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Niala Batool

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THE IMPACT OF CREDIT CRISIS ON JOB INSECURITY AND SATISFACTION

Madiha Yousuf¹

Abstract

Job security is considered as one of the major concerns during the recession running through in an economy. This paper focuses on relating the credit crisis with the increasing downsizing in organizations boosting the level of unemployment in the country. The research hypotheses are based on identifying the impact of credit crisis on job insecurity and examining the relationship between job satisfaction and job insecurity. As a sample data 50 questionnaires were used, filled by the individuals working in the financial institutions in Pakistan. The findings of the research depict that there is a strong and positive link between credit crisis and job insecurity. However, the correlation between job satisfaction and job insecurity is weak, as the former takes into account many other situational factors along with job (in)security on the whole. The study implied that the credit crunch leads to downsizing which acts as a threat to job security.

Keywords: Credit crisis, job insecurity and job satisfaction

JEL Classification: Z 130

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Introduction

The global financial crisis around the world still has its strong impact on the third world countries of Asia including Pakistan. In the recent years a declining trend in the economic growth of the country has been observed, and to further add on this the law and order situation, inflation and other political and economical issues have also played a skeptical role in giving a rise to a further financial crisis in the economy, as the loss of the paper wealth has already been witnessed. Where in the recent years, the economic crisis in the country has led to the shutdown of many companies; it has also led to the downsizing of the organizations by reducing head counts. Under such circumstances the job security of the employee is always at stake, and given that when an employee works under the pressure of having job insecurity his satisfaction towards the job is also affected.

Credit Crisis basically refers to an economic state in which investment capital is difficult to obtain. However in this research credit crisis is taken as a proxy for budget deficit and the financial recession which marks a deteriorating and/or poor economic situation in the country with the indicators being the unemployment rate, increased debt borrowings and the decline in the growth of gross domestic product (GDP).

United Nations in its chapter II about great recession and the jobs crisis stated that the global financial and economic crisis in 2009 has not only directly impacted the contraction in developed countries but also has seriously negatively affected on emerging and developing economies. Work force reductions were made in large number, massively increasing the unemployment rate worldwide. The chapter also stated that International Monetary Fund and International Labour Organization (2010) stated that by the end of the year 2009 an unprecedented increase in unemployment rate was witnessed.

Job Insecurity in its literal meaning is a threat to employment. Job security is highly dependent on the economic conditions prevailing in the nation, the business and the organization and also on the individual's personal skills. However in this research job insecurity would be considered only as a means of being dependent on poor economic conditions of the country and of the organization.

Job Satisfaction is the level to which employees are contented with their work and their employers. In a broader context job satisfaction can also be linked to as an individual's work experience of the quality of working life.

The fiscal year 2011-12 witnessed an increasing trend in the unemployment rate prevailing in the country with a decline in the growth of GDP and also with levels of debt being massively increased to more than one thousand billion dollars thus widening the budget deficit gap. Therefore, the purpose of this research is to highlight the growing concern about the financial distress which marks a positive impact on the job insecurity of the employees which also imparts an effect on the job satisfaction. And for that reason, the researcher has chosen the employees working in the Financial Institutions in the metropolitan city Karachi.

The main objective of this research is to study the impact of economic crisis prevalent in the country which is further leading to a credit crunch on the job insecurity of the human capital which in turn affects job satisfaction of the employees. To achieve this goal, the researcher will explore the relationship between credit crisis and job insecurity and also the relationship between job insecurity and job satisfaction. This research will focus on the following research questions in this regard:

- What is the impact of global financial crisis on the economic conditions in Pakistan?
- How the economic crisis in Pakistan does affect the job insecurity of the employees?
- What is the significant collision of job insecurity on the job satisfaction?

Literature Review

Over the time several researchers have studied the relationship between financial crisis and job insecurity and also the relationship between job insecurity and job satisfaction.

The findings of the research (Mehri, M., Iqbal, M. J., Hekmat, R. K., & Ishaq, H. M, 2011) stated that the global financial crisis has created troubles for all the sectors of the economy and also has negatively affected the performance of the industries. Mehri in his

research highlighted that employees feel strong threats to their job security after the crisis and also that the crisis affects their job motivation in an unsatisfactory manner. However they did observe that the financial recession did not hurt the job satisfaction of the employees which may conclude that credit crunch is not costly to organizations in terms of employees performances.

In the panel discussion of the United Nations General Assembly (UN, 2009) it was discussed:

The effects of the global economic crisis have been transmitted to developing countries through a variety of channels, including collapsing trade, volatile commodity prices, capital flow reversal and increased borrowing costs, declining migrant remittances and stress on official development assistance. The resultant economic slowdown and higher unemployment and underemployment threaten to seriously undermine recent economic and social gains in many developing countries. While the global economy shows tentative signs of recovery, substantial uncertainty remains and unemployment continues to rise globally (concept note of the meeting).

The conference (UN, 2009) also highlighted that the highest declines in trade has been observed for the manufactured goods exporters in Asia. Massive declines in the commodity prices have led to a negative impact on the developing countries that are dependent on the export of primary goods.

A research that was based on the adverse impact of financial crisis on employment and social security in Turkey (Yazir, 2011) concluded that the shrinking global economy, as evidenced by significant distortions in the labor market in the form of high unemployment and vulnerable employment rate and increasing social differences in the rate of employment in most of the countries affected by the global financial crisis. The study also reveals facts and figures about the hit that the financial crisis has given to the Turkish economy. It marks by saying that only 0.4 percent of increase was observed by the end of the fiscal year 2009 in the employment growth which had been far high previously. It also stated that because of the global financial recession there has been approximately 2.5 times a decline in the number of Turkish employees to go abroad for the purpose of employment.

In their research, they studied the relation between financial crisis and labor market performances (Choudhry, M. T., Marelli, E., & Signorelli, M., 2010). They reported in their research that the disruptions in the work of banks and credit card systems and the crisis of confidence (with massive decline in the stock market), and the deterioration of expectations after the first real effects: decreased production and activity, and the reduction of consumption and investment, and low international trade all of this has caused the greatest recession since the Great Depression in the 30s. Continuation of the crisis in 2009 has a significant impact on economic performance, labor productivity and employment in all countries of the world. In their research many of the articles were reviewed to support the research suggested that the unemployment rate is faced by a significantly rapid increase and remains at higher level for a few years after the recession in the economy, which implies that the rise in the rate of unemployment caused by the credit crunch lasts over a period of some years.

A research conducted for International Labor Organization (ILO) highlighted that the global economic crisis has positively endangered the poor workers and caused the loss of millions of workers' jobs, especially poor women who are working and have been providing their services in labor-intensive manufacturing, export-oriented agriculture and family businesses (Otobe, 2011). The research paper of Otobe (2011) concluded that while on the one hand the strong developing nations are now showing a fight back against the financial crisis but on the other hand the labor market conditions have not shown any marked improvement by the first half of the fiscal year 2010. The unemployment rates remained very high in the majority of the industrialized economies, and the poverty and the endangered employment rates have been showing a rapid increase in the developing countries. The long-term collision of the global economic crisis of the year 2008, on food, fuel, environmental crisis, jobs and incomes which has affected millions of workers across the globe is expected to last for many years to come. The financial recession has not only led to a significant job crisis around the world but it has led to a gloomy and more powerful social crisis in many countries.

Researches based on the impact of economic crisis on job satisfaction concluded that the employees did not take the economic

crisis against the organizations economic growth and hence they remained satisfied with their work and jobs under the global economic crisis.

Financial crisis has always led to problems to the economic well being of any country and/or nation. History suggests that the global financial crisis significantly leaves a mark on all the regions of the world. Studies also suggest a strong relationship exists between the credit crisis and the job insecurity of the employees. For when a country faces a recession, the economic conditions of that country deteriorate which enhances the unemployment level in that country, thus positively affecting the job insecurity of the employees.

Earlier researches stated that the unemployment rates note worthily affect the job insecurity and employee satisfaction level, mentioned Otope (2011) in his research. Therefore, the poor economic conditions in the country tend to boost the risk and level of worry even for the currently employed human personnel.

In the research conducted by Nikolaou, A., Theodossiou, I., & Vasileiou, E. G. (2004) concluded that increased job satisfaction was a major driving force for an increase in productivity of the employees. The uncertainty about the future job (in)security is expected to cause detrimental impact on the employee productivity irrespective of the gender. The study revealed that employees who think their jobs are secure revealed more satisfaction towards their work marking a significant positive relationship between job security and job satisfaction.

Ouyang (2009) in his research highlighted that the global financial crisis has not only led to a decline in the confidence of banking personnel but has also led to a massive increase in the rates of unemployment internationally. Organizations have indulged themselves into reorganizing their management structures to help promote efficiency and performance and also that organizations have been indulged into downsizing to reduce the human capital costs. The outcome of this has led to an unstable and unpredictable relationship between management and employees. The risk towards job security has marked employees to have less dedication and

commitment towards the organization and significantly affects job performance and job involvement negatively.

The study also stated that it is nearly impossible to eliminate the impact of job insecurity on employee performance; however organizations need to work out to guide their employees to ensure effective stress management.

Cai and Chan (2009) conducted a research based on Chinese economy. In their study they have studied the impact of global economic crisis of the year 2008-2009 on the job security of the personnel working in urban areas resulting in the sequel for the Chinese economy. The research concluded that there was proportionally less effect of global credit crisis on the rural migrants or rural area workers in comparison with the urban employees, for China witnessed unparallel level of unemployment marking 16 percent in early 2009. However with the rule dwelling in China the government assistance in recession has its focus on the urban area workers.

Awan, H., & Mariam, S. Aasia Manzoor (2012) investigated the impact of work stress on job performance. The research shows results which marked a changed observation in the textile sector of the city Faisalabad in Pakistan. The study concluded that employees who were under stress whether it was some family pressure, workload, job insecurity etc, it did not make any effect on the employee's performance. The study believed that stress was a normal feeling for humans, for there is none alive without stress. However companies should train their employees to be able to do stress management such that it least affects the performance of the employees and helps them in attaining the organizational goals.

Chowdhury and Islam (2009) in their article critically examined the aftershock effects of global economic downturn. In the article they stated that the recent global financial crisis has led to a need for a better regulation of the capital market. The underlying assumption of the markets to adjust on their own and reach the optimum level of societal welfare is now seen as a challenge. Despite the fact, the labor markets are still flexible and have the tendency to adopt changes like cuts in wages and employment conditions to respond to

the downsizing that takes place in the economies giving a rise to unemployment.

They also quoted that according to ILO, around 11 million joined hands with the unemployment in the year 2008, which has been observed as the largest hit to unemployment levels since the year 1998. The Organization for Economic Co-operation and Development (OECD) predicted that the unemployment rates in its member countries would significantly increase, marking the unemployed individuals to reach the number of 57 million. The individuals in the developing countries will manage the deteriorating unemployment levels by working in low wage category which will ensure their trap in the vicious circle of poverty.

An article published by The Economist (Anonymous, 2009) highlighted the massive increase in the unemployment rates along with a decline in the production of output. Countries which were majorly dependent on exports (including several developing Asian economies) witnessed a major downturn in their returns through outputs. The International Monetary Fund is said to report the highest fall in output in the middle of March, 2009 after the World War II. On the other hand, the World Bank expected a growing decline in the international trade as the after effects of the financial distress. The economic downturn of this distress hits the unemployment level really hard. The article quoted a survey according to which the countries it covered out of 33, not even 23 of the nations' organizations had intentions of hiring new employees. The credit crisis has aggravated the demand to decline, implying the organizations to implement cost leadership strategy and in order to cut down their costs the recovery from depression seems less likely to create employment for the individuals under such circumstances.

In the upcoming session of this paper the author highlights the methodology used for data collection and data analysis followed by the empirical results for the hypotheses generated in the methodology.

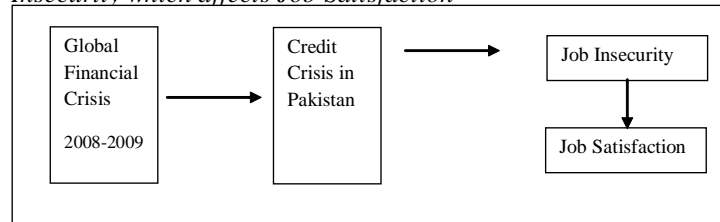
Theoretical Framework

The theoretical framework for the research is based initially on the global economic and financial crisis in the year 2008-2009 which brought about changes in the economies all over the world including Pakistan. Therefore the impact of global financial crisis leads to a credit crisis in Pakistan which further impacts the job insecurity level of the individuals by deteriorating the economic conditions such that there is an increasing trend in the level of unemployment caused by budget deficits and decreasing growth in outputs in the economy. The final part of the framework links the relation of job insecurity with the job satisfaction level of the employees. However job satisfaction is dependent on various other factors not just the job (in) security but in this research, the researcher is only restricted to study the relation between the two.

Figure 1

The Conceptual Framework for the Impact of Credit Crisis on Job

Insecurity which affects Job Satisfaction



The figure 1 above provides the conceptual framework for the research, highlighting that the global financial crisis led to the credit crisis in Pakistan which further marked an impact on the job insecurity of the individuals working. The paper then studies the effect of job insecurity on the job satisfaction levels of employees.

Hypotheses

The hypotheses generated for the study are divided into two:

- 1: There is a significant positive impact of credit crisis in Pakistan on the job (in)security.
- 2: The job insecurity in the employees negatively affects the job satisfaction level.

To test the hypotheses, the author made use of the SPSS software to run the regression analysis on the data collected via questionnaires.

Methodology

Research Methodology

The research methodology for this dissertation uses qualitative interpretations along with quantitative measure implying an in depth study approach towards examining the research. The external validity of the sample size included employees who were working at senior management posts in the financial institutions, however the results generalized from the total job threats and its effect on job satisfaction can be generalized, but the other major factors which may cause an impact on the job satisfaction are not studied in the current research. The internal validity of the research contributes in generalizing the results derived from the perceived job insecurity by the employees in the financial institutions.

The designed questionnaire was set into 3 themes. The first one comprising of the total job insecurity caused by the credit crisis, the second category represented the perceived job insecurity of the employees caused by the credit crisis, and finally, the last one measure the overall job insecurity and the overall job satisfaction of the employees under the credit crisis. The first two themes of the questionnaire originated from the study conducted on ‘content, causes, and consequences of job insecurity: a theory-based measure and substantive test’ (Ashford, S. J., Lee, C & Bobko, P., 1989). The last category of the questionnaire was based on the study ‘does job security increases job satisfaction’ (Nikolaou et al., 2004).

The secondary sources of the data consisted of data collection from the already published articles and papers. Since the topic is of much importance therefore the author was able to find a few researches written in and for Pakistan, and it became easier for the researcher to correlate her work with that of those who have already done their research in the area related to the researcher’s field. However much studies have not been conducted on studying the impact of credit crisis on job insecurity which further affects job satisfaction in the region of Pakistan, which formerly motivated the author to work

on this issue, as Pakistan is facing economic and financial problems and is still under the global financial crisis's influence.

Research Instrument

The applied method in this research would aim to study the impact of credit crisis on job insecurity which affects job satisfaction. For this research, the research or used primary and secondary data. The primary data for the research was collected through the questionnaire and secondary data sources include article reviews and the online available published researches. The primary data was collected using the Job Insecurity Scale (Ashford et al., 1989). However the relationship between the job insecurity and job satisfaction was studied by using the two simple questions as suggested in the research (Nikolaou et al., 2004). Previous researches have also highlighted the use of the questionnaire to acquire the data. The questionnaire also included basic questions like ranking if they agree or disagree that there holds a positive relation between credit crisis and job insecurity. A total of three such questions were generated to develop the key idea about the individuals' perspective about the credit crisis and its impact on the job insecurity and job satisfaction. All the questions were to be rated on a five point likert scale by the individuals.

Sample Data

The sample data were collected from the employees who are employed in the financial institution sector in Karachi, Pakistan. The study focused on the individuals from the middle management of the organization; however the results of the study be generalized. A total of sixty questionnaires were sent to the employees in different financial institutions in Karachi, out of which the successful respondents were fifty completely filled questionnaires. The average length of service for the majority of employees in their current organizations was around three years.

The data was analysed and interpreted with reference to the research topic, the differences between the current research and previous research findings were highlighted. The researcher made use of the SPSS software (version 17) to compile the results of the

study in order to analyse and interpret the key findings of the research. Hypotheses testing were also conducted by making use of regression analysis with the help of the SPSS software.

The conclusions that these previous researches have drawn are all generalized, thus the findings of the research corroborated with the findings of the previous researches, it indicated that the findings of this research can as well be generalized based on the total job insecurity and perceived job insecurity and the its impact on the level of job satisfaction on the employees.

Data Analysis and Findings

In Pakistan, the year 2011-12 marked a bit of betterment in the growth of gross domestic product from 3.0 percent (in the year 2011) to be on an estimate around 3.7 percent. Despite a little increase in the growth rates, the country's fiscal debt seemed to have widened further making an increase of about 0.5 percent from the last year, making it 5.5 percent for the year 2011-12.

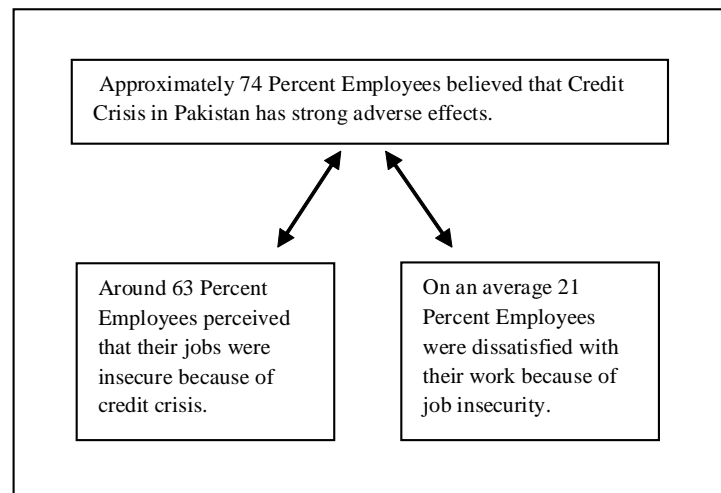
The fiscal year 2010-11 showed that the average of unemployment in the country accounted for say about 6.0 percent which has increased as compared to the average rate of 5.6 percent in the year 2009-10. The province of Sindh witnessed the highest increase in the number of people unemployed as compared to the individuals of the other provinces. The total number of unemployed individuals in Sindh rose from 0.57 million to 0.70 million in the year 2010-11. The deteriorating economic conditions prevailing throughout the nation and the province, has significantly created the image of corporate momentary amongst the working personnel. On the other hand, it has also boosted the level of stress that individuals carry with themselves to their workplace because of the uncertainty of their jobs, making their employers more insecure and thus the results are seen in the form of the employee being dissatisfied with his job and performing poorly in the organization. Researches also suggest, that employees that carry stress of their job insecurity to their work places, often do not perform efficiently in the organization. For the job stress is negatively relational towards employee efficiency. This study was conducted to determine such a relation in the industry of financial institutions in the native land.

The data collected from the employees of various financial institutions highlighted that the individuals who believed that credit crisis has a given negative impact on the economy also considered their jobs as being insecure. However, not all the individuals who were insecure about their jobs were also dissatisfied in terms of their work.

Figure 2 shows in percentage the number of employees who strongly believed that credit crisis in Pakistan has led to downsizing in the organizations and also has deteriorated the economic conditions of the country. The figure also highlights the percentage of employees who as a consequence of the credit crisis considered their jobs as being insecure. Lastly, the figure shows the percent of employees who are dissatisfied with their jobs irrespective of their job security or insecurity.

Figure 2

The percentage of respondents who believed that there is a negative impact of credit crisis on the economy, on the job insecurity which leads to job dissatisfaction



Results

The hypotheses generated for the data collected were tested through the regression analysis results on the SPSS software. Initially, the data was tested to check for the normal distribution of the sample data via the QQ Plots which produced the results that the sample data is normally distributed.

