introduces the new concept in the aftermath of the DEAD trends as playing the role of removing fear of turmoil emerging from the removal of organized control over assets. This idea is supported by literature from ecology, tragedy of the commons, where leaders exert control over outcomes being caretakers of corporate governance. This type of control becomes obsolete in the age of mass collaboration which requires self motivation, self administration and control which are not mechanisms for regulating output. The author uses a profusion of material to handle this concept proficiently, especially in terms of refining leadership to focus on the favorable circumstances provided by the new milieu. All in all, the purpose of the new leadership is to help society to create communal benchmarks that unite it towards a common accomplishment. In this way leaders establish their authority by being credible in the provision of apparatus which enables collaboration.

The next four chapters contain discussion of the four shifts to be undertaken to be the new leader whose reputation depends on the role he plays. The new power is interdependent where both the leader and the community are strong. This is possible when there is agreement between them and the provision of review of the contract. The first shift discussed in chapter eight is the move from clarity to simplicity. In the present set up there is a great deal of complexity
which creates stress. The move from clarity to simplicity is possible through efficacious involvement of the community. This move signifies a change of structure which is known to diminish levels of understanding, thus attention must be paid to another element of simplicity which is coherence. Coherence emphasizes interdependence involving both the leader and the community where strategies are employed to unite diverse elements into a comprehensible whole. The leader must express the problems the community aims to solve. This effort results in alignment where the resources and effort of the community are engaged in coordinated co-creation.

Examples of the new leader and the virtual organization abound in explaining this phenomena and the author appears to have an abundance of these at his calling, especially when emphasizing the importance of the coactions between simplification and coherence. The second shift is from plans to narrations and is explained in chapter nine. Here the role of mass collaboration is made clear through narrative because it promotes the delivery of value by making participants aware of what the social process demands from them. In this regard, narrative facilitates the evolution of the environment and responsiveness to change. How this works is through the exploring of choices available, and at the same time, keeping the goals in mind. Leaders in this context help coactions by helping the participators define their objectives, capabilities and methods to achieve their targets. The leaders must make the importance of key moments in the life of the organization acquire a tone, which tells a story. The author’s style is highly narrative and he uses characters from the virtual world to explain this shift.

The third shift is from roles to tasks, which is presented in chapter ten. The two types of roles, namely organizational and individual are discussed. The former pertains to what helps the organization achieve its objectives while the latter relates to self-fulfillment which contributes to self-image. Leaders allow this latter role to flourish through dialogue which keeps the narrative alive and
helps participants to complete their tasks. The author uses the guild movement of the Renaissance as a standard for a leader to follow where mass collaboration processes exist. The success of a leader in this situation would be the success of the organizational narrative. Such a leader ensures the commitment of the community in the effort to excel. Real life examples are used by the author to express this trend. All of these make the argument rational and believable.

Chapter eleven opens with an example from Daniel Goleman’s book ‘Emotional Intelligence’ which would relate to leaders being able to comprehend and control their emotions if they wish to succeed. Similarly, this is also true of the organization. If organizations are to succeed, they need caring workers who will remain devoted and put the organization first. This is demonstrated in two ways. First, the workers must show commitment and second, obligation. Obligation means personal desires take a back seat and engagement in the interest of the organization comes first. This is only possible when participants love their work and want to belong to the community by being motivated towards strengthening it. Commitment allows relationships to be strengthened but money is the motivator. However, this is only in regard to performance which can be purchased. Performance does not foster the community, love does. Thus love is the ultimate motivator. Leaders, through narrative facilitation, make communal allurement. This is the strength of the community. References from characters in literature are used to establish the author’s argument and they fit admirably.

In chapter twelve the author restates the fact that the four shifts augment each other. This results in leadership having to be more heterogeneous, more cultured, more complemental and more universal. The author maintains that words and actions are inherently connected in that words are precursors of actions to come, while actions and conversations lie on two diverse spheres. This explanation expounds the Elvis fallacy which subscribes to a belief that work involves more action and less conversation. Gobillot maintains the
importance of narratives, whereby effective actions are not possible without cogent conversations. What is needed is to cherish what we have and jointly create what we are enterprising enough to conceptualize. Thus, the four steps are critical for leaders in cultivating tenacity and flexibility required to promote the four shifts. To conclude this transformation, leadershift needs to stop current practices, promote the narrative, develop credibility and to love the work.

