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Organizational Climate and Turnover Intention of Employees in Private Security Firms in Port Harcourt

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Abstract: *This research work examined the relationship between Organizational Climate and turnover intention in the private security firms in Port Harcourt. Eight firms were selected for this study and the systematic sampling was adopted. The cross sectional survey, which is a type of the quasi experimental design was used. The population of 248 workers in the eight selected private security firms was covered. Sample size was derived which gave a total of 153. However, only 150 questionnaires were recovered and used. The Spearman rank correlation coefficient statistical techniques was utilized for the bivariate analysis, while the partial correlation was utilized for the multi variate analysis. The outcomes portrayed a substantial negative relationship amongst the dimensions of organizational climate (reward, autonomy and recognition/encouragement) and intention to quit in the private security firms in Port Harcourt. The enquiry concluded that a favourable climate reduces intention to quit. Hence, it was recommended that the private security firms should ensure a reduction of mechanistic structure which is characterized by high degrees of formalization and centralization so that their workers can enjoy a degree of autonomy and at such reduce the possibility or tendency of leaving the firm.*

Keywords: *Autonomy, Organizational Climate, Reward, Recognition, Encouragement. Turnover Intention.*

Introduction

Employees which represent the focal asset of firms are rational beings and their bond to any establishment help guarantee the effectiveness of the business. Retaining valuable and committed employees is a key for today's viable organization and empirical evidences has been given by several studies that organizational climate affect employee's behaviour and work outcome. The increase in turnover intentions could lead to performance inefficiency in many organizations in Nigeria. Turnover intention depicts whether employees plan to leave their work or whether the organizations plan to remove the employees. Kaur, Mohindru and Pankaj (2013) stated that intention to quit is the tendency or probability that a worker will change his/her job in a given timeframe. Turnover intention leads to actual turnover. Intention to leave is a decision which is drawn from individual attributes and attitudes (Alexander, Lichtenstein, Oh & Ullman, 1998). Every organization invests in employees via orientation, training of staffs and improvement of the workers. This huge investment becomes a waste with high turnover of staffs, this compel all managers to minimise employees turnover and find out the bases of this turnover intentions.

Employees are crucial to establishment's success in a globalised world. It is imperative that firms address employees' turnover, since it increases cost and if neglected by the establishment can result to liquidity. Conducive organizational climate may greatly help to resolve the challenge of turnover intentions. According to Saungweme & Gwandure (2011), Organizational climate is seen as set of features that bring about changes and difference in organization work environment. Organizational climate influences the interpersonal

relationship, freedom, individual autonomy, degree of communication amongst members and departments, conflict management and degree of trust. Organization climate influences the working life, satisfaction and steadfastness of workers (Jeswani & Dave 2012).

The climate of firms is multidimensional. Dimensions Like recruitment and training; fair reward; autonomy and recognition/encouragement were presented in Balanchandran and Thomas (2009). Several scholars have written on climate of firms and turnover intentions, Mei-teh (2014) studied if organizational climate impacts job satisfaction and staff's intention to leave of a higher Education Institution. Its outcome revealed that human relations, open systems and rational goals have significant relationship on job satisfaction and on turnover intentions. Jeswani and Dave (2012) enquire the precursors of how firm's climate impact turnover intentions of institutions in India, the findings review that reward management and orientation has substantial impact on employee's turnover intentions. Johnson and Spines (2013) also study if firm's climate has link with employee's turnover intentions in a service sector franchise system, operating throughout New Zealand, the findings shown no substantial link amongst firm's climate and turnover intentions. Despite all attempts on how to resolve the issue of turnover intentions, the problems still persist. Most of the studies on organizational climate and turnover intention have actually been carried out in the developed countries. From literature, little investigation has examined the link amongst organizational climate and turnover intentions in the private security firms in Port Harcourt. This observed gap in knowledge in a culturally diverse country, informed this study.

Statement of Problem

Employee's turnover has been likened to an incurable disease which has negatively affected the success of firms. Training valuable employees which is a means of achieving reasonable advantage has become difficult in firms owing to the high rate of turnover (Jeswane & Dave 2012). The employee's attitude has impacted on their dedication, effectiveness and satisfaction. The work of security firm requires capable and proficient employees. Employing and retaining qualified employees is a major challenge in the private security firms in Nigeria. The issue of turnover in this globalised era has continued to present challenge in organizations (Yin –Fah, Foon, Chee-Leong & Osman 2010). Recruiting new employees due to employee turnover, involves recruitment cost, selection cost, training cost, cost of losing best talents and performers, loss of great talent could be of high cost to organizations (Casio, 2000; Allen Bryant & Vandaman 2010; Trevor, Gerhart & Boudreau 1997).