The findings generated for the first hypothesis 1, that there is a significant positive impact of credit crisis on job insecurity resulted in concluding that we do not reject the null hypothesis. As employees associate a positive relationship between the financial crises prevalent in the economy that associates with their increasing job insecurity.

From the table 1 attached in Appendix A it can be seen that the value of RSquare is 0.725 or 72.5%, which implies that approximately 73% of the variation in the job insecurity is explained as an impact of credit crisis in the economy. It also represents that the regression line fits the sample by approximately 73%.

The ANOVA results are given in table 2 provided in Appendix A which provides the analysis of variance, the large regression sum of squares in contrast to the residual sum of squares shows that the most of the variation in the dependent variable is included in the model. The F statistic value 126.663 is significant at 0.000 which is below 0.05, implying that it is significant at all levels and explains well the job insecurity level. Therefore, based on the results it is concluded that the applied model is suitable to run on the data set.

The coefficient for linear regression in table 3 in Appendix A, explains the relationship between the dependent and the independent variables. According to the results generated, it can be concluded, that credit crisis with a beta value of 1.320 has a positive impact on the job insecurity, i.e., the financial crisis would give rise to the level of job insecurity that individuals hold for their jobs. The credit crisis is statistically significant at all levels with a significance value of 0.000. Based on the results it can be concluded that credit crisis is positively related to an increase in job insecurity, and hence, the hypothesis statement 1 is not rejected, as there is a positive impact of credit crisis on job insecurity in Pakistan.

The key findings for the hypothesis 2 generated the descriptive statistics attached in Appendix A as table 4. The value of R Square concludes that the model explains approximately 18% variation in the sample data caused by the job insecurity.

The table 5 in Appendix A provides the results of ANOVA, explaining the variance of linear regression. The ANOVA table tells us that the significant value of the model is 0.002 that is less than 0.05. Based on results it is concluded that our sample data is statistically significant. The F value is 10.321 which is statistically significant at all levels. However, the results imply the model provides a weak correlation between job insecurity and job satisfaction.

The coefficients of the regression model are stated in table 6 in Appendix A. The table explains the relationship among the studied variables. From the table it is evident that the beta value of job insecurity is -0.098, which indicates a negative relationship. It shows that an increase in the level of job insecurity of the employees would result in the decrease of the job satisfaction that they hold for their work. The t value is statistically significant at all levels.

Thus, it can be concluded by the results obtained that job insecurity negatively affects the level of job satisfaction. Therefore, we do not reject the hypothesis 2, as there is a significant negative relationship between job insecurity and job satisfaction.

Discussion

As a trend it has been observed, that whenever financial crisis hits an economy it gives a rise to the level of unemployment prevalent in that country. The global financial crisis marked a significant adverse impact on the third world countries which are still fighting against its after effects. Pakistan similarly is going through the same phase. The financial and economic instability in the country is creating a worst case scenario for employees who are concerned about various problems including the most important working condition of job security. The credit crisis has marked an increase in the level of unemployment, forcing organizations to adopt policies like downsizing. However, the trend of providing consultation to employees in this regard is a norm seldom observed in the companies working in the

country. Therefore, along with other concerns, one of the biggest worry of employees is that of their job security.

Mehri et al., (2011) stated in their research that in the current global economic scenario very few research studies have been conducted to study the relationship between job insecurity, job satisfaction and job motivation in context of Financial Crises. The research was carried out to find out the relationship between financial distress and employees job insecurity and job satisfaction. The study stated it is evident from the past that the credit crisis adversely effects all the regions of the world, creating problems for all the sectors in the economy and negatively affected the performance of industries implying them to adopt employee reduction policies leading to an increase in unemployment level which further risks the level of job security of the employees.

The total job insecurity was assessed in order to measure the impact of credit crisis in the study. It was found that the employees strongly relate the deteriorating economic and financial conditions of the country as a threat to their jobs. Employees who feared more threat to their job security agreed strongly on the negative impact of credit crisis on it. This suggests that increased job insecurity constitutes an important welfare loss associated with increased unemployment during recessions. However, the employees did not strongly relate the job satisfaction and job insecurity, but results oriented in identifying a negative relationship between the two. The literature reviewed also highlights that job satisfaction is not solely caused by the level of job security of the individuals. Factors like motivation, compensation and benefits, training and development also work collectively in maintaining the level of satisfaction of the employees.

However, there are certain limitations attached to this study. Firstly, the study is based on Karachi only. Time as well acted as a constraint while conducting this research, which also restricted the researcher to have a small sample size in this research. Also that the research only studies the effect of job insecurity on job satisfaction, whereas job satisfaction is the resultant of many other factors including motivation, compensation and benefits, and growth.

This study can be taken forward by identifying and understanding the role of the other factors which affect the satisfaction level of the employees and relating them with the collision of the financial and economic crisis.

Conclusion

The study revealed that the credit crisis that prevails in an economy or likely to occur in the country positively brings an increasing change in the trend in the job insecurity of the employees in that country. And as the level of job insecurity increases, the job satisfaction of the employee is also likely to be negatively impacted. Although the researcher has not studied the other factors which also very strongly make an effect on the job satisfaction level of the employees, the study can be taken forward by studying the relationship between job insecurity caused by credit crisis and the other factors that may mark an impact on the job satisfaction level of human personnel.

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Appendix A

Table 1

Summary of Linear Regression with Credit Crisis as a predictor of Job Insecurity in the Employees working in Financial Institutions in Karachi

Dependent Variables	R	R ²	Adj R ²
1	.852 ^a	.725	.719

df= 49

a. Predictors: (Constant), Credit_Crisis

b. Dependent Variable: Job_Insecurity

Table 2

Analysis of Variance for Linear Regression with Credit Crisis as a predictor of Job Insecurity in the Employees working in Financial Institutions in Karachi

Model	SS	df	MS	F	Sig.
Regression	545.353	1	545.353	126.663	.000 ^a
Residual	206.667	48	4.306		
Total	752.020	49			

Table 3

Coefficients for Linear Regression with Credit Crisis as predictor of Job Insecurity in the Employees working in Financial Institutions in Karachi

Model	Un-standardized Coefficient		Standardized Coefficient	t	Sig.
1	B	SE	B		
Constant	1.046	1.897		.551	.584
Credit_Crisis	1.320	.117	.852	11.254	.000

a. Dependent Variable: Job_Insecurity

Table 5*Analysis of Variance for Linear Regression with Job Insecurity as a predictor of Job Satisfaction in the Employees*

Model	SS	df	MS	F	Sig.
Regression	7.235	1	7.235	10.321	.002 ^a
Residual	33.645	48	.701		
Total	40.880	49			

Table 6*Coefficients for Linear Regression with Job Insecurity as predictor of Job Satisfaction in the Employees*

Model	Un-standardized Coefficient		Standardized Coefficient	t	Sig.
1	B	SE	B		
Constant	4.852	.686		7.070	.000
Job_Insecurity	-0.098	.031	-0.421	-3.213	.002

a. Dependent Variable: Job_Satisfaction

EFFECT OF INDECISIVENESS ON AVOIDANT LEADERSHIP, DECISION MAKING AND CONFLICT MANAGEMENT STYLE

Muhammad Naveed Riaz¹ & Sehrish Nawaz²

Abstract

The present study aimed to examine the effect of indecisiveness on multiple forms of avoidance among adolescents including avoidant leadership, decision making and conflict management. The study was based on cross-sectional survey research design. Indecisiveness Scale (Germeijs & Boeck, 2002), Multifactor Leadership Questionnaire (Bass & Avolio, 2000), General Decision Making Styles Questionnaire (Scott & Bruce, 1995) and Dutch Test for Conflict Handling (De Dreu et al., 1995) were administered. Purposive sample of 100 adolescents from Sargodha was included in the study. Linear Regression analysis indicated that indecisiveness has significant positive effect on avoidant leadership, avoidant decision making and avoidant conflict management.

Keywords: Indecisiveness, forms of avoidance

JEL Classification: Z 100

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Introduction

Decisions are considered as crucial components of human life. Their importance cannot be denied in all aspects of life whether they are great or inferior. People who make right decisions at the right time enjoy successful survival. Contrary to this ideal picture, some people remain under the cruel jaws of “indecisiveness”. Indecisive people are believer of avoidance, postponement, and escapism (Frost & Shows, 1993). Indecisiveness is characterized by taking a long time in decision making, vague feeling during decision making, not knowing how to decide, considering decision making as very tough job, decisional postponement, avoidance to make decisions, depending on others for decision making, shifting from one decision to another, regretting and distressing after deciding something. Indecisiveness can be defined in term of overt behavior such as avoidance, postponing decisions and changing in decisions made etc. (Germeijs & DeBoeck, 2002).

Crites (1969) defined that indecisiveness is marked with persistent choice difficulty and delay in decision making. He also pointed out that “indecisiveness is a distinct term to indecision and broad enough to cover all decision situations. Indecisive is a person who seems to have difficulty in making all sorts of life decisions, whether they are of great or little significance” (p. 305). Indecisive people prefer avoidance in all decision making scenarios (Rassin & Moris, 2005b). The three forms of avoidance described in the study such as avoidant leadership, avoidant decision making and avoidant conflicting handling are inter related to one another (Almas, 2007; Loo, 2000; Riaz, 2009). Avoidant leadership, avoidant decision making and avoidant conflict handling indulge hesitation, reluctance, inexpressiveness, postpone, and withdrawing (Jones & Rudd, 2007; Rahim, 2001; Scott & Bruce, 1995). Like these three forms of avoidance indecisiveness also shares the characteristics of postponement, avoidance and delaying the issues (Germeijs & De Boeck, 2002).

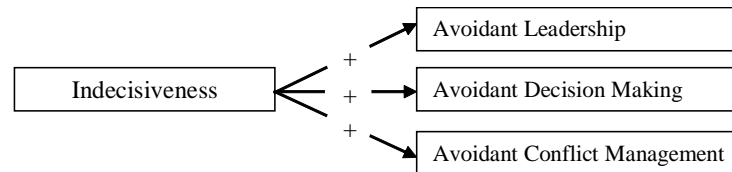
Rassin and Moris (2005a) discovered the link between indecisiveness and avoidance. There are multiple reasons behind this phenomenon. People differ in their vulnerability toward decisional avoidance. The researchers stated that indecisiveness leads toward avoidance. Frost and Shows (1993) conducted a study in which Indecisiveness Scale and other multiple measures along with Fundamental Attitudes Scale were completed by participants. Three options were given for answering including agree, disagree, or do not know. Results demonstrated that there was a significant correlation between indecisiveness and not know responses. Just like indecisiveness avoidant leadership, avoidant decision making and avoidant conflict handling involved in avoidance (Jones & Rudd, 2007; Phillips, Pazienza, & Ferrin, 1984; Rahim, 2001). Indecisiveness has widely been studied with the relevance of decisional delay as evident by self-report measure given by Frost and Shows (1993). Germeijs and De Boeck (2002) listed the decisional delay as an important feature of indecisiveness. In the same way delaying behavior is a prominent feature of avoidant leadership (Northouse, 2004), avoidant decision making (Scott & Bruce, 1995) and avoidant conflict handling (Rahim, 2001). On the basis of the literature review, the following hypotheses are formulated:

- H1.** Indecisiveness will positively predict avoidant leadership among adolescents.
- H2.** Indecisiveness will positively predict avoidant decision making among adolescents.
- H3.** Indecisiveness will positively predict avoidant conflict handling among adolescents.

Conceptual Framework

Figure 1

Effect of indecisiveness on the prediction of avoidant leadership, avoidant decision making and avoidant conflict management



Method

Participants

The present study was based on cross-sectional survey research design. The sample of the present study was consisted of 100 adolescents including male and female graduates. Age ranges of the sample were from 18 to 24 years. The sampling criteria for adolescence was decided by keeping in view the suggestions by life span researcher (Newman & Newman, 1987). The data was collected from university students of management classes in University of Sargodha. Purposive sampling technique was used to collect the information.

Instruments

Indecisiveness Scale. Indecisiveness Scale was developed by Germeijs and De Boeck (2002). This is a self-report measure of general indecisiveness (for all type of indecisiveness). The scale comprised of 22 items. The alpha reliability for indecisiveness was .91. Seven-point Likert type response pattern was used in scale.

General Decision Making Style Questionnaire. General Decision Making Style Questionnaire was developed by Scott and Bruce (1995). The scale consisted of 25 items and five subscales. The

alpha reliability for avoidant decision making style in the original scale was .87. Five-point Likert type response pattern was used in scale.

Dutch Test for Conflict Handling. Dutch Test for Conflict Handling was developed by De-Dreu et al., (2001). The scale comprised of 20 items and 5 subscales. Original alpha reliability coefficients for avoidant conflict management style was .66. Five-point Likert type response pattern was used in scale.

Multifactor Leadership Questionnaire. Multifactor Leadership Questionnaire was developed by Bass and Avolio (2000). The scale comprised of 36 items and three subscales. The alpha reliability coefficient for avoidant leadership was .91. Five-point Likert type response pattern was used in scale.

Procedure

In the first step, adolescent students taking management classes in University of Sargodha were personally approached by the researcher. Instructions were provided about objectives and importance of the study. Informed consent was obtained from the respondents after the provision of compulsory information and brief introduction. Participants were told that the confidentiality of their information would be ensured at any cost and would only be used for research purposes. The pros and cons of the study were discussed with the participants. All the questions on the part of participants were answered courteously to lift their interest in research under consideration. There was no time limit for filling the questionnaires. Research participants were thanked for their helping hand at the end.

Results

Table 1

Descriptive statistics, skewness, kurtosis, alpha reliability coefficients and zero-order correlation among study variables (N = 100)

Variables	M	SD	Range	Skewness	Kurtosis	1	2	3	4
1. Indecisiveness	67.64	6.74	52-67	-.15	-.43	(.72)	.22*	.30**	.26**
2. Avoidant leadership	9.42	3.55	4-9	.84	.47		(.69)	.55***	.36***
3. Avoidant decision making	15.03	4.17	7-15	-.05	-.61			(.64)	.32***
4. Avoidant conflict management	12.63	2.74	7-12	.18	-.48				(.73)

Note. Alpha reliability coefficients are given in diagonals; * $p < .05$, ** $p < .01$, *** $p < .001$

Table 1 shows descriptive statistics, skewness, kurtosis, alpha reliability coefficients and zero-order correlation among study variables. Alpha coefficients range from .64 to .73 indicating that all the scales used in the present study have satisfactory internal consistency. The skewness and kurtosis values are less than 2 and thus indicating that symmetry and pointiness are not problematic. Indecisiveness has significant positive correlation with avoidant leadership ($r = .22, p < .05$), avoidant decision making ($r = .22, p < .01$) and avoidant conflict management ($r = .22, p < .01$). Similarly, all avoidant management functions are also positively correlated with each other. Avoidant leadership has significant positive correlation with avoidant decision making ($r = .55, p < .001$) and avoidant conflict management ($r = .36, p < .001$). Avoidant decision making has significant positive correlation with avoidant conflict management ($r = .32, p < .001$).

Table 2

The effects of indecisiveness on the prediction of avoidant leadership, avoidant decision making and avoidant conflict management (N = 100)

Predictor	^(a) Avoidant leadership			^(b) Avoidant decision making			^(c) Avoidant conflict management		
	β	? R^2	F	β	? R^2	F	β	? R^2	F
Indecisiveness	.22*	.036	4.75*	.30**	.079	9.45**	.26**	.056	6.92**

* $p < .05$, ** $p < .01$

^(a)The “ R^2 value of .036 indicates that 3.6% variance in the dependent variable can be accounted for, by the predictors [$F(1, 98) = 4.75, p < .05$]. The findings indicate that indecisiveness has **significant positive effect on avoidant leadership** ($\beta = .22, p < .05$). ^(b)The “ R^2 value of .079 indicates that 7.9% variance in the dependent variable can be accounted for, by the predictors [$F(1, 98) = 9.45, p < .01$]. The findings indicate that indecisiveness has significant positive effect on avoidant decision making ($\beta = .30, p < .01$). ^(c)The “ R^2 value of .056 indicates that 5.6% variance in the dependent variable can be accounted for, by the predictors [$F(1, 98) = 6.92, p < .01$]. The findings indicate that indecisiveness has significant positive effect on avoidant leadership ($\beta = .26, p < .01$).

Discussion

The main aim of the present study was to examine the role of indecisiveness in the prediction of avoidant leadership, avoidant decision making and avoidant conflict management among the adolescent students of management classes. All the hypotheses were supported in the present study. Indecisiveness contributed 3.6% to 7.9% variance in the avoidant management functions. Thus the first hypothesis “Indecisiveness will positively predict avoidant leadership among adolescents”, the second hypothesis “indecisiveness will positively predict avoidant conflict handling among adolescents” and the third hypothesis “indecisiveness will positively predict avoidant decision making among adolescents” was supported in the present study. The findings confirmed that indecisiveness was a significant positive predictor of multiple forms of avoidance including avoidant leadership, avoidant decision making and avoidant conflict handling.

Germeijs and De Boeck (2002) illustrated that indecisive people always avoid decision making scenarios and hesitant to indulge in decision making. Moreover they always postpone decision related situations (Frost & Shows, 1993). Such people suffer low level of self-esteem, helplessness and always refrain from decision making situations. Other evidences regarding the association between indecisiveness and avoidance can be derived from their shared

mechanisms that suggested Just like indecisiveness negative affectivity work behind any form of avoidance such as avoidant leadership, avoidant decision making and avoidant conflict handling (Spunt, Rassin & Epstein, 2009).

Although indecisiveness is more prevalent problem (Rassin, 2007) but an unfortunate fact peeps through from existing literature that indecisiveness has not received as much attention by researchers as it deserves. It is still poorly understood (Robert, Spunt, Rassin, & Epstein, 2009). Elaydi (2006) stated that indecisiveness is usually considered as rarely occurring phenomena but reality opposes this general thinking. Its existence is widespread and calls for detailed analysis for its deep understanding. So the present study shares valuable insights to understand this complex phenomenon in terms of the effects of indecisiveness. Thus the present study focused on the consequences of indecisiveness in terms of multiple forms of avoidance. It would be more appropriate in the future research to investigate the antecedents of avoidance.

Although a good deal of literature is accessible in order to investigate the antecedents and consequences about indecision (Mojgan, 2011) but very few evidences are available to pinpoint the facts about indecisiveness (Robert, Spunt, Rassin, & Epstein, 2009). In this regards, the present study is an attempt to bridge this gap. Beside this the present study holds great importance for adolescents because of the direct relevance of indecisiveness with this specific state of lifespan. The prior research on indecisiveness has more focused on adolescents because with the passage of time, the level of indecisiveness gradually decreases in the later stages of lifespan (Germeijs, Verschueren, & Soenens, 2006). Besides this, adolescence is the time in life-span when the personality is about to be developed. Therefore, findings of the present study will provide considerable aid to understand the problem of indecisiveness among adolescents.

Conclusion

The present study was sought to examine the outcomes of indecisiveness among adolescents. Literature suggested that Indecisiveness lead individuals to refrain from all decision scenarios of life (Germeijs & Boeck, 2002). The present study provided the same

picture and concluded that indecisiveness is a significant positive predictor of multiple form of avoidance including avoidant leadership, avoidant decision making and avoidant conflict handling. Prior research on indecisiveness has been conducted in the individualistic cultures, however, the present study is an initiative in the collectivist context of Pakistan.

The present study is pretty insightful to understand the phenomena of indecisiveness among adolescents because decision making difficulties are more prevalent among adolescents than any other age group. In addition, present study also has practical implications in counselling and educational setting. The better understanding of this problem can lead toward better therapeutic help.

Present study carried out some limitations. Cross-sectional survey research design was used in the present study that although possesses high external validity but it has low internal validity. In present study all variables were measured through self-report measures. There is a possibility that association among variable may be caused by common method variance. Researches indicate that this problem can be handled by collecting the information from multiple sources (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). Therefore information should be collected from different sources to reduce single source biasness in future research.