Leadershift does not abate leadership, rather it calls for it to be the token of an enterprise driven by a community which works together, capitalizing on each others’ strengths, taking on many forms influenced by technology, systems and the culture that surrounds. The investigation of leadershift as a subject is useful and credible, and the author’s experience of systems, literature and life enable a picture of leadership whereby a community can conceive its narrative and chronicle through a course of imparting and discoursing.
ENHANCING LEARNING, TEACHING, ASSESSMENT AND CURRICULUM IN HIGHER EDUCATION

Shelina Bhamani

Bibliographic Citation


Quality assurance, change, innovation and reform are a few associated words in the higher education sector. It is essential for universities and higher education institutions to redefine the matrix of quality and excellence to meet the requirements offered by the new era. This book diligently sets out the milieu of enhancement and how it leads to change and innovation in higher education settings. The book is a paperback edition, consisting of 244 pages and the medium of communication is in the English language. The book consists of 27 chapters and four generic themes that revolve across the chapters. All the authors of this book and the contributors are from the higher education sector. The target audience of this book includes members of governing bodies of higher education, university management and key stakeholders who are part of change in higher education institutions. This book thematizes and presents practices, issues and a strategic management framework to universities who aspire to bring change and innovation.

The authors have overwhelmingly illustrated these three central points by relating change as an unpredictable event, innovation as a

1-Department of Education, Institute of Business Management (IoBM), Karachi.
planned action and enhancement as an ultimate result of change and innovation. In the university and higher education teaching and learning context innovation, change and enhancement are dynamic and evolving processes in which students, faculty members and management are equally involved. As authors have appropriately mentioned, "so, we see enhancement as best arising from the bottom, middle and top, with other change forces, such as resources, competing priorities and expertise, colouring the ways in which innovation efforts are translated into established practices" (p.3). However, the authors feel that there should be some control over the universities that aspire change so that the intended outcomes set by the ministries and governmental bodies for higher education can be met. This argument put forward by the authors has its practical significance since the universities ultimately contribute in the economic upliftment of a country. Hence, there is a pressure on all the universities to meet the intended outcomes set by the higher authorities like government and international funding agencies. To address such issues the authors take a case study approach in the book to address the questions and issues faced by the university management and the book provides a set of recommendations as authors have mentioned, “tip for Monday morning” (p.4) to facilitate queries that readers might encounter. In addition to it, this book also addresses the queries to cater to the complexities of enhancement in higher education institutions. The approach that authors have taken is aligned to the sociocultural context of personnel in the organizations that makes the book more interesting, since all the cases and situations can be referred to live examples. In this book, the authors centralize the idea of “Enhancement” in higher education. There are four supporting themes of ‘Influencing the discipline’, ‘a distinctive approach to enhancement’, ‘developing frameworks for actions’ and ‘challenging practices in learning, teaching, assessment, and curriculum’ revolving around the core theme of ‘Enhancement’.
Theme one focuses on the issues and challenges that occur during the enhancement process. There are several case studies present under this theme that focus on the major issues i.e. transferability, origin, target, discourse and alignment and their manipulation on the enhancement and change. This theme gives readers with a take home message of valuing the institutional approach where students, staff and management are working as consultative bodies for institutional enhancement and change.

Theme two focuses on a Scottish approach to enhancement and practical examples are drawn from the experience of the interventions that Scottish universities have undergone. The authors have given very constructive information about the four factors that contributed in the rise and enhancement of the universities in the Scottish system. This theme in the book highlights best practices that occurred in the Scottish system to facilitate enhancement. The case studies in this section provide insights on shared vision and alignment, resource dependency and incentives, beyond enclaves of interesting practice and low fidelity and transferability. Interestingly, authors have given an admirable statement to describe how shared vision and institutional alignment in its practical form happens where they mention, “the devil was in the detail and several key tensions were concluded in the name of consensus” (p.93). This statement of the author to many readers might seem very relevant.

Theme three focuses on developing frameworks for enhancement and in this relation the authors provide very practical strategies while analysing cases. This section of the book sets out four major aspects that should be considered to bring change and enhancement i.e. uniqueness, cultural characteristics, context and contextually sensitive actions. As can be reflected, these are the characteristics globally administered to start any new initiative where institutions deliberate on questions like, what new can we offer to the market?, Is it relevant to our culture? And is it contextually appropriate and sensitive to the
values set by our societies. Readers in this section will get into self-
reflection of relating their own practices and evaluating the practices
of their own settings with these principles offered by the authors.

In the last theme there are illustrations of issues that are faced by the
institutions while implementing the enhancement and change process.
The authors have advantageously given the strategies to cater to the
problems of inertia in which key stakeholders always relate to their
past practices. Likewise, emphasizing on the point of making “learning
organizations” since behind every change, innovation and
enhancement, at institutions there are ideas and experiences. This
argument of the authors is very interesting and thought provoking. It
is also experienced that many initiatives fail because there is a lack of
discourse and dialogue before, while after any initiation is taken or a
policy change has occurred. For this the authors mention,
“organizational knowledge creation is seen as a continual dynamic
process of conversion between the different levels of the individual,
the group and the organization” (p.180).

Likewise, at the end, this book provides and offers framework for
practical implications and conceptual frameworks of change and
enhancement in the higher education context. The most interesting
aspect of the book is a multifaceted look at enhancement in relevance
to the three frameworks provided by the authors. Framework one offers
“change agents implicit change theories” (p.185) in which importance
is given on the points that allow the readers to explore the initiation of
change and enhancement and reflect on the possible options for its
sustainability. In this framework, the authors have addressed two major
factors that influence change and enhancement that can be internal or
external in scope. In this reference cases are given in the book that
provide suggestions for using various change models in the field.
Likewise, enhancement at one instance is associated with resources
where the authors argue that change and enhancement can take place
in the organization if resources are offered in return. This argument of
the authors seems very relevant in the context of higher education when faculties are given research incentives it ultimately results in publication of more research papers and increase in their motivation level. Likewise, enhancement under this framework is also connected with rhetorical support where there is a strong association projected by the authors that change will occur if there is an institutional support involved in it. This to a greater extent is found in the higher education sector as the university management who are eager to bring in new changes and methodologies in the universities tend to bring a positive change earlier than the ones who are resistant towards getting themselves involved in the initiatives. Moreover, this framework also offers an enhancement theory that tells the reader to focus on the provision of appropriate, variety oriented and technologically advanced resources to the students. This is an important factor that is highlighted in the book because catering to the students' satisfaction is of key significance in higher education. Another phenomenon that the book targets is of “technological determinism” (p.188) where the authors are stating that change and enhancement will happen if integrated with information and communication technology in the higher education systems. This phenomenon is also widely focused in the developmental and educational settings and the authors recommend integration of ICT in the curriculum and programme planning.

Framework two in the book focuses on the ‘enhancement identities’ and focuses on the influences of individuals and personnel in power positions on the process of change and enhancement. The authors give a creative imagery of the authority personnel in the higher education settings by categorizing them into six styles and identity groups. The first one is ‘the prophet’ style that relates to the management officials in the universities to have characteristics of having their own vision for the improvement. Second one is about ‘The expert’ kinds who integrate new and advanced technology to bring change. The third one relates to the ‘democratic collaborator’ types who focus on collegial environment and design change in a
cooperative milieu. The fourth relates to the ‘political entrepreneurs’ whose target is to look for the networking possibilities and image building of the organization for change and also to pool in relevant human resource that can support organization. The authors labeled them as ‘they have low vision’. These kind of personnel in the university settings are commonly observed in the South Asian context. Hence, this might result in a lot of readers’ interest to explore this style and their implications on institutional enhancement. Then the authors mention style of ‘The practitioner experimenter’ whose work is to try out new ideas and incorporate note-worthy practices from global models. The last one that the authors mention is ‘The architects’, who are the people that the focus on the structures, systems and environments to bring change and enhancement. They are the kind who focus on the teaching and learning and academic environment improvement.