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ORGANIZATIONAL ROLE STRESSORS AS PREDICTORS OF JOB OUTCOMES AMONG COLLEGE LECTURERS

Ejaz Ahmed Khan¹ & Muhammad Irfan²

Abstract

The principal objective of this study was aimed to examine the consequences of role conflict, role ambiguity and role overload on job satisfaction and turnover intentions among lecturers of different colleges. The additional objective was also to investigate the role of gender, experience, sector and marital status with the study variables. For this study the data were collected from 122 lecturers with male and female were equal in number selected from different public and private colleges of Rawalpindi and Islamabad. Five scales Role Conflict Scale, Role Ambiguity Scale, Role Overload Scale, Job Satisfaction Scale and Turnover Intentions Scale were used in this study. Multiple regression analysis revealed that role stressors are significantly negative predictors of job satisfaction and significantly positively predictor of turnover intentions. Additionally no gender differences were found in role stressors and on job satisfaction and turnover intentions. Married employees were high on role ambiguity whereas unmarried employees were high on turnover intention. Employees having low experience were high on turnover intentions. Moreover results revealed that private sector employees were high on role conflict and turnover intentions.

Keywords: Role Conflict, Role Ambiguity, Role Overload, Job Satisfaction, Turnover Intentions, Rawalpindi, Islamabad.

JEL Classification: Z 130

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Introduction

Work related stress has an imperative effect for workers and organizations. The consequences of occupational stress are harmful for the well-being of employees and organizational productivity. Working conditions have a crucial part in increasing or decreasing the role stress. To achieve the high production level and the maximum performance of workers the organization focus on issues related to role stress. Organizations are considered to be the focal center of stress as well as work overload, competition, total quality management and other organizational factors twisted it in employees in the shape of job stress (Khan, Aqeel, & Riaz, 2014).

Organizations are social entities where a large number of people perform different activities to complete the tasks and achieve many goals in teamwork. Most of the leading organizations have different departments in the disciplined chain of command. Despite these arrangements the employees face internal and external burdens to perform their defined roles which originate the psychological stress (Huczynski, 2005). Selye (1956) explained role stress as “any external event or an internal drive which threatens to upset the organism’s equilibrium is stress”. When there is a flaw among the employee’s abilities, skills, demands, resources and the nature of the job he/she faces psychological imbalance which cause physical and emotional problems. This condition is known as job stress (Sauter, Lim, & Murphy, 1996). According to Beehr and Newman (1978) occupational stress is a condition arising when there is conflicting situation between them job demands and personal characteristics of individuals that move the away from normal functioning. In other words stress is the reaction of workers to the irrational and unnecessary pressures or demands of their job. The outcomes of this bad situation are low job performance, high turnover, role conflicts, role overload, high ratio of absenteeism, low job satisfaction and low productivity (Ivancevich & Matteson, 1980).

In these definitions the researchers illuminated the concept of job stress as a marginal force for perceived threats; as a reaction to adopt the changes against their will; as an outcome of a conflicting situation between internal and external job demands; subjective reaction to the working environment and inclusive mixture of all these. It is an unconventional relationship between an individual's abilities, skills, experience and demands of his/her job (Kahn, Wolfed, Quinnr, Snoek & Rosenthra, 1964)

In the developed industrialized countries there has been an increasing worry about the escalation of job stress, its antecedents and outcomes both at work and domestic life (Staw, 1984). The blessing of science and technology changed the working environment and style of life. In the current scenario the individuals have perceived rapid changes in their daily activities and environment than ever before and this revolution of information forming the new multifaceted job descriptions (Jones & Bright, 2001).

Role Theory

Individuals perform daily activities under distinct classification of their roles according to the demands of the environment. There are many attributions of these social roles in the form of duties, rights, social and moral norms and capacities. Having these diverse dimensions of each social role an individual acts in an anticipated manner. Thompson (2001) described that role theory aiming to clarify the connections between organization and individual in the context of the roles they played. Each role expectation brought changes in role behavior according to the role descriptions. Organizational factors produce role expectations among employees and cause role burdens. This situation triggers the role stress (Kahn et al., 1964). Individuals who have not clear job descriptions, responsibilities and guidelines about their roles face stress, low job satisfaction, low job performance and low level of life satisfaction (Lee & Schular, 1980).

Role attributes have also numerous positive psychological and social effects on diverse entities in the form of improved self-esteem, ego gratification, better job performance, strong organizational commitment and less turnover intentions (William & Alliger, 1994). Individuals performed different roles according to their job specifications and responsibilities in the organization. Due to the sudden changes in the role and responsibility create stress among employees (Hindin, 2007). The rational approach of this theory is that when an individual anticipated the conflicting acts among multiple roles the role conflict happens.

Organizational Role Stressors

Role stressors are the product of discrepancy between an individual's perception of the characteristics of a specific role, and what he/she essentially achieves in that specific role (Allen & Mellor, 2002). The principal components of job stress are the role stressors. Numerous researches identified the three independent dimensions of these roll stressors as role conflict, role overload and role ambiguity (Kahn et al., 1964). These role stressors have received considerable attention in the job stress literature. Judge and Colquitt (2004) stated that role ambiguity, role or work overload, work-family conflict, role conflict and fear of losing jobs are the promising stressors in organizations. Job loss can turn into a very traumatic event triggering decreased psychological and physical well-being.

Role Overload

Role overload arises when an individual performs several roles at one time. Likewise the new roles grow along the previous ones and serious changes occur. The interference between the responsibilities of domestic and organizational roles harvests the role overload phenomenon. When adults enter into the working class they suddenly change their lifestyle for competing with the demands of the new roles. New rules take place with the earlier roles. This

transitional period become the main cause of overload. Usually individuals try to maintain a balancing situation among the responsibilities of different roles. Role overload originates job stress and other psychological problems as well (Cooper & Richard, 2001). Work overload or roll overload is measured to be more significant stressors for employees in the working environment. Cooper and Marshall (1978) investigated that role overload is significantly related to job stress, absenteeism, turnover, low motivation to work, low self-esteem, low job satisfaction and high turnover intentions.

Role Ambiguity

When an individual has inadequate and unsatisfactory information about his/her job responsibilities he/she faces role ambiguity. Margolis et al. (1974) found the negative outcomes of role ambiguity in the form of high turnover intentions, life dissatisfaction, poor job performance and lower self-esteem among the employees. It is very difficult to define accurately this vague construct but it has significant importance in organizations (Breaugh & Colihan, 1994). Usually it is believed that due to lack of clear and comprehensive information regarding the job requirements, descriptions, skills and procedures to complete the job tasks instigate the role ambiguity (Rizzo, House, & Lirtzman, 1970). This lack of information may increase the uncertainty regarding expectations linked with the role (Gupta & Jenkins, 1985; Lewis & Cooper, 1988).

Role Conflict

When individuals are challenged with the mismatched role expectations in a number of social statuses they suffer from role conflict. Role conflict appears in two shapes like status strain and role strain. Disagree on the expectations for a specific role or dissatisfaction due to vagueness, problematic and displeasing duties also generate the role conflict among the employees of different

background. Role conflict also arises when two or more roles intersection too much with each other.

These roles may have conflicting expectations producing strain (Rizzo, House, & Lirtzman, 1970). Role conflict has significant relations with situational and working environment for a short period of time or a long period of time. It is a conflict between the parallel role demands in two or more social positions. Individuals may experience role conflict when they dragged in many directions to reply the many statuses (Macionis, Gerber, John & Linda, 2010).

Turn over Intentions and Job Satisfaction

Turnover intention is a sensible purposiveness for pursuing the substitute job opening in other organizations (Han, Sohn, & Kim, 2009). The attitude-behavior theory (Fishbein & Ajzen, 1975) examined the antecedents of turnover intentions as the outcome of turnover. This is a significant relationship between these two variables. There are numerous studies about the relationship of job satisfaction and turnover intentions (Clegg, 1983; Cotton & Tuttle, 1986; Wayne, Shore, & Liden, 1997; Bishop, Scott, & Burroughs, 2000). Due to the high percentage of turnover many organizations are downsizing the employees to reduce the production cost (Firth, et al., 2004). There are many variables which may incline and predict turnover intention. Tyagi and Wotruba (1993) examined the role of personal characteristics, work related factors as well as the environmental factors in forecasting the turnover intentions. Outcomes of turnover and job satisfaction have appeared the most studied predictors.

Dictor, Roznowski, and Harrison (1996) investigated that in many researches turnover intentions in the organizational literature and job satisfaction are extensively studied. It has been speculated that high level of job dissatisfaction and poor job performance played a key role in intentional turnover. Locke (1976) examined the constant relationship between job satisfaction and turnover intentions. While

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the relationship between job satisfaction and turnover is moderated by intentions (Mobley et al., 1979).

Research Objectives

- The main objective was to examine organizational role stressors as predictors of job satisfaction and turnover intentions among college lecturers.
- The additional objective was to investigate the role of demographic variables (gender, experience, sector and marital status) with the study variables (organizational role stressors, job satisfaction and turnover intentions) among college lecturers.

Hypothesis

- Organizational role stressors (i.e. role ambiguity, role conflict and role overload) will negatively predict job satisfaction and positively predict turnover intentions among college lecturers.

Method

Participants

The sample for this study consisted of 122 college lecturers (N = 122) from different public and private colleges of Rawalpindi and Islamabad. Both male (n = 61) and female participants (n = 61) were included in the sample. Purposive sampling technique was used to collect the data from the participants. The mean age is (M = 32.32) and standard deviation (SD = 5.23). The education level of the lecturers was Master and M. Phil.

Instruments

Role Ambiguity and Role Conflict Scale

These two scales developed by Rizzo et al. (1970) were administered for data collection from the participants. Role ambiguity scale has six items with 5-point Likert scale response category ranging

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from 5 (strongly agree) to 1 (strongly disagree). The coefficient alpha is $\alpha = .75$ in this study. Role conflict scale has eight items. The coefficient alpha is $\alpha = .82$ in this study with 5-point Likert scale response category ranging from strongly agree (5) to strongly disagree (1).

Role over Load Scale

The Role Overload Scale has three items developed by Beehr et al. (1976) was used with five point Likert Scale response category from strongly agree (5) to strongly disagree (1). The alpha reliability is $\alpha = .78$ in this study.

Job Satisfaction Scale and Turnover Intention Scale

Job satisfaction and turnover intention were measured by using the three-item scales of the Michigan Organizational Assessment Questionnaire (Cammann, Fichman, Jenkins, & Klesh, 1979). These scales measure the employee's overall responses to their job satisfaction and turnover intentions on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). These scales have been widely used in many previous researches and shown to be internally consistent with reliability ranging from .77 to .87 (Cammann et al., 1979; Jex & Gudanowski, 1992). In this study these scales have alpha reliability as $\alpha = .80$ and $\alpha = .88$ respectively.

Procedure

The data were collected from different public and private colleges of Rawalpindi and Islamabad. The lecturers were approached during their working hours, and the permission was taken from their concerning heads of institutes for getting the required information. The lecturers were informed about the purpose, significance, and implications of the study in the future. Then informed consent was obtained from the participants before administering the questionnaires.

After taking informed consent the questionnaires were administered on the lecturers. Ethical issues were also handled by the researchers.

Results

Table 1

Mean, Standard Deviation, Alpha Reliability and Pearson Correlation of Organizational Role Stressors, Job Satisfaction and Turnover Intentions among College Lecturers (N = 122)

Variables	M	SD	α	1	2	3	4	5
1. Role Conflict	13.60	2.84	.82	-	.31**	.40**	-.27**	.22**
2. Role Ambiguity	15.64	2.15	.75		-	.18*	-.33**	.29**
3. Role Overload	34.88	6.49	.78			-	-.23**	.16*
4. Job Satisfaction	21.18	3.15	.80				-	-.56**
5. Turnover Intentions	13.60	2.84	.88					-

* $p < .05$, ** $p < .01$

Table 1 is showing mean, standard deviation, alpha reliability and Pearson correlation of organizational role stressors, job satisfaction and turnover intentions among college lecturers. Results revealed that organizational role stressors have a significant negative relationship with job satisfaction and significant positive relationship with turnover intentions.

Table 2

Multiple Regression analysis of Organizational Role Stressors, Job Satisfaction and Turnover Intentions among College Lecturers (N = 122)

Role Stressors	Job Satisfaction				Turnover Intentions			
	β	R^2	? R^2	F	β	R^2	? R^2	F
Role Conflict	-.29***	.23	.21	11.82***	.23***	.14	.12	6.52***
Role Ambiguity	-.31***				.28***			
Role Overload	-.19*				.21**			

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

Table 2 shows multiple regression analysis of organizational role stressors, job satisfaction and turnover intentions among college lecturers. Results revealed that organizational role stressors significantly negatively predicted job satisfaction among college lecturers. The 23 percent variance was explained by the model (i.e. R^2 PAKISTAN BUSINESS REVIEW NOV 2014
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=.23) revealed that organizational role stressors are good predictors of job satisfaction. On turnover intentions the results revealed that organizational role stressors significantly positively predicted turnover intentions among college lecturers. The 14 percent variance was explained by the model (i.e. $R^2 = .14$) revealed that organizational role stressors are reasonably good predictors of turnover intentions.

Table 3

Gender differences on Organizational Role Stressors, Job Satisfaction and Turnover Intentions among College Lecturers (N = 122)

Variables	Male (n = 61)		Female (n = 61)		t(120)
	M	SD	M	SD	
1.Role Conflict	13.68	2.97	13.50	2.68	.35
2.Role Ambiguity	15.57	2.21	15.75	2.09	.45
3.Role Overload	35.32	7.60	34.28	4.60	.87
4.Job Satisfaction	22.08	4.38	22.46	4.05	.48
5.Turnover Intentions	8.47	3.61	7.90	3.63	.85

Table 3 is showing mean, standard deviation and t values on organizational role stressors, job satisfaction and turnover intentions among college lecturers. Results revealed non-significant mean differences on all study variables.

Table 4

Marital Status on Organizational Role Stressors, Job Satisfaction and Turnover Intentions among College Lecturers (N = 122)

Variables	Married (n=90)		Unmarried (n=32)		t(120)
	M	SD	M	SD	
1.Role Conflict	13.40	2.78	14.65	2.97	1.81
2.Role Ambiguity	15.79	2.16	14.90	1.97	1.71**
3.Role Overload	34.61	6.81	36.25	4.38	1.02
4.Job Satisfaction	21.18	2.23	18.00	2.11	1.88
5.Turnover Intentions	6.44	2.10	08.25	2.17	3.25***

** $p < .01$, *** $p < .001$

Table 4 is showing mean, standard deviation and t values on organizational role stressors, job satisfaction and turnover intentions among college lecturers. Results revealed that married employees were high on role ambiguity whereas unmarried employees were high on

turnover intention as compared to married employees. No significant mean differences were found on role conflict, role overload and job satisfaction.

Table 5

Job Experience on Organizational Role Stressors, Job Satisfaction and Turnover Intentions among College Lecturers (N = 122)

Variables	Less experience (1-7 years) (n= 40)		More experience (8 to onward years) (n= 82)		t(120)
	M	SD	M	SD	
1.Role Conflict	13.40	2.78	14.65	2.97	1.34
2.Role Ambiguity	15.79	2.16	14.90	1.97	1.22
3.Role Overload	34.61	6.81	36.25	4.38	1.78
4.Job Satisfaction	22.68	3.73	20.00	5.81	1.12
5.Turnover Intentions	7.77	3.38	10.55	3.97	3.21**

** $p < .01$, *** $p < .001$

Table 6

Public and Private Sector Employee on Organizational Role Stressors, Job Satisfaction and Turnover Intentions among College Lecturers (N = 122)

Variables	Public Sector Employee (n=40)		Private Sector Employee(n=82)		t(120)
	M	SD	M	SD	
1.Role Conflict	13.41	2.82	15.14	2.42	2.42**
2.Role Ambiguity	15.63	2.24	15.81	.87	.27
3.Role Overload	34.73	6.66	36.36	4.31	.79
4.Job Satisfaction	22.35	4.19	21.18	4.68	.87
5.Turnover Intentions	7.81	3.36	12.45	3.50	4.33***

** $p < .01$, *** $p < .001$

Table 5 is showing mean, standard deviation and t values on organizational role stressors and job satisfaction and turnover intentions among college lecturers. Results revealed that Employees

having low job experience were significantly higher on turnover intentions as compared to employees having high job experience. No significant mean differences were found on role conflict, role ambiguity, role overload and job satisfaction.

Table 6 is showing mean, standard deviation and t values on organizational role stressors and job satisfaction and turnover intentions among college lecturers. Results revealed that private sector employees significantly scored high on role conflict and turnover intentions whereas non-significant mean differences were found on role overload, job satisfaction and turnover intentions among college employees.

Discussion

The current study intended to examine the impact of occupational role stressors on job satisfaction and turnover intentions. The additional purpose of this study was to explore the differences among demographic variables (i.e. gender, experience, sector and marital status) with respect to organizational role stressors, job satisfaction and turnover intentions. The results of this study significantly supported with the numerous past researches (Gillespie et al. 2001). The role stressors theory was supported by the current findings. The hypothesis supported by the results of this present study indicating that organizational role stressors have negatively significant relationship with job satisfaction. While on the other side role conflict, role ambiguity and role overload significantly positively predicted turnover intentions. There were non-significant gender differences on all study variables. Various previous studies supported these findings regarding the gender difference describing both male and female equally facing the intensities of role stressors and no one is high on turnover intentions and low on job satisfactions (Rosin & Korabik, 1995; Xu, Rattner, Veloski, Hojat, Fields & Barzansky, 1995). Controversially to it studies also determined that a female goes

through more on role overload, role conflict and role ambiguity as compared to male (Torres & Nowson, 2007). Further there exist significant differences in marital status on different role stressors i.e. role conflict and role overload. It is supported by the findings of past studies. Results revealed that married employees were high on role ambiguity whereas unmarried employees were high on turnover intention. No significant mean differences were found on role overload and job satisfaction. Quinn and Staines (1997) investigated that married female employees face more role ambiguity and role conflict as compare to unmarried female. The job experience or length of service is also supported by the other additional findings of this study which revealed that lecturers having less job experience were significantly more on turnover intentions as compared to lecturers having high job experience.

Hanet al. (2009) examined the job experience and length of an employee's service with the other organizational factors in working place greatly affects the turnover intention. Numerous past studies also supported these findings that job experience has positive and negative significance with high and low ratio of turnover intention. In the previous research it was established that tenure is inversely related to turnover in such a way that employees who have stayed longer in the organization have less intentions to leave their organizations (Gable, Hollon & Dangelo, 1984; Guper, 1999; Parasuraman & Futrell, 1983; Schultz, Bigoness & Gagnon, 1987; Trimble, 2006). The findings of this study describing that the private sector lecturers significantly scored high on role conflict and turnover intentions as compare to public sector lecturers and there is non-significant differences were found on role overload, job satisfaction and turnover intentions among both private and public college lecturers. Many past studies examined the amount of role stressors in public and private sector. The findings of these researches discovered that employees of private sector faced more amount of occupational role stressors and their outcomes as compared to public sector employees (Aziz & Kenford, 2004; Mohan & Chauhan, 1999).

Limitations and Recommendations

The findings of this current study have established that role conflict, role ambiguity and role overload from the working environment assisted to decrease the job satisfaction and increase turnover intentions. Keeping in mind the negative consequences of the role stressors the HR managers, supervisors and organizations should adopt the flexible and friendly policies to minimize the undesirable impact of role stressors on job satisfaction and turnover intentions. The results of this current study will also serve as an important step in exploring different existing organizational role stressors in the industrial and services sectors. The current research makes a significant contribution to the existing body of knowledge in the field of organizational psychology. This research will be helpful for researchers, students and counselors understand the job related problems and find out the solutions to the existing problems broadly. It is significantly suggested that organizations devote time and resources toward discovering how role stressors might be managed for extreme job satisfaction and better performance, as well as for discouraging the turnover intentions. Like other studies this research also carries some limitations. It is not obligatory that the role stressors are the only independent variables which enhance the turnover intentions and turnover ratio. The other factors like, organizational behavior, pay, working hours, organizational culture, job commitment and organizational commitment should also play an important role in turnover intentions and job satisfaction. So the current findings cannot be generalized. To avoid the issues of small sample and sampling techniques it is suggested that in the future study sample should be increased and probability sampling techniques adopted for the generalizations of the results.