The third framework in this book is set to demonstrate the concepts of enhancement. In this section the authors highlight that reflexive knowledge which is about deliberating on reflective questions that we ask before implementing any change work as a bridging tool. Likewise, any change or enhancement should be a cooperative effort and “led by us rather than me” (p.192). This section also provides a set of questions that readers may find purposeful and valuable for their own settings.

Overall, the book is a treasure in its self and skillfully explains the process of enhancement by using a wide range of case studies and its reflections to the readers. It is a must read for all those who are involved in institutional enhancement, academic quality management and strategic planning at the higher education institutions. Moreover, this book is also very useful for the education service providers to understand the paradigm shift that has occurred in the core concepts of institutional enhancement in educational settings. The language of the book is very simple in nature and all terms are described and comprehensively elaborated.
Reviewer’s Note: The author would like to acknowledge supervisor Dr. Nasreen Hussain for her guidance and support.
INSTRUCTIONS TO AUTHORS
(Research Section)

1. Papers must be in English.
2. Papers for publication should be sent in triplicate or by e-mail to:

   Managing Editor, Pakistan Business Review
   Institute of Business Management
   Korangi Creek, Karachi- 75190, Pakistan
   UAN: (9221) 111-002-004 Fax: (9221) 3509-0968, 3509-2658
   E-mails: sabina@iobm.edu.pk, emec@iobm.edu.pk

Submission of a paper will be held to imply that it contains original unpublished work and is not being submitted for publication elsewhere. The Editors do not accept responsibility for damages or loss of papers submitted.

3. PBR is a multi-disciplinary journal covering all subject areas of relevance to business in Pakistan. Research in the areas of Finance, Human Resources, Management, Informatics, Marketing, Psychology, Economics and issues related to governance is specially encouraged.

4. Manuscripts should be typewritten on one side of the page only, double spaced with wide margins. All pages should be numbered consecutively, titles and subtitles should be short. References, tables and legends for figures should be typed on separate pages. The legends and titles on tables and figures must be sufficiently descriptive such that they are understandable without reference to the text. The dimension of figure axes and the body of tables must be clearly labelled in English.

5. The first page of the manuscript should contain the following information; (i) the title; (ii) the name(s) and institutional affiliation(s); (iii) an abstract of not more than 100 words. A footnote on the same sheet should give the name and present address of the author to whom reprints will be sent.

6. Acknowledgements and information on grants received can be given before the references or in a first footnote, which should not be included in the consecutive numbering of footnotes.

7. Important formulae (displayed) should be numbered consecutively throughout the manuscript as (1), (2), etc., on the right hand side of the page where the derivation of formula has been abbreviated, it is of great help to referees if the full derivation can be presented on a separate sheet (not to be published).

8. Footnotes should be kept to a minimum and be numbered consecutively throughout the text with superscript arabic numerals.

9. The references should include only the most relevant papers. In the text, references to publications should appear as follows: “Khan (1978) reported that….” Or “This problem has been a subject in literature before [e.g., Khan (1978) p. 102].” The author should make sure that there is a strict “one-to-one correspondence” between the names (years) in the text and those on the list. At the end of the manuscript (after any appendices) the complete references should be listed as:

   for monographs and books.
   Ahmad, Jaleel, 1978, Import substitution, trade and development, Amsterdam: North-Holland,
   For contributions to collective works

Continued next page
INSTRUCTIONS TO AUTHORS
(Research Section)

From previous page:

For periodicals
Note that journal titles should not be abbreviated.

10. Illustrations should be provided in triplicate (one original drawn in black ink on white paper and or with two photocopies). Care should be taken that lettering and symbols are of a comparable size. The drawings should not be inserted in the text and should be marked on the back with figure numbers, title of paper and name of author. All graphs and diagrams should be numbered consecutively in the text in arabic numerals. Graph paper should be ruled in blue and any grid lines to be shown should be inked black. Illustrations of insufficient quality which have to be redrawn by the publisher will be charged to the author.