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SELF-ESTEEM AND DECISION MAKING STYLES AMONG BANK MANAGERS

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Abstract

The present study was aimed to examine the relationship of self-esteem with decision making styles (rational, intuitive, dependent, avoidant, and spontaneous) among bank managers. Self-Esteem Scale (Rosenberg, 1965) and General Decision Making Styles Questionnaire (Scott & Bruce, 1995) was used for data collection. The sample of the present study comprised of 100 managers from different banks of the Punjab. Pearson correlation was applied to study the relationship between self-esteem and decision making styles. The findings indicate that self-esteem has significant positive correlation with rational and intuitive decision making style. Self-esteem has significant negative correlation with dependent, avoidant, and spontaneous decision making style. The study shares valuable insights regarding the role of self-esteem in decision making. More specifically, the positive association of self-esteem with effective decision making styles and its negative association with ineffective decision making styles increase the importance of enhancing the level of self-esteem among bank managers in order to ensure better decision making in banks.

Keywords: Self-esteem, decision making styles, bank managers

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Introduction

Decision making style refers to the learned habitual response pattern exhibited by an individual while confronting a decision making situation (Scott & Bruce, 1995). Scott and Bruce (1995) introduced five decision making styles including rational (based on logical and reasoning), intuitive (based on intuition and gut feelings), dependent (based on consultation and opinion seeking), avoidant (based on delaying and avoiding decisions) and spontaneous decision making style (based on quick and momentary decisions). Decision making in organizations considered as a total task of a manager (Singh, 2001). Decision making style is influenced by numerous factors (Harrison, 1999) including individual (Riaz, Riaz, & Batool, 2012), group (Schweiger, Sandberg, & Ragan, 1986), organizational (Riaz, 2009), situational and contextual factors (Griffin, 2011).

Rowe and Boulgarides (1992) explains that the decision making is influenced by various factors including personal needs (such as security, structure, support, recognition, opportunity, and rewards), pre-potent needs (such as frustration, anxiety, achievement, and control), organizational forces (such as policies, staffing, culture, productivity, and conformity), and environmental forces (such as government, society, competition, resources, technology, clients/customers). After the interplay of these forces the emergent behavior results in feelings, decisions, and actions. However the prime importance is given to personal factors in decision making (Riaz, Haque, & Hassan, 2010). Performance, success and failure of the organizations prominently influenced by managerial decision making (Certo, Connelly, & Tihanyi, 2008; Kreitner & Kinicki, 2004).

In the current decade more attention has been shifted to studying the individual differences in decision making (Scott & Bruce, 1995) especially the role of individual factors in decision making styles (Hassan, Hayie, & Riaz, 2010; Iqbal, 2011; Jamil, 2009; Nygren & White, 2005; Riaz et al., 2010; Riaz, Riaz, & Batool, 2012; Thunholm, 2004).

Thus the present study aims to examine the relationship between self-esteem and decision making styles among bank managers. In organizational psychology, more attention has been given to decision making in the indigenous research. Hassan et al. (2012) investigated the role of emotional regulation in the prediction of decision making styles. Riaz (2009) studied the role of transformational, transactional and laissez faire leadership styles in the prediction of decision making styles. Bank employees in general and managers in particular are under the recent consideration of the leadership and decision researchers in Pakistan (Riaz, 2009; Khan, Aslam, & Riaz, 2012).

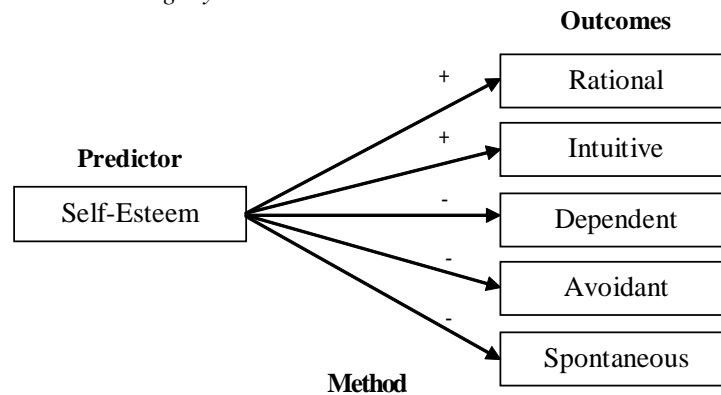
Self-esteem is the dispositional factor which helps people make judgments about their personal worthiness (Olsen, Breckler, & Wiggins, 2008). Self-esteem directly affects the decision making and low self-esteem is associated with indecision (Bonet, 1997). A good deal of research is evident about the relationship between self-esteem and decision making styles (Nygren & White, 2005; Scott & Bruce, 1995; Thunholm, 2004). Studies indicate that self-esteem is positively correlated with rational and intuitive decision making style whereas negatively correlated with avoidant and dependent decision making style (Nygren & White, 2005; Scott & Bruce, 1995; Thunholm, 2004). On the basis of the literature review, the following hypotheses were formulated for the present study:

- H1.** Self-esteem is positively correlated with rational and intuitive decision making style.
- H2.** Self-esteem is negatively correlated with dependent, avoidant, and spontaneous decision making style.

Conceptual Framework

Figure 1

Schematic representation of the relationship between self-esteem and decision making styles



The present study was carried out to examine the relationship between self-esteem and decision making styles. The study was based on cross-sectional survey research design in which the data were collected from different banks through questionnaires.

Participants

The sample of the present study comprised of 100 lower level bank managers ($M = 45.27$, $SD = 8.34$) from different banks of the Punjab. Data was collected through purposive sampling technique. Both male and female managers were included in the study. Both public and private sector employees were part of the sample. Banks situated in Lahore, Rawalpindi, and Sargodha were included in the study. During the collection of data from managers, full time job experience of one year and supervision of five employees was ensured. This criterion was to make sure that the managers were practically involved in decision making of the respective banks (Riaz, 2009).

Instruments

Self-Esteem Scale (Rosenberg, 1965) comprised of 10 items and it is based on 5-point response pattern. Reliability of the original scale was computed as .85 to .88. Past research in the indigenous context indicates that it is a reliable and construct valid instrument to measure self-esteem (Iqbal, 2011). General Decision Making Styles Questionnaire (Scott & Bruce, 1995) comprised of 25 items and five subscales including rational, intuitive, dependent, avoidant and spontaneous decision making style. Every subscale is based on five items and 5-point response pattern. Reliability of the decision making styles in the original scale was computed as .68 to .94. Past research in the indigenous context indicate that it is a reliable and construct valid instrument to measure decision making styles (Riaz, 2009).

Procedure

The researcher personally approached lower level managers to collect the data. Bank managers were instructed regarding the objectives and importance of the study. After providing necessary instructions, informed consent was obtained from the participants. Participants were informed to remain confident as all the information would remain confidential and would only be used for research purpose. Researchers answered the respondents' queries during the form completion. Questionnaires were administered during the job timings in order to increase the response rate. Besides this, no time limits were settled. In the end participants were thanked for their cooperation in the present study.

Results

The present study was carried out to examine the relationship of self-esteem with rational, intuitive, dependent, avoidant and spontaneous decision making style among bank managers. Alpha reliability coefficients were computed to find out the internal consistency of the scales used in the present study. Pearson correlation was applied to test the hypotheses.

Table 1:

Alpha reliability coefficients and Pearson correlation among study variables (N = 100)

Variables	1	2	3	4	5	6
1 Self-esteem	(.81)	.42***	.34**	-.48***	-.50***	-.19*
2 Rational		(.70)	-.34**	.11	-.31**	-.51***
3 Intuitive			(.68)	.11	.10	.43***
4 Dependent				(.71)	.55***	.08
5 Avoidant					(.78)	.06
6 Spontaneous						(.62)

Note. Alpha reliability coefficients are given in parentheses;

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

Table 1 shows results of alpha reliability and Pearson correlation among study variables. The alpha coefficients ranged from .62 to .81 indicating that all scales used in the present study have acceptable internal consistency. Results of the Pearson correlation indicate that self-esteem has significant positive correlation with rational ($r = .42, p < .001$) and intuitive decision making style ($r = .34, p < .01$). Self-esteem has significant negative correlation with dependent ($r = -.48, p < .001$), avoidant ($r = -.50, p < .001$) and spontaneous decision making style ($r = -.19, p < .05$). The findings are in line with the hypotheses.

Discussion

The findings indicate that all the hypotheses were supported in the present study. Self-esteem was positively associated with rational and intuitive style whereas negatively associated with dependent and avoidant style among bank managers. The findings are in line with the past literature suggesting that self-esteem results in multiple positive personal and job outcomes (Bono & Judge, 2003; Dormann, Fay, Zapf, & Frese, 2006; Judge & Bono, 2001; Judge, Locke, & Durham,

1997). Malbi and Reasoner (2000) believes that people with low self-esteem are less confident, feel hesitation in risk taking, do not take responsibility for their actions and use others for their own purpose. High and low self-esteem splits between the satisfied and healthy life and its counterpart characterized by unsatisfied and unhealthy life (Flynn, 2003).

Research on decision making styles indicates that both rational and intuitive style is linked with positive outcomes (Bergstrand, 2001; Chartrand, Rose, Elliott, Marmarosh, & Caldwell, 1993; Riaz, 2009; Hablemitoglu & Yildirim, 2008; Hayie, 2009; Mau, 2000; et al., 2012) both in the collectivistic and individualistic contexts. On the contrary, dependent, avoidant and spontaneous style is associated with negative outcomes (Blais, Thompson, & Baranski, 2003; Riaz, 2009; Hablemitoglu & Yildirim, 2008; Rush, McNeilly, & Comer, 1996; Singh & Greenhaus, 2004). Thus in the light of the findings of the present study, fostering self-esteem among bank managers can result in the choice of effective decision making styles i.e. rational and intuitive style. Similarly self-esteem serves as a shield to prevent managers from opting ineffective styles of decision making.

Decision making is an important managerial activity (Singh, 2001). The present study was carried out to examine the relationship between self-esteem and decision making styles. Overall the findings supported the hypotheses. The findings showed that self-esteem is positively associated with effective styles of decision making i.e. rational and intuitive whereas negatively associated with ineffective decision making styles including dependent, avoidant and spontaneous (Scott & Bruce, 1995). The findings are pretty insightful in understanding the role of self-esteem in the choice of decision styles. Thus during the selection of the bank managers, self-esteem should be considered as an important factor in the evaluation of the personality profiles. Finally, specialized training and counselling programs should be designed to improve the self-esteem of the managers for effective decision making in banks.

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INFLUENCE OF LEADERSHIP STYLE ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENTS OF BANKERS

Muhammad Adnan Amin¹

Abstract

The objective of this study was to find out the Influence of Leadership style on Job Satisfaction and Organizational Commitments of Bankers. For this purpose a hypothesis was formulated i.e. the leadership style affects job satisfaction and organizational commitment of the bankers. The sample comprised of 75 branch staff of different banks of Pakistan. To assess leadership style “Leadership style questionnaire” (Northouse, 2009); for job satisfaction “Job Satisfaction Survey” (Spector, 1994), and for organizational commitment “Three Component Model – Employee Commitment Survey” (Meyer & Allen, 1991, 1997) were used. The findings of the study suggest that the leadership style does not affect job satisfaction; whereas leadership style influence organizational commitment of the bankers.

Keywords: Leadership style, job satisfaction, organizational commitment, bankers

JEL Classification: Z130

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Introduction

Business needs leaderships; leadership is the way that managers influence the behavior of the people (Erven, 2001). Further, successful managers are also successful leaders as they influence people to perform organizational goals (Erven, 2001); Hill (1977) defines influence as a function of commitment and involvement, although the environment also has some influence on the organization to some degree but managers still have influence on driving the results (Kao & Kao, 2007). From an organization's point of view, leading is a process of motivation and influencing others to work in order to achieve organizational goals (Schermerhorn, 1999), whereas Hersey, Blanchard, and Johnson (2001) defines that leadership influences the individual's behavior to work in order to get both individual as well as organizational goals.

As per Hesselbein and Cohen (1999), leadership has three elements. First, it is not about actions done; it depends on the way the action being done and the perception developed by that action. Second, followers made judgment about a leader's success, it is the responsibility of the leader to develop relations and maintain a high performing team in such a way that he or she must be acknowledged by his team. Thirdly, a leader must be able to go beyond the boundaries across departments, customers, within or outside the organization in order to build his positive reputation and task completion. Also, leadership is an interaction between leader and followers, where the leader influence the followers to achieve goals (Northouse, 2010), the way leaders influences also depends on different types of leadership styles adopted by leaders (Chen & Chen, 2008).

Literature Review

Leadership style is a pattern of interaction between subordinates and leaders which involves the leadership directives, controlling, motivating and influencing them to follow the instructions (Miller, Walker & Drummond, 2002), also, it is the pattern of behaviors

reflected by leaders in working environment (Hersey & Blanchard, 1993). Individual differences can also play a defining role in a way an individual respond to different leadership styles, as per implicit leadership theory the perceptions of leadership are based on cognitive prototypes that is built in an individual's mind which guides him to interpret the leadership style closer to his cultural values (Lord, Foti & Vader, 1984). Also, House, Wright and Aditya (1997) suggested that, a violation of norms by leaders will create dissatisfaction among followers. This supports that leaders can adapt leadership style as per the perceived preferences of their followers (Wood, 1994).

Leadership influence differs accordingly as per the type of power exercised by the leader on his followers (Mullins, 1998). Power is the part of influence exercised by leaders (Northouse, 2004). Leadership styles can be categorized as per the power influence and general behavior as autocratic, democratic and laissez-faire (Mullins, 1998). Kavanaugh and Ninemeier (2001) explains the three styles as: leaders with full organizational power and authority for making decisions without any participation from subordinates of followers are said to be autocratic, on the other hand, in democratic style leaders share the decision making process and delegates the authority as well, lastly, laissez-faire style depicts the leadership where subordinates have most of the authority in decision making. Further, leadership style also put some effect on job satisfaction (Bajpai & Srivastava, 2004). As per Tanke (1990) inconsistent behavior of supervisor, in sufficient compensations and disagreed human resource policies and practices may lead to dissatisfaction among employees resulting in creating will to leave the organization.

Job satisfaction is an attitude that an individual has about his job. It can be defined as an extent to which one feels positively or in negative direction about the intrinsic and extrinsic aspects of job (Bhuan & Menguc, 2002; Hunt et al, 1985). Job satisfaction has been an important construct for behavioral researchers in understanding employee behaviors and attitudes. It is an important work-related

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attitude for research with several reasons (Boles, Wood, & Johnson, 2003). Job satisfaction reflects a personal evaluation of one's job and work (Weiss & Cropanzano, 1996). Whereas Luthans (1989) states job satisfaction as a pleasurable or positive emotional level or state which is the result of job experience. Further, Saleh (1981) termed job satisfaction as a function of perceived relationship between one's want from job and all that one has perceived as offering.

Satisfaction with job is directly related to organizational commitment (Brown & Peterson, 1993). Secondly, it is either directly or indirectly related to an employee's turnover (Netemeyer, Johnston & Burton, 1990; Brown & Peterson, 1994). Hence, job satisfaction can directly influence attitudes, intentions and behaviors. This suggests that employees form attitude towards their jobs on the bases of their feelings, behaviors and perceptions (Robbins, 2005). For an organizational success employees normally have good satisfaction levels as compared to least successful organizations where the satisfaction level is low (Galup, Klein, & Jiang, 2008), satisfaction in job has different aspects depending on various personal preferences (Friday & Friday, 2003), such as way of communication (Richmond et. al, 1980), nonverbal actions (Madlock, 2006), satisfied communication skills (Hilgerman, 1998), gender influence (Madlock, 2006) and humor (Avtgis & Taber, 2006).

Further, Markow and Klenke (2005) studied leadership as a major determinant of enhancing job satisfaction, efficiency and reducing the chances of employees to leave the organization. Yang (2012) found that job satisfaction is a mediator between the leadership style and organizational commitment. Further, Walumbwa, Wang, Lawler, and Shi (2004) found similar results with positive correlation between leadership style and job satisfaction. This also suggests that participation of employees in decision making enhances the employee's job satisfaction level (Lee & Ho, 1989).

In the context of Pakistani banking industry, Hunjra, Chani, Aslam, Azam, and Rehman, (2010), studied the effect of human resources policies supporting leadership behavior, team work and work place autonomy and its impact on job satisfaction, the results prove a positive relation between human resources supporting policies and job satisfaction. Beside job satisfaction, the other factor of this research was the impact of leadership style on organizational commitment, as Mowday, Porter, and Steers (1982) defines leadership as one of the personal factors that are to be considered as a key element for determining organizational commitment.

The research on organizational commitment has made a significant place in the field of organizational behavior (Mowday, Porter, & Steers, 1982). The concept of organizational commitment has received importance in empirical studies as a consequence and an antecedent of various work related variables (Mathieu & Zajac, 1990). Also, it is investigated because employees become committed before attitude towards job profile emerges meaningfully (Bateman & Strasser, 1984). Mowday et al. (1982) suggested that better understanding of the organizational commitment of employees by the organizations may improve extrinsic i.e. salary & benefits as well intrinsic i.e. job satisfaction and relations. Organizations failing in accomplishing organizational commitment will have reduced capability to compete in future (Rappaport, Bancroft, & Okum, 2003).

Mowday, Steers, and Porter (1979) defined organizational commitment as “relative strength of an individual’s identification with and involvement in a particular organization”. Whereas Staw (1977) defined commitment as a separate construct which is distant from motivation, involvement and behavioral intentions. Also, Allen and Meyer (1996) suggested that work experience, personal and organizational factors are the major antecedents to organizational commitment. Organizational commitment drives various outcomes i.e. organizational citizenship, resignation ratio, and job satisfaction as well (Meyer et. al, 2002).

Meyer and Allen (1990) more specifically theorize the three facet explanation or organizational commitment i.e. affective, continuance, and normative commitment which serve as a distinct concept (Hackett, Bycio, & Hausdorf, 1994). Affective commitment is defined as “an affective or Emotional attachment to the organization such that the strongly committed individual identifies with, is involved in, and enjoys membership in, the organization” (Allen & Meyer, 1990, p.2), also it is defined as “The degree to which an individual is psychologically attached to an employing organization through feelings such as loyalty, affection, belongingness etc” (Jaros, Jermier, Koehler, & Sincich, 1993). The continuance commitment refers to the costs associated with the job that may be borne by an employee in the event of leaving an organization (Becker, 1960). Lastly, the normative commitment is actually a moral component and it refers to the feelings and emotionality or responsibility of an employee to remain intact with his current organization (Allen & Meyer, 1990).

Organizational commitment found to be higher where leaders support participation in decision making process (Rhodes & Steers, 1981), also organizational commitment will be higher where the leader is supportive and shows concern over development of his subordinates (Allen & Meyer, 1996). Further, Wyne, Liden and Sparrowe (2000) suggested that leadership that provides employees with opportunities for decision participation, responsibility and self determination will result in higher organizational commitment, this was in agreement with Bass and Avolio (1994) that employees working with morally authentic leaders with high expectations, positive attitude are more successful in task completion.

The review of literature suggests that there is a link between leadership, job satisfaction and organizational commitment. However, specific to Pakistani banking industry, this type of research which involves all the three factors is much needed.

The basic objective of this study is to find out the effect of leadership style on the organizational commitment and job satisfaction of bankers in the context of Pakistan. This kind of study is much needed in order to understand the lack of visible leadership in the banking industry. The sector is growing and it is currently the backbone of Pakistan economy, generally the surveys are conducted by banks as per the instructions of State Bank of Pakistan, but they are focused on job satisfaction only and usually circles around “pay” and “benefits” related factors. Also, these surveys are conducted by banks as employer and the level of biasness cannot be ignored. Generally, the third party surveys conducted are limited and again focused on pay and benefit side. This study is focusing on leadership style, job satisfaction and organizational commitment. On the bases of related literature the following hypothesis was formed that “ leadership style effects job satisfaction and organizational commitment of the bankers”.

Methodology

Sample

There were a total of 75 participants (N=75), working at various commercial banks in Pakistan. 19 participants were from Karachi (25.33%), 19 were from Islamabad (25.33%), 24 from Lahore (32.00%) and 13 from Multan (17.33%). The average age of all the participants was 28.7 years with average years of experience in banking around 3.3 years and an average income level of Rs. 23,400/- per month. All of them were at least graduates and were either at the start or at their mid career level and were reporting to the “branch managers”. All participants participated voluntarily.

Table1.

Descriptive Statistics based on the Demographic Information of the Respondents

Professional Field	Average age	Average years of experience	Average monthly income	Qualification
Banking	28.7	3.3	23,400	Graduates

Measure

Leadership style questionnaire which is developed by Northouse (Northouse, 2009) consists of 18 items on 5 points Likert rating scale of strongly disagree (1) to strongly agree (5) was used in order to identify the leadership style rating of branch managers through their subordinates. Overall coefficient alpha reliability was 0.784.

Job Satisfaction Survey by Spector, (Spector, 1994) consisting of 36 items on the likert rating scale of disagree very much (1) to agree very much (6) was used. There were nine facet subscales based on 4 items each i.e. pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, coworkers, nature of work, and communication. The result of total satisfaction was based on score obtained on all 36 items i.e. from 36 to 216. Out of 36 items, 19 items were negatively worded and were scored in reverse direction i.e. 6 for “disagree very much” and 1 for “agree very much. The reliability coefficient alpha value for this sample was 0.842.

Three Component Model – Employee Commitment Survey (Meyer & Allen, 1991; 1997) was used to measure the organizational commitment of the participants. TCM Employee commitment survey comes in two versions. The original version has 8 items on 3 facets of commitments i.e. affective, normative and continuance commitments. The version used in this research was a revised version with 6 items on each scale of affective, normative and continuance commitments.

The measurement was on likert scale from 1 to 7 where, 1 = strongly disagree and 7 = strongly agree. The sample reliability coefficient alpha value for the sample was 0.765.

Procedure

Permissions were taken from the banks. The set of questionnaire which includes informed consent form and three questionnaires (Leadership style questionnaire; Northhouse, 2009; Job Satisfaction Survey; Spector, 1994, Three Component Model – Employee Commitment Survey; Meyer & Allen, 1991/ 1997). All three forms were sent to 120 participants across Pakistan, working in various banks, and were asked to complete all three. Out of 120 forms, 75 participants responded and fill out all the forms completely. Participation was voluntary and the responses were anonymous. All the participants were informed about the confidentiality of the information they provided through questionnaires. All the participants also completed the demographic information as well and no compensations were given to the participants to take part in the research.

Statistical analysis

For all data analysis Statistical Package for Social Sciences version 17 was used. To assess the hypothesis i.e. the leadership style effects job satisfaction and organizational commitment of the bankers Linear Regression Analysis was employed.

Table 2

Analysis of Variance for Linear Regression with leadership style as predictor of Job Satisfaction of Bankers

Model	SS	Df	MS	F	Sig.
Regression	46.225	1	46.225	.161	.690 ^a
Residual	20982.762	73	287.435		
Total	21028.987	74			

Table 3

Coefficients for Linear Regression with leadership style as predictor of Job Satisfaction of Bankers

Model	Un-standardized Coefficient		Standardized Coefficient	t	Sig.
	B	SE	B		
Constant	122.536	17.854		6.863	.000
(Leadership Style)	.115	.287	.047	.401	.690

a. Dependent Variable: Job Satisfaction

Table 4

Summary of Linear Regression with leadership style as predictor of Job Satisfaction of Bankers

Dependent Variables	R	R ²	Adj R ²
Job Satisfaction	.047 ^a	.002	-.011

a. Predictors: (Constant), Leadership Style

b. Dependent Variable: Job Satisfaction

Figure 1

Showing mean scores on the variable of Job Satisfaction (N=75)

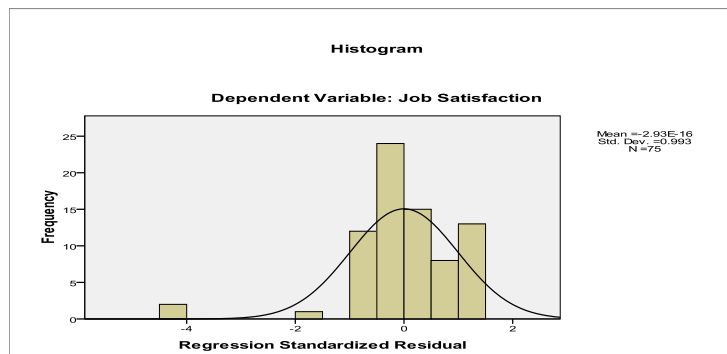


Table 5

Analysis of Variance for Linear Regression with leadership style as predictor of Organizational Commitment of Bankers

Model	SS	Df	MS	F	Sig.
Regression	7319.511	1	7319.511	25.008	.000 ^a
Residual	21365.875	73	292.683		
Total	28685.387	74			

Table 6

Coefficients for Linear Regression with leadership style as predictor of Organizational Commitment of Bankers

Model	Un-standardized Coefficient		Standardized Coefficient	t	Sig.
	B	SE	B		
Constant	121.632	18.017		6.751	.000
Leadership Style	1.446	.289	.505	5.001	.000

a. Dependent Variable: Organizational Commitment

Table 7

Summary of Linear Regression with leadership style as predictor of Organizational Commitment of Bankers

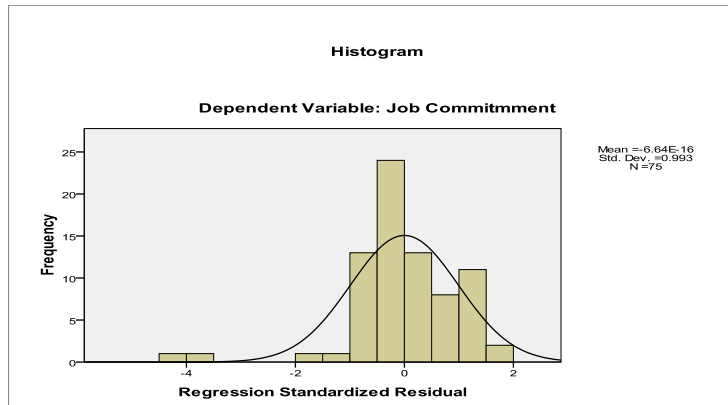
Dependent Variables	R	R ²	Adj R ²
Organizational Commitment	.505 ^a	.255	.245

a. Predictors: (Constant), Leadership Style

b. Dependent Variable: Organizational Commitment

Figure 2

Showing mean scores on the variable of Organizational Commitment (N=75)



Discussion

The objective of this study was to find out the Influence of Leadership style on Job Satisfaction and Organizational Commitments of Bankers. For this purpose a hypothesis was formulated i.e. the leadership style effects job satisfaction and organizational commitment of the bankers.

The findings of the study suggest that leadership style does not effect job satisfaction of the bankers. These finding are consistent with previous researches i.e. Wallace and Weese (1995), where it was found that opinion of leadership and job satisfaction cannot be linked more specifically the transformational leadership. Medeley and Larochelle (1995) also didn't find any of the linkage between leadership style and job satisfaction. The possible reasons of this finding are firstly, the employees working in Pakistani banking sector seem not satisfied with pay structure and work life balance, especially the branch level staff. The branch managers, even if posses good leadership

skills cannot in actual address the issue related to pay and work life balance. The decision of pay raise is taken at management levels and branch managers can influence but up to some extent. Secondly, the job opportunities for branch staff are very open and it is easy for branch staff to switch between banks. The obvious reason is getting quick salary raise which is one of the main reason. As far as work life balance is concerned, this can be improved by adopting internal policies for branch open and close timings. Generally, the branch managers are of the opinion to accommodate the customers even if the branch timings are about to close, this actually creates dissatisfaction in subordinates. The reason for this accommodative behavior is to retain the customers. There are many banks and customers have the choice, it is up to the branch manager how far he is willing to go in customer services. Surely, this customer services actually put employee's job satisfaction at the stake.

Other findings of the study proposed that leadership style has influence organizational commitment of the bankers. These results are in line with previous literature which suggests that leadership is a key determinant of organizational commitment (Mowday et al., 1982) and participation of employees through leadership encouragement positively relates to the organizational commitment (Jermier & Berkes, 1979; Rhodes & Steers, 1981). The main reasons of this result are coaching and mentoring style adopted by most of the branch managers. Generally, branch managers are aware of the fact that several other banks are operating in the market and due to current economical conditions the subordinates are on continuous search of better opportunities to get better pay and benefits. In order to retain the staff, branch managers act as mentors and they treat them by motivating with commitment of high pay raise and promotions. It is also a fact that most of the branch employees have good relations with customers and branch managers are aware of the fact that he has to maintain good relations with his subordinates as well in order to maintain the business as well. Commitment of employees with positive relation to branch manager's leadership style proves that currently

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most of the managers are very keen to retain their valuable staff in order to retain the business as well.

In this research, there are some limitations which need to be addressed. The main limitation is that banking industry in Pakistan is one of the most developed and growing sector and results of 4 major cities with 75 participants may not be generalized on smaller cities. The style of management also differs from culture to culture and educational standards. The research was conducted in Karachi, Lahore, Islamabad, and Multan where the education standards are far better than other cities. The results on leadership style may differ in other smaller cities and may produce some difference on overall results as well. However, the link between the leadership style with job satisfaction and organizational commitment expected to remain the same. Also, the life style standards in the big cities are very different than other underdeveloped cities and employees of other cities may have different opinion about satisfaction and commitment. Especially in rural areas, the employees are more committed to work under specific branch managers as compare to the organization because of the cultural dynamics of Pakistani rural society where the family influences and sect, casts are important factors as compare to urban areas.

Further, the impact of confidentiality in banking is very much important and surveys of such nature where leadership style, job satisfaction and organizational commitment are measured are taken as highly confidential information. Most of the bankers are very reluctant about giving such information to outside researches and requires complete confidence of the researcher about anonymity of the responses and the respondents.

The implications of the findings propose that banking sector needs reforms in terms of job satisfaction. The turnover ratio in banking industry is visible and only leadership cannot play the role, other factors such as pay , benefits, working environments and work family balance needs to be addressed. The strong relation of leadership

style and organizational commitment is a positive sign and suggests that even in today's critical economical conditions; the positive attitude of branch managers as leaders is playing a very defining role. However, some good training programs on leadership and management can further enhance the present conditions of the branch managers. For sub ordinate level staff, State Bank of Pakistan should take necessary actions in terms of ensuring the salary and benefits structures to be fair and according to the market. Low level job satisfaction of bankers reflects that State Bank of Pakistan should intervene and propose a sort of standardized pay scale or any mechanism which can ensure the minimum and maximum required standards, similarly on the patterns of prudential regulations. Instead of authorizing the bank's management only to design and implement the "employment terms" SBP should provide the basic guidelines with proper check and balance.

Conclusion

The finding of the research has found influence of leadership style on job satisfaction and organizational commitment between the two variables. This research will enhance the understanding of Pakistani banking environment, and would encourage other researchers to further investigate on wider level by expanding the research into both urban and rural areas of Pakistan. Further, this study can be utilized by banking professionals to understand the importance of job satisfaction and adopting corrective measures for branch banking employees.

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Appendix A

INFORMED CONSENT

Title: Impact of Leadership style on Employee's Job satisfaction, and Organizational Commitment in banking industry.

Please read this consent document carefully before you decide to participate in this study.

Purpose of the research study: The purpose of this study is to determine how leadership styles of branch banking managers impacts the job satisfaction and organizational commitment of employees working under their leadership.

What you will be asked to do in the study: You are required to kindly fill in the questionnaire as per the given instructions.

Time required: 60 minutes.

Risks and Benefits: There are no risks to the participant. There will be numerous benefits for the HR Departments and specially banks to determine the employee's perception about leadership of branch managers and impact of the leadership on their job satisfaction and organizational commitment.

Compensation: No compensation

Confidentiality: Your identity and other details will be kept highly confidential and your name will not be used in any report.

Voluntary participation: Your participation in this study is completely voluntary. There is no penalty for not participating.

Right to withdraw from the study: You have the right to withdraw from the study at anytime without consequences.

Agreement: I have read the procedure described above, I voluntarily agree to participate in the procedure and I have received a copy of this description.

Participant: _____ Date: _____

Principal Investigator: _____ Date: _____

Demographic Information

Name (Optional): _____

Age: _____

Gender: _____

Education: _____

Monthly Income: _____

Job Title: _____

Years of Experience: _____

Organization: _____

No. Of Dependants: _____

Appendix B

Leadership Style Questionnaire

Instructions: The questions in this scale measure leadership style of the immediate supervisor or the branch manager in this research. Read the questions carefully and then from the given set of questions tick the numerical value given along with each level ranging from strongly disagree to strongly agree with the series of statements.

<i>Description of Items</i>	<i>Strongly Disagree 1</i>	<i>Disagree 2</i>	<i>Neutral 3</i>	<i>Agree 4</i>	<i>Strongly Agree 5</i>
1. He supervises very closely in order to make sure that his subordinates do their work.	1	2	3	4	5
2. He want every subordinate to be a part of the decision-making process	1	2	3	4	5
3. In complex situations, he let his subordinates work problems out on their own	1	2	3	4	5
4. He thinks that it is fair to say that most employees in the general population are lazy.	1	2	3	4	5
5. He Provides guidance without putting pressure on his subordinates.	1	2	3	4	5
6. He stays out of the way of subordinates as they do their work.	1	2	3	4	5
7. His rule is, employees must be given rewards or punishments in order to motivate them to achieve organizational objectives.	1	2	3	4	5
8. He supports that most workers want frequent and supportive communication from their leaders.	1	2	3	4	5
9. He allows subordinates to appraise their own work.	1	2	3	4	5
10. His point of view is that employees feel insecure about their work and need direction.	1	2	3	4	5
11. He fully understands that leaders need to help subordinates accept responsibility for completing their work.	1	2	3	4	5
12. He give subordinates complete freedom to solve problems on their own.	1	2	3	4	5
13. He believes that leader is the chief judge of the achievements of the members of the group.	1	2	3	4	5
14. He fully supports that It is his job to help subordinates find their "passion."	1	2	3	4	5
15. In most situations he understands that workers prefer little input from the leader.	1	2	3	4	5
16. He always give effective orders and clarify procedures	1	2	3	4	5
17. He always supports that People are basically competent and if given a task will do a good job.	1	2	3	4	5
18. He In general, prefers that it is best to leave subordinates alone.	1	2	3	4	5

Appendix C

Job Satisfaction Survey

Instructions: The questions in this scale ask you about your satisfaction with your current job. Read the questions carefully and then from the given set of questions tick the numerical value given along with each level ranging from disagree very much to agree very much with the series of statements.

Description of Items	<i>Disagree very much</i> 1	<i>Disagree moderately</i> 2	<i>Disagree slightly</i> 3	<i>Agree slightly</i> 4	<i>Agree moderately</i> 5	<i>Agree very much</i> 6
1. I feel I am being paid a fair amount for the work I do.	1	2	3	4	5	6
2. There is really too little chance for promotion on my job.	1	2	3	4	5	6
3. My supervisor is quite competent in doing his/her job.	1	2	3	4	5	6
4. I am not satisfied with the benefits I receive.	1	2	3	4	5	6
5. When I do a good job, I receive the recognition for it that I should receive.	1	2	3	4	5	6
6. Many of our rules and procedures make doing a good job difficult.	1	2	3	4	5	6
7. I like the people I work with.	1	2	3	4	5	6
8. I sometimes feel my job is meaningless.	1	2	3	4	5	6
9. Communications seem good within this organization.	1	2	3	4	5	6
10. Raises are too few and far between.	1	2	3	4	5	6
11. Those who do well on the job stand a fair chance of being promoted.	1	2	3	4	5	6
12. My supervisor is unfair to me.	1	2	3	4	5	6
13. The benefits we receive are as good as most other organizations offer.	1	2	3	4	5	6
14. I do not feel that the work I do is appreciated.	1	2	3	4	5	6
15. My efforts to do a good job are seldom blocked by red tape.	1	2	3	4	5	6
16. I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5	6
17. I like doing the things I do at work.	1	2	3	4	5	6
18. The goals of this organization are not clear to me.	1	2	3	4	5	6
19. I feel unappreciated by the organization when I think about what they pay me.	1	2	3	4	5	6
20. People get ahead as fast here as they do in other places.	1	2	3	4	5	6
21. My supervisor shows too little interest in the feelings of subordinates.	1	2	3	4	5	6

subordinates.	1	2	3	4	5	6
22. The benefit package we have is equitable.	1	2	3	4	5	6
23. There are few rewards for those who work here.	1	2	3	4	5	6
24. I have too much to do at work.	1	2	3	4	5	6
25. I enjoy my coworkers.	1	2	3	4	5	6
26. I often feel that I do not know what is going on with the organization.	1	2	3	4	5	6
27. I feel a sense of pride in doing my job.	1	2	3	4	5	6
28. I feel satisfied with my chances for salary increases.	1	2	3	4	5	6
29. There are benefits we do not have which we should have.	1	2	3	4	5	6
30. I like my supervisor.	1	2	3	4	5	6
31. I have too much paperwork.	1	2	3	4	5	6
32. I don't feel my efforts are rewarded the way they should be.	1	2	3	4	5	6
33. I am satisfied with my chances for promotion.	1	2	3	4	5	6
34. There is too much bickering and fighting at work.	1	2	3	4	5	6
35. My job is enjoyable.	1	2	3	4	5	6
36. Work assignments are not fully explained.	1	2	3	4	5	6

Appendix D

Leadership Three Component Model – Employee Commitment Survey

Instructions: Listed below is a series of statements that represent feelings that you might have about your current organization. With respect to your own feelings about the particular organization for which you are now working, please indicate the degree of your agreement or disagreement with each statement by mentioning the number from 1 to 7 to the level with which you agree using the scale below:

Affective Commitment Scale (ACS):

<i>Items of Description</i>	<i>Strongly Disagree 1</i>	<i>Disagree 2</i>	<i>Slightly Disagree 3</i>	<i>Undecided 4</i>	<i>Slightly Agree 5</i>	<i>Agree 6</i>	<i>Strongly Agree 7</i>
1. I would be very happy to spend the rest of my career with this organization.	1	2	3	4	5	6	7
2. I really feel as if this organization's problems are my own.	1	2	3	4	5	6	7
3. I do not feel a strong sense of "belonging" to my organization.	1	2	3	4	5	6	7
4. I do not feel "emotionally attached" to this organization.	1	2	3	4	5	6	7
5. I do not feel like "part of the family" at my organization.	1	2	3	4	5	6	7
6. This organization has a great deal of personal meaning for me.	1	2	3	4	5	6	7

Continuance Commitment Scale (CCS):

<i>Items of Description</i>	<i>Strongly Disagree 1</i>	<i>Disagree 2</i>	<i>Slightly Disagree 3</i>	<i>Undecided 4</i>	<i>Slightly Agree 5</i>	<i>Agree 6</i>	<i>Strongly Agree 7</i>
1. Right now, staying with my organization is a matter of necessity as much as desire.	1	2	3	4	5	6	7
2. It would be very hard for me to leave my organization right now, even if I wanted to.	1	2	3	4	5	6	7
3. Too much of my life would be disrupted if I decided I wanted to leave my organization now.	1	2	3	4	5	6	7
4. I feel that I have too few options to consider leaving this organization.	1	2	3	4	5	6	7
5. If I had not already put so much of myself into this organization, I might consider working elsewhere.	1	2	3	4	5	6	7
6. One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	1	2	3	4	5	6	7

Normative Commitment Scale (NCS):

<i>Items of Description</i>	<i>Strongly Disagree 1</i>	<i>Disagree 2</i>	<i>Slightly Disagree 3</i>	<i>Undecided 4</i>	<i>Slightly Agree 5</i>	<i>Agree 6</i>	<i>Strongly Agree 7</i>
1. I do not feel any obligation to remain with my current employer.	1	2	3	4	5	6	7
2. Even if it were to my advantage, I do not feel it would be right to leave my organization now.	1	2	3	4	5	6	7
3. I would feel guilty if I left my organization now.	1	2	3	4	5	6	7
4. This organization deserves my loyalty.	1	2	3	4	5	6	7
5. I would not leave my organization right now because I have a sense of obligation to the people in it.	1	2	3	4	5	6	7
6. I owe a great deal to my organization.	1	2	3	4	5	6	7

MARITAL SATISFACTION AND JOB SATISFACTION: A STUDY OF DUAL - AND SINGLE- EARNER COUPLES

Falak Zehra Mohsin¹

Abstract

The aim of the study was to investigate the differences between marital satisfaction and job satisfaction in single- earner and dual- earner couples. The hypotheses proposed for this study were a) there is a positive relationship between marital satisfaction and job satisfaction of working husbands; b) there is a significant relationship between marital satisfaction and job satisfaction of working wives; c) there is a significant difference in the level of marital satisfaction of husbands in single- earner and dual-earner couples; and d) there is a significant difference in the level of marital satisfaction of wives in single- and dual- earner couples. The sample for the study consisted of 100 couples, 50 of which were single-earner couples (where the husband was the sole earner) and 50 were dual-earner couples (where both spouses worked and earned an income). The scale used to assess marital satisfaction was the ENRICH Marital Satisfaction Scale (Fowers & Olson, 1987) and job satisfaction was evaluated through the Brief Job Satisfaction Measure II (Judge, Locke, Durham, & Kluger, 1998). The results indicate that a relationship between marital satisfaction and job satisfaction exists only in the sample of husbands, not for wives. Also, no differences were observed in marital satisfaction and job satisfaction with respect to single- and dual- earner families.