11. All unessential tables should be eliminated from the manuscript. Tables should be numbered consecutively in the text in arabic numerals and typed on separate sheets. Any manuscript which does not conform to the instructions may be returned for necessary revision before publication.
Frequently Asked Questions (FAQ)

1. When are the summer 2013 admissions?
   Admissions are being announced in Dawn on Sunday, February 03, 2013 and in the News and Jang on February 10, 2013.

2. What is the process to apply for admission?
   You have to submit the admission form available on the website online and visit the institute to submit your documents, collect your admission kit, and admit card for the Test. You need to bring along your academic testimonials, employer certificate (if applicable) and 2 passport size photographs.

3. What is the last date of submission of forms and date of aptitude test?
   The last date is Wednesday February 20, 2013 and Test date is Saturday, March 02, 2013.

4. What will the test consist of?
   3 sections of English Language, 1 of Mathematics, 1 of Word/Letter series and 1 of General Knowledge, Six sections in all.

5. What is the duration of the Test?
   1 hour.

6. How many marks are there in the Test.
   It has 115 questions, all MCQS and there is negative marking in all sections of the Test. 1/3 point is cut for every wrong answer.

7. What is the criteria for American / Canadian High School Diploma?
   CGPA of 2.5.

8. How many A-levels are required and do you need Equivalency?
   2 A-levels with minimum C grade excluding General Paper and Urdu. No equivalency is required.

9. What is the criteria for HSC students?
   50% Marks in the qualifying examination. Supplementary is not accepted.

11. How many years is the MBA program?
    If you have 16 years of education, it is of 2 years duration; otherwise the duration is 3 years.

12. What is difference between MBA Executive and other weekend programs?
MBA Executive requires 1 year work experience after graduation, but for other weekend programs work experience is not mandatory.

What is the difference between Regular and Executive MBA?

Regular classes are held on weekdays (9:00 to 4:00 pm or from 6:00pm to 9:00pm).

Weekend Executive classes are held on Saturdays and Sundays. Executive MBA is specially designed for people who are working, however, the course content is the same.

If somebody wants to transfer credits, what is the policy regarding this?

You have to apply for admission as a fresh candidate. After admission you can submit your official transcript with a request to consider transfer of credits. Only 2 subjects credit will be transferred in which you have an A or B grade and the course outline matches ours.

What is the fee structure?

For MBA Executive, Evening and other Weekend Programs

Tuition Fee Rs. 11,500.00 per course

Registration Fee Rs. 7,000.00 (04 courses)

Security Deposit Rs. 15,000.00 (Refundable only on completion of the Program).

What is the fee structure for Undergraduate programs?

For MBA Executive, Evening and other Weekend Programs

Tuition Fee Rs. 10,500.00 per course

Registration Fee Rs. 10,000.00 (Per Semester)

Security Deposit Rs. 15,000.00 (Refundable only on completion of the Program).
Pakistan Journal of Engineering Technology & Science

CONTENTS
Volume-2, No-2 (December, 2012)

A Comparative Study of Consumer Perception of Product Quality: Chinese versus Non-Chinese Products Implementing
Laiq Muhammad Khan and Rizwan Ahmed 118-143

An Integrated Conceptual Model of Performance Appraisals and Succession Planning using Multi Valued Evaluation
Shamaila Burney 144-159

Project Review on Water Level Sensing Using PLC
Osama Mahfooz, Mujtaba Memon and Asim Iftikhar 160-170

Relationship between Faculty’s Self Actualization and Student’s Faculty Evaluation:
A Case-study
MoinUddin Ali Khan, Natasha Rehman and Sundus Javed 171-195

Instructions to Authors

For Further Information Please Contact
Management Excellence Center
Institute of Business Management
Korangi Creek, Karachi - 75190, Pakistan
U.A.N: (+92-21) 111-002-004 Tel: (+92-21) 3509-0961-67
http://www.iobm.edu.pk  E-Mail: mec@iobm.edu.pk