Keywords: Single-earner, Dual-earner, Marital Satisfaction, Job Satisfaction.

JEL Classification: Z 130

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Introduction

The gender roles observed in any society mirror its culture and traditions; the same is true for the Pakistani culture. Females in the Pakistani society typically play a domestic role, wherein they assume the responsibility of the household, especially after marriage. This trend however, appears to be changing in recent years, particularly in the cities of Pakistan. It can be observed that an increasing number of females now opt to work after marriage as well. A number of reasons can be attributed to this change, such as a rise in the number of educated women, a need for greater earnings to make ends meet and so on.

The financial stability of a couple plays a significant part in the marital satisfaction of any couple. Lack of finances and financial problems are likely sources of stress, tension and dissatisfaction in the shared life of any couple and in an individual's life. The males of a household by tradition are the bread-winners for the family. This is a norm widely prevalent in the Pakistani society. Hence, the financial status of the male member or the husband is integral aspect of the marital satisfaction of the individual (and the couple as a whole).

A sound financial status empowers the husband to provide for his wife, children and the entire family. This empowerment is likely to contribute greatly to his marital satisfaction. A norm observed in the Pakistani culture is that children, till they complete their studies and begin to earn, continue to rely on their parents (especially father) for monetary support. Similarly, elderly parents are also dependent on their children (especially sons) for financial support. The notion of a joint family system prevails in the society till date. As a result, the financial status and stability of the husband is a vital aspect of marital satisfaction for males, wherein they can view themselves as fulfilling their obligations towards their wives and families. Research has shown that financial issues and difficulties are associated with aggression, anger and hostility amongst husbands, as well as low marital

satisfaction (White & Rogers, 2000). In addition, individuals who display satisfaction related to their financial status also show reduced preferences towards divorce (Grable, Britt, & Cantrell, 2009).

The employment and earnings of both spouses play a significant role in bringing about this highly sought after financial stability. These dual-earnings not only enable the couple to fulfill their basic physiological needs, it assists them to afford a higher standard of living and enjoy various leisure and luxuries of life. As a result, dual-earnings are likely to have a favorable effect on the marital satisfaction of any couple. Research by Blood and Wolfe (as cited by Ayub, 2012) has shown that dual-earner couples are more likely to perceive an equality in the distribution of household chores, leading to higher marital satisfaction. In addition, when both spouses are employed they tend to view their spouse performing greater than their share in family responsibilities, leading to greater satisfaction with their marriage and relationship.

This change in the trend in favor of dual-earner families has a bearing on the experience of marital satisfaction of both spouses. It can be assumed that satisfaction with one's own job can influence marital satisfaction as well. If individuals are unhappy and dissatisfied with their job, it has an impact on their moods, which then impacts family life. In addition, job dissatisfaction increases the likelihood of quitting one's job, which will probably have an adverse effect on the financial status of the couple. In dual-earner families, where both spouses are employed, the marital satisfaction and job satisfaction of the couple is likely to play a significant role in their lives.

Males in the Pakistani society have a dominant role in various aspects of life. Husbands generally assume a governing role in the family. Keeping this in mind, the current study aims to investigate the relationship between marital satisfaction and job satisfaction in Pakistani husbands and the dissimilarities or differences that possibly

exist with regard to marital satisfaction and job satisfaction of husbands in single-earner and dual-earner families. Such a study is likely to offer some amount of insight and understanding into the family dynamics of single- and dual- earner families residing in Karachi. In addition, although studies have been conducted on single- and dual- earner families in various countries, there appears to be a lack of research on this subject matter in relation to the culture, society and norms of Pakistan.

Literature Review

Marital satisfaction has in the past, and till date continues to remain a subject of interest for various researchers. Marriage satisfaction can be defined as ‘an attitude of greater or lesser favorability toward one’s own marital relationship’ (Roach, Frazier, & Bowden, 1981). Literature suggests that numerous factors influence marital satisfaction, such as education of the partner, communication, level of understanding, employment status, financial status, sexual relationship, and time spent together, so on and so forth (Ayub, 2010).

Research has shown that a significant link is present between financial aspects and issues and marital satisfaction (Andersen, 2000). A study by Kerkmann, Lee, Lown and Allgood (2000), has yielded similar results. Similarly, Snyder (as cited in Ayub, 2012) has reported that quarrels and fights over finances can significantly predict marital dissatisfaction. Thus, from the above findings it can be deduced that finances are a significant variable of marital satisfaction and financial problems can even lead to divorce.

Dual earning and single-earning family dynamics closely relates to the financial problems and stability of a couple. A single-earner couple/family is one where only one partner – typically the husband in the Pakistani society – works, is employed and earns an income. On the other hand, a dual-earner couple/family can be defined as that family where both partners –i.e. the husband and the wife are

employed and both earn an income. A study by Ayub and Iqbal (2012) found that these family dynamics of dual- and single- earners contributes greatly to an individuals' marital satisfaction.

Research shows that the time couples spend together reduces when both spouses are working, and this reduced time influences their marital satisfaction (Kingston & Nock, 1987). Similarly, another study by Stanley, Hunt and Hunt (1986) found that husbands in dual-earner families tend to experience greater satisfaction related to their work-life, their jobs and their marriages. Also, these husbands reported greater marital satisfaction as compared to their wives.

Researchers have shown that a relationship exists between marital satisfaction and job satisfaction. Job satisfaction can be defined as 'the emotional feeling of an employee towards his job' or 'an affective reaction to a job that results from the comparison of perceived outcomes with those that are desired' (Kardam & Rangnekar, 2012). The results of a research by Mauno & Kinnunen (1999) shows that marital satisfaction and job satisfaction are inter-related and have an impact on one another. The authors observed that the stress and tension or anxiety faced at work every now and then spills over and has an impact on one's marital satisfaction. Rogers and May (2003) report parallel findings. According to their research when people showed high levels of marital satisfaction, it positively affected their job satisfaction; however, when they experienced conflicts in their marriage, it had an adverse influence on their job satisfaction.

Keeping in view the above literature, it can be said that the experience of marital satisfaction and job satisfaction of dual-earner and single-earner families is expected to differ. Hence, insight from the above literature has informed the following hypotheses:

1. There will be a positive relationship between marital satisfaction and job satisfaction of working husbands.

2. There will be a significant relationship between marital satisfaction and job satisfaction of working wives.
3. There will be a significant difference in the level of marital satisfaction of husbands in single- and dual-earner couples.
4. There will be a significant difference in the level of marital satisfaction of wives in single- and dual- earner couples.

Methodology

Sample

The sample consisted of 100 married couples, 50 of which were dual-earner couples and 50 were single-earner couples residing in the urban city of Karachi. Thus, the participants included 50 working wives, 50 housewives, 50 husbands of working wives, and 50 husbands of housewives. Non-random, snowball sampling was used for the purpose of this study. 29.5% of the participants were aged 50 years and above, 29%, 27.5% and 14% were between the ages 40-49 and 30-39 and 20-29 respectively. Majority of the respondents (46%) held a postgraduate degree, 45.5% were graduates, 7% had studied till intermediate or A-levels and 1.5% had studied till metric or O-levels. The participants were from a variety of different professions and occupations. Majority of them had been married for more than 15 years (57%) and most had 2 children (31%).

Research Instruments

The participants were required to fill out a demographic information form and two different questionnaires:

Demographic Information Form comprised of questions regarding the participants' age, gender, education, occupation/profession, number of years they have been at their current job, monthly income, number of years they have been married, and number of children.

ENRICH Marital Satisfaction Scale, was used as a measure of marital satisfaction. It was developed by Blaine J. Fowers and David H. Olson

in 1987. The scale comprises of 15 items that are to be answered on a 5-point likert scale, ranging from strongly disagree to strongly agree. Six items – i.e. item number 2, 5, 8, 9, 12, and 14 were reverse scored. The questionnaire measures marital satisfaction and incorporates and levels out idealistic distortion in the responses. In the current sample, the internal reliability of the scale was 0.878.

Brief Job Satisfaction Measure II developed by Judge, Locke, Durham, and Kluger (1998) was used as a measure of job satisfaction. This scale consists of 5 items and is answered and scored on a 7-point response scale (from strongly disagree to strongly agree). Items 2 and 5 were reverse scored. In the current sample the scale yielded a Cronbach's Alpha of 0.613.

Procedure

The two scales – i.e. the ENRICH Marital Satisfaction Scale, Brief Job Satisfaction Measure II were obtained and permission was taken from the respective authors to use the scales. The questionnaires were then distributed amongst several couples residing in Karachi. Consent for participating in the study was first obtained from the respondents and they were informed that their participation in the research was entirely voluntary. Both the spouses were required to answer the questionnaire. Dual-earner couples were asked to fill out the demographic information form, the marital satisfaction scale and the job satisfaction scale; whereas, the husbands in single-earner family answered all three and the wives answered only the demographic form and the marital satisfaction scale. T-test analysis was conducted using Statistical Package for the Social Sciences (SPSS) to examine the mean differences between the two population samples – i.e. dual- earner and single earner couples. In addition, Pearson product-moment correlation coefficients were obtained to determine the relationships between Marital Satisfaction and Job Satisfaction in the chosen sample.

Results

Table 1

Frequency Table for Respondents Demographic Information

Demographic Variables		Male	Female
		Percentage	Percentage
Gender		50	50
Age	20-30	7	21
	31-40	29	26
	41-50	24	34
	50+	40	19
Education	Metric/O-levels	0	3
	Intermediate/A-levels	5	9
	Graduate	38	53
	Postgraduate	57	35
Number of Years on Current Job	1-5	20	25
	6-10	24	10
	11-15	14	7
	15+	42	8
Monthly Income	Less than 25,000	3	10
	25,000 -40,000	12	26
	41,000-60,000	12	2
	61,000-80,000	17	1
	81,000 -100,000	19	4
	More than 100,000	37	7

Table 1 (continued)

Frequency Table for Respondents Demographic Information

Demographic Variables		Percentage
Monthly Family Income (couple)	Less than 25,000	1
	25,000 -40,000	3
	41,000-60,000	8
	61,000-80,000	17
	81,000 -100,000	12
	More than 100,000	59
Number of Years Married (couple)	1-5	22
	6-10	15
	11-15	6
	15+	57
Number of Children (couple)	1	26
	2	31
	3	22
	4	16
	5	4
	6	1

Table 2

Correlations (Pearson Product Moment) between Marital Satisfaction and Job Satisfaction of working husbands

	N	Job (Pearson r)	Satisfaction	Alpha
Marital (working husbands)	100	.389		.000

Table 3

Correlations (Pearson Product Moment) between Marital Satisfaction and Job Satisfaction of working wives

	N	Job (Pearson r)	Satisfaction	Alpha
Marital (working wives)	50	.087		.546

Table 4

The mean difference between Marital Satisfaction of husbands in single- and dual- earner families

	Family	N	Mean	Std. Dev.	t	Df	Sig
Marital Satisfaction of Husbands	Dual- earner	50	51.48	11.187	-1.459	98	1.48
	Single- earner	50	54.72	11.018			

Table 5

The mean difference between Marital Satisfaction of wives in single- and dual- earner families

	Family	N	Mean	Std. Dev.	t	Df	Sig
Marital Satisfaction of Wives	Dual- earner	50	51.54	12.567	-1.118	98	.266
	Single- earner	50	54.12	10.409			

Discussion

The aim of the current study was to investigate whether a relationship exists between marital satisfaction and job satisfaction in single-earner and dual-earner couples and to observe the differences in marital satisfaction of husbands and wives in single- and dual-earner families.

The first assumption of the study was that a relationship would be observed between marital satisfaction and job satisfaction of husbands in single- and dual- earner families. This assumption was verified through statistical analysis. A moderate positive relationship was observed between the two variables in a sample of working husbands. In the Pakistani culture, males assume a dominant role and their expectations from marriage and from their wives are generally high. In addition, from their early years males learn that they are to be the primary bread-winners of their family and that their jobs are an essential aspect of their lives which will enable them to provide for their families. Also, the status of their job, the respect they earn at work, their pay, and such job-related factors boost their esteem and egos. Hence, satisfaction with their jobs is likely to spill over into their personal and marital lives. This is consistent with past researches. Heller and Watson (2005) showed that a two-way relationship exists between the two variables –i.e. marital satisfaction affects job satisfaction and vice versa. Similarly, Ilies, Wilson, and Wagner (2009) through experimentation observed that on days when individuals expressed greater levels of job satisfaction, they also reported high levels of daily marital satisfaction.

However, a noteworthy relationship was not observed between marital satisfaction and job satisfaction of working wives. There appears to be a lack of literature on the relationship between marital and job satisfaction, specifically related to working wives. The findings of the current study reflect upon the Pakistani culture. For working wives, jobs and job satisfaction is one aspect of life and

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other more significant aspects of marital satisfaction are more likely to influence the variable rather than job satisfaction. Females in this society are responsible for the smooth running of the family and the household, whether they are working or not. Thus, factors related to family life and personal lives possibly influence marital satisfaction more than job satisfaction. In addition, many females in Pakistan work part-time or half-day jobs. Therefore the influence of their jobs on their married life is not likely to be very significant. Similarly, variables associated with ones' marriage and satisfaction with marriage is less likely to be related to the job satisfaction of females. This is because factors affecting job satisfaction, such as pay, supervisor, interpersonal relationships with others at work, and so on are more likely to influence their job satisfaction. Also, friendships at work are likely to help women vent any problems that may be associated with their marriage, and it promotes job satisfaction. Another aspect to consider is that, in this society females have a tendency towards compartmentalizing different areas of their lives. This compartmentalization is possibly a noteworthy reason why a relationship between two different aspects of life –i.e. marital satisfaction and job satisfaction was not observed in working wives.

The last two assumptions or hypotheses of the current study were that differences would be observed in the level of marital satisfaction of husbands in single- and dual- earner couples, and in the levels of marital satisfaction of wives in single- earner and dual-earner couples. Statistical analysis of marital satisfaction of husbands and wives in single- and dual- earner families revealed no such differences. These findings are contrary to what literature suggests. These findings are possibly due to the cultural differences that exist between the Pakistani society and the other western societies where previous studies had been conducted.

The current study was conducted in the urban city of Karachi. The current situation of the city, the law and order problems and the rampant political instability of the country are variables that

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are probably more linked with marital satisfaction and job satisfaction. The lack of security and the fear associated with reaching ones place of work are factors affecting all individuals residing in Karachi, and the family dynamics do not influence such factors. Therefore, job satisfaction is more likely to be influenced by such factors than whether the husband or the wife belongs to single- or dual- earner families.

Similarly, researchers interested in the phenomenon or marital satisfaction have determined that numerous factors and variables influence it, and family dynamics –i.e. single-earner or dual-earner couples is just one factor. Other variables influencing marital satisfaction include the personalities of the partners, equalitarian roles, communication, compromise, conflict resolution, husband's financial status, financial management, leisure activities, sexual relationship and satisfaction, children, family and friends, religious orientation, relations with in-laws, self-perception, spousal support, mutual understanding, and education of the partner and so on (Fowers & Olson, 1993; Ayub, 2010).

Similar to marital satisfaction, job satisfaction is also influenced by various factors and variables. Satisfaction with ones' marriage influences ones' mood and this mood can in turn affect job satisfaction. However, this is an indirect relationship and not likely to be very significant. Signifiacant facets related to job satisfaction include variables such as pay, promotion, supervisor and supervision, co-workers, fringe benefits, contingent rewards, operating procedures, nature of work and communication (Spector, 1997 as cited in Lumley, Coetzee, Tladinyane, & Ferreira, 2011)

The current study was conducted only in one city of Pakistan, which is a limitation of the research. Dual-earner and single- earner couples are present in other cities of Pakistan. Therefore, the results of the study apply predominantly to the residents of Karachi. A second limitation of the study is that the sample consisted of only 100 couples, which is a small proportion of the population of Karachi. To achieve

better and more generalizable results, a research targeting a greater number of couples should be conducted. A third limitation to be considered is that the questions in the marital satisfaction scale were of a sensitive nature, and individuals from the Pakistani society are not very willing to answer these. Thus, social desirability bias is likely to set in, with regard to marital satisfaction.

The study provides insight into the relationship between marital and job satisfaction. The knowledge regarding the fact that this relationship affects the lives of husbands will help researchers and therapists understand the dynamics of families. When males report problems with their jobs, it is likely to spill over into their married lives, which will help wives understand their husbands further and provide assistance if needed. Similarly, knowledge that marital dissatisfaction affects job satisfaction can enable employers to understand their employees and provide opportunities for counseling for their workers if needed, thus contributing towards their employees' satisfaction and benefiting their organization in the long run. The research also sheds light on the fact that family dynamics is not a major contributor towards marital and job satisfaction, therefore future researches should be conducted to understand which factors related to marriage and family influence job satisfaction and which job-related factors are concomitant with marital satisfaction.

Conclusion

The findings of the study indicate that a moderate relationship is present between marital satisfaction and job satisfaction for working husbands, however, the same is not true for working wives. The results also show that no significant difference is present between the marital satisfaction of husbands in dual-earner and single-earner families and in the marital satisfaction of wives in dual- and single-earner families.

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Appendix A

DEMOGRAPHIC INFORMATION

Age: 20-30 31-40 41-50 50+
 O O O O

Gender: Male Female
 O O

Education Metric/
 O-Levels Intermediate/
 O Levels A- Graduate Postgraduate
 O O O O

Occupation/Profession: _____

Number of Years on 1-5 6-10 11-15 15+
 Current Job O O O O

Monthly Less than 25,000 - 41,000-60,000 61,000-80,000 81,000 - More than
 Income 25,000 40,000 100,000 100,000
 O O O O O

Monthly Less than 25,000 - 41,000-60,000 61,000-80,000 81,000 - More than
 Family 25,000 40,000 100,000 100,000
 Income O O O O O

Number of Years 1-5 6-10 11-15 15+
 Married O O O O

Number of Children: _____

Appendix B

ENRICH Marital Satisfaction Scale

Directions: We want to know how you feel about your marriage. For each statement below, use the following scale to indicate which is aptly describes marriage

Response choices

1	2	3	4	5
Strongly Disagree	Moderately Disagree	Neither Agree nor Disagree	Moderately Agree	Strongly Agree
1. My partner and I understand each other perfectly				
2. I am not pleased with the personality characteristics and personal habits of my partner				
3. I am very happy with how we handle role responsibilities in our marriage				
4. My partner completely understands and sympathizes with my every mood				
5. I am not happy about our communication and feel my partner does not understand me				
6. Our relationship is a perfect success				
7. I am very happy about how we make decisions and resolve conflicts				
8. I am unhappy about our financial position and the way we make financial decisions				
9. I have some needs that are not being met by our relationship				
10. I am very happy with how we manage our leisure activities and the time we spend together				
11. I am very pleased about how we express affection and relate sexually				
12. I am not satisfied with the way we each handle our responsibilities as parents				
13. I have never regretted my relationship with my partner, not even for a moment				
14. I am dissatisfied about our relationship with my parents, in-laws, and/or friends				
15. I feel very good about how we each practice our religious beliefs and values				

Appendix C

Brief Job Satisfaction Measure II

Directions: Some jobs are more interesting and satisfying than others. We want to know how you feel about your job. For each statement below, use the following scale to indicate which is most descriptive of your current job

Response choices

1	2	3	4	5	6	7
Strongly		Slightly	Neither	Slightly	Agree	Strongly
Disagree	Disagree	Disagree	Nor Disagree	Agree		Agree

		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
1.	I feel fairly well satisfied with my present job.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.	Most days I am enthusiastic about my work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.	Each day of work seems like it will never end.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.	I find real enjoyment in my work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5.	I consider my job rather unpleasant.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ETHICAL IMPLICATIONS IN HUMAN RESOURCE MANAGEMENT

Bilqees Ghani¹ and Muhammad Yousuf Sharjeel²

Abstract

This paper demonstrates the concepts of high standards of ethical conduct integrity in human resource management through its possibilities and applications. The paper was aimed to assess the effect of ethical practices typically confronted by HR practitioners in chemical industry of Pakistan. The sample of the study comprised n= 250 chemical industry participants. Data was collected through administering the questionnaire to the HR participants across the chemical industry. The results show that HR practitioners have great deal of exposure to ethics management competencies. HR practitioners have strong inclination to conduct ethical imperatives in view of fostering ethical climate at work place. Future implications were also based on present study.

Keywords: Ethical Implications, Human Resource Management (HRM), Ethics

JEL Classification: Z000

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Introduction

Human resource management with ethical prospect remains to be critical section, which can formulate and raise ethical inclination toward HR practitioners (LJ Van Vuuren & RJ Eiselen, 2006). In this modern era, human resource management has become increasingly important and is expected to foster ethics at work place. The foundation of this article provides the grandness of ethical practices concerned with human resource management at upper and lower levels of management in making decisions in treatment of individual employees (Githui Donatus Mathenge, 2011). In human resource management, ethical aspects are concerned to be vitally influential components to analyze what is right or wrong in people's behavior or conduct. (Amanda Rose, nd), Ethics comes from the Greek *ethos*, meaning character in the opinions of Chidi Odogwu Christopher & Ogunyomi Olusiji Paul, (2012). In the current study, it holds that ethics is the company standards, principles and values that analyze the human conduct of individuals and groups. Standards, values, morals and ethics have become increasingly complex in a post-modern society where absolutes have given way to tolerance and ambiguity. This particularly affects managers in HR, where decisions affect people's jobs and their future employment. The most challenging aspect of human resource management is to maintain the objectivity of employee promotion, compensation, and hiring standard (Nandita Mishra & Gulnar Sharma, 2010).

HR professionals primarily are responsible for developing HRM practices that enhance a firm's competitive advantage. HR professionals also have the responsibility to ensure that employees are treated ethically. Almost all HRM decisions have ethical consequences (Arthur Shacklock; Marl Manning; Linda Hort, 2011). Ethics is important for overall health of an organization. Poor ethics can be extremely damaging to organizational performance. It blinds the organization to the realities of environment (both internal and external). Good ethics; on the other hand may serve to improve productivity, risk reduction, better relations with customer and clients, and an increasing flow of communication (Diana Winstanley & Jean Woodall, 2006). Hence organization needs ethics not only to prevent unhealthy behavior, but also to inspire superior performance and provide satisfaction (Carolyn Wiley, 2000). This particular research

presents importance of ethical compliances confronted by Pakistani chemical industry, focusing on the notion how HR practitioners perform their operations effectively.

It also encompasses the extent to which ethical concerns affect to unlock the potential for excellence at workplace. The approach of Pakistani chemical industry is to bring up the concept that HR plays an active role regarding rising of the ethical consciousness throughout the workplace. The investigators preferred this industry owing to its wider effectiveness to reduce chemical accidents and pollutions by strictly employing code of conduct and principles under the domain of HRM practices. The growth of chemical industry influences various prospects and rapid developmental strategies on HRM practices contributed to attract more researches in this direction as they contribute towards employee performance, resolved legal issues and motivation towards consistent employee performance.

Literature Review

The review of the literature provides the background and context of the research problem. This study provides an understanding and importance of ethics and its impact on human resource management. Various studies have been conducted to analyze the role of ethics in human resource management.

A study of Valentine et al.(2006) showed that ethics being recognized as major and exclusive part of an organization has a persuasive collision for both organizational operation and global performance. It has been argued that, an increased emphasis on ethics in human resource management and in organizational behavior contributes to a more humanized organizational culture. Accordingly, the increased value of ethics is not only generated by the organizational internal factors such as employee attitude and behavior; rather it needs higher satisfaction of organizational external factors such as, stakeholders, investors and, clients. In this regard, ethics can be considered as a significant asset across the business world.

MacLagan (1990) studied that ethics implementation with employee prospect, create and integrate company's well-built internal and external image in view of enhancing organization's ethical quality to assure that ethical norms and values of organization and individual may provide strong commitment and extensive sustainability throughout the organization.

Buckley et al. (2001) presented that development of ethics program has been noticeably extended in both their content and the way they are developed thought to be important instruments communicating an organization's desired standards and values. Consequently, researchers argue that HRM can be very helpful in promoting ethics. However depending on the diverse way of ethics programs, researchers can detect greater or lesser effectiveness in promoting ethics. Organization may design ethical programs that should be strongly linked to every day organizational activities and should have top management support and commitment for improving organization's external image and its credibility.

Trevino (1990) stated that close allies and personal relationship amongst employees may induce conflict at workplace. Trevino & Nelson (2004) noticed that regardless of good payment, high rate of ethical mechanisms and abundance of ethical rules designed by organization are still frequent that prevent fair treatment at workplace. This unexpected moral abuses and unethical behavior continuously breed to hamper employee's performance due to their personal interactions at workplace. This may create variety of conflicts throughout the organization.

Nocera (2002) discussed some of the ethical issues practiced by employees and employers in organization such as embezzling company resources, falsifying reports, deceptive advertising, false information, deceptive accounting, abusing or intimidating behavior towards employees, violation of any safety regulation, misreporting of actual time worked, discrimination on the basis of race, color, sex, gender, age or similar categories and alteration of documents. These malpractices have emerged in the opinion of the researcher to directly or indirectly strike on the company reputation.

Vuuren and Eiselen (2006) stated that HR department of modern organizations seem to play a crucial role in promoting ethics, as every HRM practice or policy serves as a vehicle to convey what is considered really important in the organization. Therefore, if ethical practices are not considered or handled adequately in pursuit of effective development of organization. This may cause either cynicism toward the policy that organization seeks to carry out regarding promotion of ethics. To pass on and promote ethical behavior in organizations, the most commonly used instrument is a code of ethics, whose usefulness has received widespread support especially in human resource management.

Weaver et al. (1999) examined that employees are aware of codes of ethics, memos, policy manual and analyze that ethic is taken seriously by the senior organizational management. Employees may perceive that ethic is truly important for senior management, if the message is communicated through mechanism with personal consequences.

Richardson (1994); O'Fallon & Butterfield (2005) indicated that code of ethics is necessary since it establishes the structure for ethical behavior. Recently, little research has been done about the relationship between HRM practices and employees' ethics when HRM practices are theoretically supposed to impact employees' working life directly and personally.

Winstanley et al. (1996) identified that one role for HR is that of ethical stewardship, taking charge of raising awareness about ethical issues and promoting organizational ethics. Thus, HRM plays a highly important role in handling those mechanisms.

Greengard (1997) presented that underlying organizational values and official statements should be necessarily perceptible during the recruitment process, employment interviews, orientation sessions and performance reviews in order to generate an organizational culture that truly emphasizes ethics.

Wimbush and Shepard (1994) demonstrated that prevailed ethical climate under the circumstances of organization would shed a light of sincerity and well-being among each employee both inside

and outside of the organization. This is because fair policies and practices of HR promote individual ethical decision making power and provoke them to solve ethical dilemmas.

Mansfield (2000) revealed the notion of morality in the manner of stimulating ethical culture in an organization. The persuasiveness of fair policies of HR comes from employee attributes and moral intents. Their moral behaviors impose an accumulative effect on organization's ethical climate. It is also to enhance the intensity of multiple factors such as, moral cognition, moral exploitation and moral belief. It may also embrace integrity, fair culture climate, and code of ethics.

Vaicys (2000) focused on multidimensional ethical construct for carrying out fair policies of HR under the premises of organization. Accordingly, ethical perceptions seduce workers to pursue organization normative system to have an influential impact on HR policies, procedures, reward and control system. Indeed, under such dominated system, employees remain motivated to follow up organizational coordinated norms, code of conducts and ethical climate.

Delaney & Sockell (1992); Kavathatzopoulos (1994); Penn & Collier (1985) showed the significant impact of ethical behavior and employee performance in organizations. Delaney and Sockell (1992) concluded that employees surely would perceive that ethics is strongly valued by senior management and it is exclusively important in improving organizational productivity and growth.

This review of current practices of ethics in HRM indicates how ethical views contribute to get better mechanisms of HR policies and practices. Even though, researchers addressed the sound relationship between ethics and human resource management at various organizations, the focus and structure of this study is on the Pakistani chemical industry. Based on current reviews of literature, two hypotheses were formulated;

H1: Practices of HR Practitioners are positively correlated with ethical implications.

H2: Fair policies of HR influence organization's ethical climate through positive interaction effect.

Methodology

Research Design

This particular study focuses on the quantitative research design. A survey study was conducted aiming to identify the effect of ethical implications in HRM as well as their contributing factors, impact, and responses at HRM and organizational level. The study intended to determine the influential role of human resource practitioners in helping their organization to achieve its goals of becoming socially and ethically responsible. Moreover, the descriptive research was applied for utilizing data to test the hypotheses. The study employed primary source using the questionnaire. Respondents were enrolled through snowball sampling in which their acquaintances who volunteered to participate as respondent were also recruited.

Sample

The study was carried out at human resource department of chemical industry. To collect quantitative data, snow ball sampling approach was used to obtain more scientific result that could be used to represent the target population. The major purpose of using snowball sampling was to assemble enough data, as it is a useful tool to increase number of participants or respondent network. A sample of n=400 HR professionals were chosen as respondent. Out of 400 questionnaires distributed, only n= 250 questionnaires were received completed in all respects.

Instrument

In this study, the scale was developed to examine essential features of ethical implication for HR practitioners by allotting the questionnaire to the participants. The questionnaire items were generated through extensive literature reviews concerned primarily with theories in regards to perception of knowledge and reasoning. In addition, available scales (Vuuren, L.V; 2006), (Shacklock et al., 2011), and (Mishra, N., & Sharma, G, 2012) were reviewed in the present study. The related items were selected and then modified to suit the context of the study and to represent the variables of the study. In the scales, n=48 items were evaluated in the form of Likert scale and dichotomous scale. The first 29 variables assessed HR professional's perceptions about ethical practices being implemented at human

resource department of chemical industry through Likert scale ranging from Strongly Disagree=1 to Strongly Agree=5. The scale recorded Cronbach's Alpha Coefficient value 0.90. Rest of the 19 variables were constructed to measure the influential impact of fair policies of HR on organization's ethical climate through dichotomous scale (structured questions or survey items ranking by least extreme = No, to most extreme = Yes, having binary outcomes, 1 and 0). The responses from each respondents registered Cronbach's Alpha Coefficient value 0.89. Together, all formulated items corresponded to the impact, vital role and benefits of ethical drivers in human resource management

Procedure

A covering letter was sent to HR head of chemical industry explaining the purpose and to participate in the study. Once the permission was granted, questionnaire was administered to the respondents through three stages of delivery: postal, electronic mail and hand delivery. Questionnaire was based on close ended items. Subsequently, circulating the questionnaire, techniques and procedures for questionnaire survey were explained to the respondents. Out of 400 questionnaires, n= 250 anonymously completely filled questionnaires were received.

Data Analysis

Upon receiving all completed questionnaires, responses were coded, analyzed and evaluated through Statistical Package for Social Science (SPSS) version 17 and subjected to quantitative analysis. To examine hypotheses such as, *H1: Practices of HR Practitioners are positively correlated with ethical implications* was assessed by using Pearson correlation "r" and *H2: Fair policies of HR influence on organization ethical climate through positive interaction effect*, was analyzed by using regression analysis

Results

Table 1

Descriptive Statistics in relating to the exposure of HRM Practices and Ethical Practices

	Mean	Std. Deviation	N
HRM Practices	3.1423	1.1587	250
Ethical Practices	3.4762	1.07051	250

Table 2

Correlation between HRM Practices and Ethical Practices

HRM Practices	Pearson Correlation "r"	Ethical Practices
		0.984**
	Sig.(2-tailed)	0.000
	N	250

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

Table 3

Analysis of Variance for Linear Regression with Human Resource Management practices as predictor of ethical practices among HR practitioners at chemical industry

Model	SS	Df	MS	F	Sig.
Regression	0.819	1	0.819	160.242	0.000
Residual	0.128	25	0.005		
Total	0.947	26			

Table 4

Coefficients for Linear Regression with Human Resource Management Practices as predictor of Ethical Practices among HR Practitioners at chemical industry

Model	Un-standardized Coefficient	Standardized Coefficient	T	Sig.
	B	SE	B	
1				
Constant	.218	0.057	.930	3.806 0.000

Dependent Variable: Ethical Practices

Table 5

Summary of Linear Regression with Human Resource Management Practices as predictor of Ethical Practices among HR Practitioners at chemical industry

Dependent Variables	R	R ²	Adj R ²
Ethical Practices	.930	.865	.860

df= 26

a. Predictors: (Constant), Human Resource Management Practices

b. Dependent Variable: Ethical Practices

Discussion

The result of this study showed the potency of ethical compliances in human resource management. The study states HR practices in the chemical industry contributes to the growing body of knowledge in regards to ethical roadmap that permeates at all level of organization especially in human resource management.. Johnson (2003) suggests that “All HR practices have an ethical foundation. HR deals with the practical consequences of human behavior“(para.4). It can be summarized that ethic imperatives is essential in promoting ethical implications with the view of attaining employee well-being at work place. Research findings also furnished sound support for hypotheses pertaining to shaping the ethical influences with HR Practitioner’s perspectives.

Result of first hypothesis demonstrated the concept that practices of HR practitioners plays principal role in facilitating the ethical frame work, as majority of ethical competences covered with HR perceived performance within the organization. Descriptive table provides the mean score of ethical practices as 3.4762 which is significantly higher than mean score of HR practices with total number of cases (N=27). This shows that chemical industry has reasonable level of ethical considerations in order to foster fairness and trust worthiness at workplace. On the other hand, there is lack of HR exercises to incorporate with ethical conducts at the workplace. Correlation analysis was also carried out to statistically test the relationship between HRM Practices and Ethical Practices. The Pearson correlation co-efficient “r” is 0.984 showing a positive relationship between ethical practices and human resource management practices. It was statistically significant at 0.01 levels entailed a 99% confidence of interval. This indicates that HR practitioners have fundamental imperatives in view of promoting ethics at work place. This in turn will bring positive changes in HR practitioner’s performance by integrating fairness and moral standard. In fact, present study has rationalized the fact that need of HR practitioners has become milestone for aligning integrity, resolving dilemmas, and understanding company culture. Ineffective practices of ethics by HR practitioners may restrain to empower themselves towards their effective work exposure as well as make them pathetic to pursue organizational commitment. Weaver and Trevino (1999) also showed the scope and strength of ethics orientation program

which may directly or indirectly reflect the influences of human resource management practices. Accordingly, HR practitioners are primarily responsible and have narrow perspectives for making use of ethical commitment at the workplace. The true efforts directed toward implementation of ethics related activities entertain an efficacy and moral standard generally at the work place and specially while managing and leading human resource management practices. Therefore, HR practitioners have tendency to drive out all HR competences in such a manner which must be coordinated with organization's ethical practices.

Ashly et al. (2007) emphasized on goodness of business while proving the realism that ethics and business rises and moves with equal growth of interest. Employees are central stakeholders in organization to successfully endure the business operations. In this respect, ethical practices and HR practices have been viewed and revisited with a broader picture to conglomerate organizational credibility and productivity. Ethics originate and proceed with employment relationship in terms of employees' obligations to affirm lawful practices of human resource management. Hence HRM plays central role not only to promote human strength at the workplace, but also to a fundamental origin with aspect to furnish the exposure of ethical compliances to the larger extent for the formation of employee welfare and effective work performance. The perceived outcomes assuredly support hypothesis 1 by accomplishing the notion that HR practitioners have parallel concerns with ethics paradigms.

Results of second hypothesis revealed that the potential practices of HR practitioners highly influence on organization's professional and social performance. In this regard, the standardized regression coefficient $B = 0.930$ suggests the strongest correlation between ethics management and human resource management. The result also provided F-Value (160.242) with ($p < .01$) shows that regression model of ethical practices and HRM practices was positive and statistically significant. Result also showed that lack of credibility, dishonesty, misconception about code of conduct, and mistrust gravely demolish the HR policies and procedures across the organization. Hence HRM practice is primarily responsible to negotiate and lay down fairness under the field of human resource management practices and policies.

Koonmee et al.(2009) exposed that ethical climate can be developed at the work place from personnel values, and fair Policies. HRM is an exclusive source in view of raising ethical outcomes by incorporating its all HR policies. Fairness in HR policies is fundamental endowments while carrying out corporate ethical culture at the work place. He also argued that "...the success of ethical programs and other work place reform efforts depends on the ability of the organization to reinforce high levels of trust" (p.249). Adewale and Anthonia (2013) explored the effect of human resource development programs and policies on organization culture. Rational policies of HR help to propagate ethical climate with wider aspects in terms of human resources' technical and behavioral skills in an organization. Thus, fair policies of HRM explicitly and implicitly support in making organizational decisions as well as maintaining a sound ethical climate. The main challenge of HRM is to fairly continue HR delivery and at the same time exert its credibility to facilitate all kind of moral standards, so as to achieve an ethical climate at workplace. Therefore, HR is a dominant driver to contribute organizational agility and viability in terms of leading all ethics-related activities, supported by hypothesis 2.

Limitations

Some limitations were highlighted while assessing this study. First, although the questionnaire was disseminated to the entire targeted population, only 250 completely filled questionnaires were received., the response rate of the study is low; 62.5% .

Second, limitation was associated with the fact that this research was examined only in private sectors of chemical industry; other public sectors were not included due to time constraint. Thus, the findings of this study cannot be generalized in public sectors of Pakistani chemical industry.

Future Implications

Future implications were also constructed based on findings such as; explanatory studies should also be taken into account in view of seeking best ethical practices which should be incorporating with HRM practices. There is no doubt ethics efficacy is highly involved

in improving the morality of the employees' behavior; therefore implementation of ethics training programs must be considered to resolve employees' possible technical shortcomings in terms of knowledge, abilities, attitudes and even behaviors. Since this research concerns only in the context of Pakistani chemical industry, to know more about ethical compliances with respect of HR practitioner's perceptions and assurance about research findings, future research should also be generalized in public sectors, even in other manufacturing industries as well for further establishment of ethics-related activities.

Conclusion

This study provides us a key element of the resulting framework. Accordingly, ethical issues at the workplace can be resolved if proper procedures for the same are in place in a given organization. This study concluded that, HRM plays a crucial role in shaping ethical policies and procedures. HR practices make a central role in conducting ethics-bound activities at the workplace. The study also concluded that HR practitioners are exclusively involved to observe ethical values or issues. Therefore, HR practitioners are responsible and have competence to raise employee performance and organizational efficiency with constantly ongoing ethical concerns and interactions at workplace.

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WORK-LIFE BALANCE AND PERCEIVED SOCIAL SUPPORT AMONG COLLEGE LECTURERS

Niala Batool¹

Abstract

The primary objective of this current study was to examine the relationship between perceived social support and work life balance among college lecturers. This study based on correlational research design and the data were collected through the purposive sampling technique. Two scales Work-Life Balance Scale (Rincy & Panchanatham, 2010) and Social Provisions Scale (Cutrona & Russell, 1987) were administered to the sample of one hundred and ten lecturers (N = 110). Pearson Correlation, Independent Sample t Test and One Way ANOVA were applied in the study. The results of this study revealed that social support was positively correlated to work life balance among college lecturers. Moreover results revealed that intrusion of personal life into work and intrusion of work into personal life was negatively correlated to work enhancement of personal life, personal life enhances by work, social support, nurturance, attachment, reassurance of worth, reliable alliance and social integration among college lecturers.

Keywords: Work-Life Balance, Perceived Social Support, College Lecturers.

JEL Classification: Z 130

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Introduction

Work-life balance has an unlimited significance in the lives of the working community. Both men and women are equally sharing the responsibilities of family life in these days (Kossek, 2005). It is a comprehensive subject which expresses boldly the issues of family well-being on one side and the career development on the other side for employees. This is a challenging task to keep a balance in domestic obligations and job demands (Kossek, Pichler, Bodner & Hammer, 2011). Due to the increase in social, economic and educational values the fabric of society is in the process of change. This variation in lifestyle has many consequences regarding the professional and personal life (Risti, Balaban & Tumbas, 2009). Thus the phenomenon of work-life balance has attained a great attention of the social researchers to examine its outcomes (Crompton & Lyonette, 2006; MacInnes, 2006). Like other professionals the academicians also face work related conflicts and stress (Khan, Aqeel, & Riaz, 2014). It is a big challenge for the teaching community to achieve a balancing situation between their family life and job descriptions. College teachers give the extra time for completing the other assignments related to their jobs. At home they are preoccupied with the preparations for the next day to accomplish their duties effectively. Besides teaching they have to attend the other institutional activities to encounter the demands of the day (Aud et al., 2011; Ingersoll, 2001). Work-life balance is a combination of two roles which are mainly executed in family and the organization. These two roles often interfere with the responsibilities of each other and directly affect the quality of working life and quality of life (Clarke et al., 2004). There is a continuity of new research in this area due to its significance.

Work-life Balance

There are many definitions of work-life balance. The meanings of balance fluctuate among persons. Balance may be differing in purpose and method between people to people. Most

people obtain balance by caring for the commitments of family with work; however others spend more time engaging themselves in leisure activities.

Hudson (2005) defines this concept as a satisfactory level of participation among the various roles in a person's life. Employees have various descriptions about the perception of work-life balance. Some employees perceive an upright work-life balance means something simple: "to work to support my life, and not the other way around. I don't want to use my life to support my work, I want to use my work so I can live my life in the way I want it. If I can do this, then I have a good work-life balance". Work-life balance is the precise combination of participation in work and life according to the responsibilities and commitments.

Work-life balance got the foremost consideration in organizational research during the last three decades due to the changing conditions of world economy like: organizational restructuring, economic recession and competitive environment of business (Green, 2001; Millward, Bryson & Forth, 2000). To meet the new challenges, organizations expect from their employees higher performance and commitment in the form of long working hours and prioritizing work over personal and family life (Simpson, 2000; Perrons, 2003; White, Hill, McGovern, Mills & Smeaton, 2003). The current investigations advocating this increasing trend of long working hours under the burden of fixed work schedules (Department of Trade and Industry, 2000).

Many past researches pointed out that lack of work-life balance is the main factor in decreasing the psychological and physical well-being of employees (Felstead, Jewson, Phizacklea & Walter, 2002; Frone, Russell & Cooper, 1997; Martens, Nijhuis, Van Boxtel & Knottnerus, 1999; Sparks, Cooper, Fried&Shirom, 1997; Thomas & Ganster, 1995).

Working community both male and female always tries to find out work-life balance by performing their multiple roles. Most of them succeed to gain this balancing act of life and enjoy the blessings of work and family domains. Generally it is anticipated that life is full of challenges. Some matters are easily handled while some are hard to solve. When a person obtains a state of equilibrium between job and family or personal life liabilities he is in a state of work-life balance. The absence of work-life balance cause sickness, absenteeism, family-work conflicts, turnover, lower productivity and job dissatisfaction (Swift, 2002). When there is a conflicting situation between work and family commitments and responsibilities the work-life balance has become the prime issue(Swift, 2002).

Perceived Social Support

By nature human beings are generally recognized as social animals. The foundation of every civilization entirely depends upon the close networks of its habitants. It is crucial for the strength and growth of social, economic, environmental and cultural norms and values that people cooperate with each other. Social support plays a vital role in making strong relationships and links. Social support is a mental, emotional, and physical retreat given by family members, friends, and other relevant entities in one's life. It has great significance in the happiness, motivation and overall satisfaction of an individual life span. It works as a safeguard against the stresses of work and life and also projects the positivity and well-being of people (Walen & Lachman, 2000). Perceived social support is considered as a mutual cooperation by the adjacent fellows of the individual's community as observed by the person himself/herself (Simpson & Weiner, 2010). Past research specifies that there are two precise features of social support. One is perceived social support and second is received social support (Eurelings-Bontekoe, Diekstra & Verschuur, 1995).

It is compulsory to gain gratification and meaningful life that a person should be supported either perceived or actual by his/her

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surrounding community (Fu & Shaffer, 2010). In other words the perceived social support means “feelings that you are loved, valued, and unconditionally accepted” (Sarason, Sarason & Pierce, 1990). Therefore, theoretically perceived social support can be defined as the quantity or type of existing shared association of nearby members of the person’s community, as observed by the individual.

Work-life balance and Perceived social support

In numerous studies positive relationship was found between work–life balance and perceived social support (Abendroth & Dulk, 2011; Guest, 2009; McDowell, Ray, Perrons, Fagan & Ward, 2005). Work–life balance is a notion including suitable ranking between work i.e. career and ambition; and lifestyle i.e. well-being, desire, relaxation, family and spiritual growth/reflection (Boswell, Wendy, & Julie Olson-Buchanan, 2004). Social support is the perception that one is cared certainly and has assistance from other people, and that one is part of a supportive social system (Uchino, 2004). In past studies on work-family issues, perceived social support has significant position and a vital role that help to increase work-life balance and decrease the outcomes of work-family conflict (Matthews, Bulger, & Barnes-Farrell, 2010; Seiger & Wiese, 2009). Social support comprises “providing empathy, care, love and trust, real assistant in time, money and energy, information related to self-evaluation, and advice, information and suggestions” (Van Daalen, Willemsen & Sanders, 2006).

There is a positive significant relationship between perceived social support, work-life balance and well-being (Michael, Mitchelson, Pichler & Cullen, 2010). In attaining the good level of work-life balance the perceived social support plays the role of a moderator (Muse & Pichler, 2011). In short perceive social support is defined as the overall assessments of the individuals about the degree to which their friends, colleagues and family members value their contribution and

care about their well-being (Caster, Harris, Taylor-Bianco & Wayne, 2011).

Perceived social support also has an optimistic impression on employee insight and attitude concerning their work-life balance which improves the employee satisfaction (Rani, Kamalanabhan & Selvarani 2011). In a study by Thomas and Ganster (1995) measured the importance of the role of perceived social support which underlines the employee's need to pursue a balance between work and family responsibilities. Schirmer and Lopez (2001) also established the role of perceived social support in low work stress, low level of turnover intentions and high job satisfaction among academicians.

Objectives

1. To examine the relationship between perceived social support and work life balance among college lecturers.
2. To examine the role of demographic variables (age, gender, work experience, marital status) in relationship of work life balance and perceived social support among college lecturers.

Hypotheses

- H1. Social support will be positively related with work life balance among college lecturers.
- H2. Male college lecturers perceive more work life balance whereas female college lecturers perceive more social support.
- H3. Married college lecturers perceive more social support and work life balance as compared to unmarried college lecturers.
- H4. College lecturers having more experience perceive more social support and work life

balance as compared to those who have less experience.

H5. Young college lecturers perceive less social support and work life balance as compared to middle and old aged college lecturers.

Method

Sample and Procedure

The design of the present study is correlational and the sample was comprised of one hundred and ten lecturers ($N = 110$) having an age range from 30 to 60 years ($M = 45.00$, $SD = 9.23$). The number of the participants was equal regarding to gender (Male = 55, Female = 55). In this study the purposive sampling technique was used for the purpose of data collection.

Before data collection permission was taken from the principals of the respective public colleges of Rawalpindi and Islamabad. All the participants were informed about the purpose, significance, and implications of the study. An informed consent was obtained before administering the scales. The lecturers were approached during duty hours and administered the instruments for data collection in free periods and tea breaks. Keeping in mind the ethical principles the participants were informed that all the information will be kept undisclosed and the data will be used for the sole purpose of research.

Instruments

For the purpose of the data collection two types of information were collected. In the first part there was personal and demographic information sheet regarding gender, age, work experience and marital status indicators. In the second part Work-Life Balance Scale (Rincy & Panchanatham, 2010) and Social Provisions Scale (Cutrona & Russell, 1987) were administered. The response categories

were in the form of 5-point Likert scale (strongly agree = 5 to strongly disagree = 1) for both scales.

Table 1

Mean, Standard Deviation, Alpha Reliability and Pearson correlation on all study variables among college lecturers (N = 110)

Variables	M	SD	α	I	II	III	IV	V	2	I	II	III	IV	V
1. WLB	71.50	8.02	.82	-	-.38*	.81*	.46*	.46*	.46*	.52*	.61*	.33*	.38*	.66*
I. IPLW	10.61	1.46	.78	-	.20*	-.17*	-.33*	-.16*	-.48*	-.36*	-.15*	-.17*	-.30*	-.19*
II. IWPL	17.33	5.17	.70	-	.17*	-.38*	.15*	-.28*	.36*	-.16*	-.52*	-.29*	-.72*	-.40*
III. WEPL	10.83	1.57	.70	-	-.21*	.18*	.18*	.35*	.14*	.29*	.46*	.40*	.32*	.24*
IV. PLEW	20.83	1.97	.75	-	.15*	.15*	.72*	.19*	.46*	.40*	.32*	.24*	.19*	.15*
2. SS	11.20	2.20	.87	-	.20*	.20*	.15*	.37*	.32*	.24*	.19*	.15*	.12*	.08*
I. N	7.80	2.56	.88	-	.81*	.64*	.28*	.24*	.19*	.15*	.12*	.08*	.05*	.02*
II. A	26.02	7.31	.85	-	.75*	.27*	.26*	.26*	.26*	.26*	.26*	.26*	.26*	.26*
III. RW	43.00	13.22	.92	-	.41*	.36*	.36*	.36*	.36*	.36*	.36*	.36*	.36*	.36*
IV. RA	26.56	3.72	.77	-	.67*	.67*	.67*	.67*	.67*	.67*	.67*	.67*	.67*	.67*
V. SI	27.29	3.82	.80	-	.67*	.67*	.67*	.67*	.67*	.67*	.67*	.67*	.67*	.67*

* $p < .05$, ** $p < .01$

Note: WLB= Work Life Balance, IPLW= Intrusion of Personal Life into Work, IWPL= Intrusion of Work into Personal Life, WEPL= Work Enhancement by Personal Life, PLEW= Personal Life Enhances By Work, SS= Social Support, N= Nurture, A= Attachment, RW= Reassurance of Worth, RA= Reliable Alliance, SI= Social Integration

Work-Life Balance Scale has 42 items and comprised of 4 subscales (Intrusion of Personal Life into Work, Intrusion of Work into Personal Life, Work Enhancement by Personal Life, and Personal Life Enhances by Work). The Cronbach's alpha reliability (α) for the subscales was ranged between .78 to .75 and the overall reliability

was .82. To measure the perceived social support we used the Social Provision Scale consisted of 24 items and 6 subscales (Nurturance, Attachment, Reassurance of Worth, Guidance, Reliable Alliance and Social Integration). The subscale of "Guidance" was excluded from this study because this was not following the objective of the study. The overall reliability of this scale in this study was .87.

Results

Table 1 shows the mean standard deviation, alpha reliability and correlation for work life balance and perceived social support and with their subscales among college lecturers. The result indicates that alpha reliability ranges from .70 to .92 which shows that all variables have satisfactory internal consistency and they are reliable to use. Correlation matrix shows that there is a significant positive relationship between social support and work life balance among college lecturers. Pearson correlation indicates that work life balance has a significant negative relationship with intrusion of personal life into work and intrusion of work into personal life and significant positive relationship with work enhancement by personal life and personal life is enhanced by work. Intrusion of personal life into work has a significant positive relationship with intrusion of work into personal life, and significantly negative relationship with work enhancement by personal life and personal life enhancement of work. Social support is positively correlated with all its subscales and also positively correlated with the work life balance. Correlation matrix supported the hypothesis.

Table 2

Gender differences on Social Support and Work Life Balance among college lecturers (N = 110)

Variables	Female (n=55)		Male (n=55)		t(108)	p	95%CI		Cohen's d
	M	SD	M	SD			LL	UL	
1.Social Support	70.72	6.42	72.38	9.53	1.97	.03	5.02	11.7	.20
2.Work Life Balance	7.74	2.50	7.88	2.66	1.91	.05	1.07	.79	.05

Table 2 shows gender differences on social support and work life balance among college lecturers. Results revealed that male college lecturers were significantly higher on work life balance whereas female college lecturers were significantly higher on social support.

Table 3

Marital status on Social Support and Work Life Balance among college lecturers (N = 110)

Variables	Married (n=55)		Unmarried (n=55)		t(108)	p	95%CI		Cohen's d
	M	SD	M	SD			LL	UL	
Social Support	71.76	8.47	70.35	5.76	3.65	.00	2.89	5.72	.19
Work Life Balance	8.79	2.44	7.85	3.18	2.08	.04	1.30	1.19	.33

Table 3 shows the marital status on social support and work life balance among college lecturers. Results revealed that married college lecturers were significantly higher on work life balance and social support as compared to unmarried college lecturers.

Table 4

Job Experience on Social Support and Work Life Balance among college lecturers (N = 110)

Variables	Low Job Experience (Less than 7 years) (n=55)		High Job Experience (More than 7 years) (n=55)		t(108)	p	95%CI		Cohen's d
	M	SD	M	SD			LL	UL	
1.Social Support	64.00	6.08	70.80	4.20	1.92	.03	2.89	5.72	1.30
2.Work Life Balance	9.50	3.57	10.50	2.12	2.35	.00	1.30	1.19	.34

Table 4 shows job experience on social support and work life balance among college lecturers. Results revealed that college lecturers having high job experience were significantly higher on work life balance and social support as compared to college lecturers having low job experience.

Table 5

Age wise differences on Social Support and Work Life Balance among college lecturers (N =110)

Variables	Young Employee (n=50)		Middle Age Employee (n=35)		Old Age Employee (n=25)		F	p
	M	SD	M	SD	M	SD		
1.Social Support	65.00	9.53	67.00	7.08	75.66	5.68	2.02	.04
2.Work Life Balance	6.00	2.82	6.28	1.68	10.00	3.22	3.04	.01

Table 5 shows age wise differences in social support and work life balance among college lecturers. Results revealed that young college lecturers were significantly low on work life balance and social support as compared to middle age and old college lecturers.

Discussion

The present study examined the relationship between perceived social support and work life balance among college teachers. The second objective was to see the role of demographic variables (age, gender, experience, marital status) in relationship to work life balance and perceived social support. The results of this study revealed that there is a significant positive relationship between perceived social support and work life balance among college lecturers. The first hypothesis “social support will be positively related with work life balance” is in line with the various past studies which described that there is a significant positive relationship between work-life balance and perceived social support (Abendroth & Dulk, 2012; McDowell et al., 2005; Dex & Scheibl, 2001; Guest, 2009). The current findings also discovered that work life balance has a significant negative relationship with intrusion of personal life into work, intrusion of work into personal life and significant positive relationship with work enhancement of personal life and personal life is enhanced by work. These findings are supported by the previous researches. Hyman, Baldry, Scholarios and Bunzel (2003) described that intrusion

of work demands in personal life has a significant negative relationship and intensified the level of stress and other psychological problems. Moreover the responsibilities of intrusion of work into employee lives adversely exaggerated their health conditions. Intrusion of personal life into work has a significant positive relationship with intrusion of work into personal life, and work enhancement by personal life has a positive relationship with personal life enhancement of work. The second hypothesis “male perceive more work life balance while female perceive more social support” is reinforced by the findings of Cully, Woodland, O’Reilly and Dix (1999); Parasuraman and Simmers (2001).

These former studies labeled that male employees have a high level of work-life balance while female employees have high levels of social support as compared to male. Survey research conducted by the Department of Trade and Industry (2004) also exposed that male workers have more work-life balance as compared to female workers. While on the other side female have more perceived social support equivalent to male workers. The other hypotheses regarding to marriage, experience and age were also supported with the previous findings (Dalton & Mesch, 1990; Estes, 2004; Ezra & Deckman, 1996; Hill, Hawkins, Ferris & Weitzman, 2001; Salzstein, Ting & Salzstein, 2001; Scandura & Lankau, 1997). According to the results of these researches married employees have more work-life balance and perceived social support as compared to unmarried employees. The employees who have more working experience were high on work-family balance and perceived social support as compared to those employees who have less job experience. At the age variable the young employees always have fewer amounts of work-family balance and perceived social support as compared to middle and old age workers.

Social support is positively correlated with all its subscales and also positively correlated with the work life balance scale. All hypotheses were supported by the existing findings. Many past researches also supported the findings of the current study describing the positive relationship between work-life balance and perceived

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social support and their subscales (Rothbard, Nancy, Dumas & Tracy, 2006; Walen & Lachman, 2000; Parasuraman & Simmers, 2001).

Conclusion and Implications

The results of the study revealed that social support was positively correlated to work life balance among college lecturers. Moreover results revealed that intrusion of personal life into work and intrusion of work into personal life was negatively correlated to work enhancement of personal life, personal life enhances by work, social support, nurturance, attachment, reassurance of worth, reliable alliance and social integration among college lecturers. Demographic differences (age, gender, experience, and marital status) were also investigated with the study variables (social support, work life balance). Social support and work life balance are studied across a wide range of disciplines including psychology, medicine, sociology, nursing, public health, and social work. Social support has been linked to many benefits for both physical and mental health. The present research will be helpful for professionals, students and researchers in understanding the role of social support and work life balance in their daily life and in organizational settings. Many studies have been conducted on the relationship between social support and work life balance in an individualistic western culture but less research work is available in collectivist Pakistani culture. So the present research is an attempt to bridge this gap.

Limitations

This current study has limitations also. First, due to the small and specific sample size the findings of this study cannot be generalized to the entire population. Further research is needed in other professions to examine the association of work-life balance and perceived social support for the validity of the current findings. Secondly, this study is based on a correlational design which cannot draw the casual direction of the relationship between the variables.

In future research the longitudinal design should be adopted to determine precisely the path of casualty. It would be worthwhile in further studies to use probability sampling technique for the purpose of data collection.

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EDITORIAL CORRIGENDUM

In the paper entitled “Improving Students’ Writing Abilities through Specific Goal Setting and Text-based Approach” published in the PBR July, 2014 issue, the authors are Lubna Ali, Department of Communications, IoBM, Sarwat Nauman, Department of Communications, IoBM and Nasreen Hussain, Dept of Education, IoBM. The latter two names were inadvertently missed by the first author in the final draft.