In the advanced country, security is treated as an imperative issue. It is seen as a serious business that requires total life dedication; this explains how it is handled with great competency and lot of money is dedicated in ensuring successful running of those security organizations. What can we say about Nigerian security firms and the efficiency of its operation in Nigeria? It is totally handled with incompetence and majority of their staff decide to join because of desperate need for survival. The staffs are not well trained, not competent and they see the job as a temporary means of survival. The organization climate is not conducive to workers; hence they withdraw when they have “greener” alternative. Today's managers are facing the issue of turnover intents and this is related to the worker's view of the work environment, hence this study seek to establish whether organizational climate in terms of reward, autonomy, recognition/encouragement has a relationship with turnover intentions of employee.

Objectives of the Study

The objectives are to investigate the relationship between;

- 1 Reward and intention to quit in private security firms in Port Harcourt.
- 2 Autonomy and intention to quit in private security firms in Port Harcourt.
- 3 Recognition/encouragement and intention to quit in private security firms in Port Harcourt.
- 4 To determine if organizational culture, moderate the relationship amongst Organizational climate and turnover intentions in private security firms in Port Harcourt.

Research Questions.

What is the relationship between?

- 1 Reward and intention to quit in private security firms in Port Harcourt?
- 2 Autonomy and intention to quit in private security firms in Port Harcourt?
- 3 Recognition/encouragement and intention to quit in private security firms in Port Harcourt?
- 4 What is the relationship of organizational culture to organizational climate and turnover intentions in private security firms in Port Harcourt?

Research Hypotheses.

- Ho₁ There is no significant relationship between reward and intention to quit in private security firms in Port Harcourt.
- Ho₂ There is no significant relationship between autonomy and intention to quit in private security firms in Port Harcourt.
- Ho₃ There is no significant relationship between recognition/encouragement and intention to quit intention to quit in private security firms in Port Harcourt.
- Ho₄ Organizational culture will not moderate the relationship between organizational climate and turnover intentions in private security firms in Port Harcourt.

Literature Review

Theoretical Framework.

The theoretical foundation is grounded on field theory by Lewin (1946). Lewin's rule theory depicts human behaviour through emphasis on forces and tension that influence it. The field theory is a psychological theory that studies the pattern of interaction amid the individual and the environment. Lewin reflected human behaviour to consist of many different interactions and believes people have dynamic thought, forces and emotions that shifted their behaviour to reflect their present state. Lewin's theory advocated that behaviour, at any time is manifested only within the coexisting factors of the current life space, and this life space is a mixture of all the factors that influences a person's behaviour at any time. He sees behaviour as a function of the life space and the interaction of the person and the environment produces this life space. Lewin accounted for behaviour of human beings by emphasizing forces and tensions that has effect on it. He accentuated that one's behaviour is always geared toward some goal or objective and it is exactly this intention that matters most in the performance of behaviour. These intentions follow the field principles and are influenced through psychological forces such as how the individual perceives a situation. Levin believes that behaviour is a totality of interacting facts and any aspect of the field is affected by and depends on every other aspect of the field. This psychological field is the life space that involves the individual and his psychological or behavioural environment. This theory remains of high relevance to this work because employee in organization interacts with the firm's environment which

apparently influences their particular behaviour and decision at a particular point in time. The field theory is a psychological theory that studies the form of interaction between someone and its environment, When the pattern of interaction is cordial and satisfactory, employee remain in the firm, but when the reverse is the case, employee feel distress and uncomfortable which could lead employee to quit organization.

Conceptual Framework

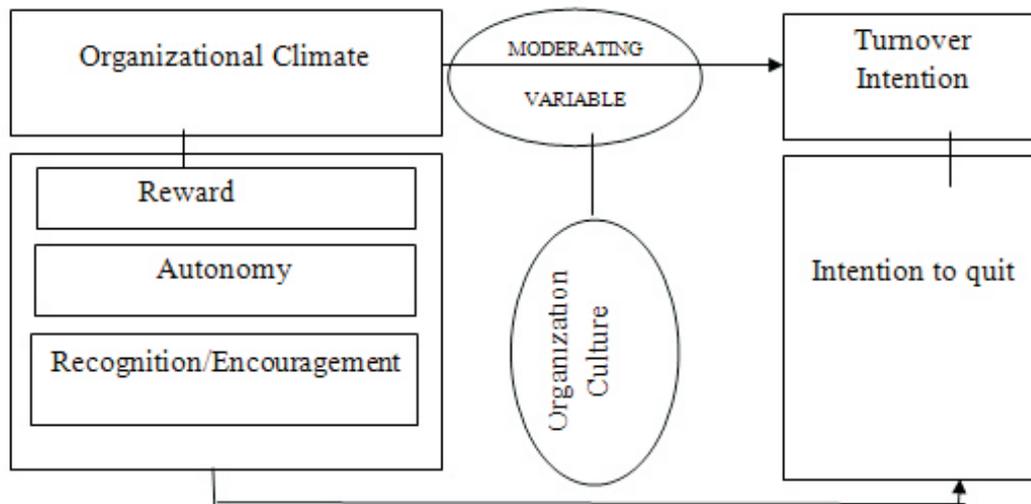


Fig 1: Conceptual Framework showing the link amongst organizational climate and turnover intention

Source: Adopted from Balanchandran & Thomas 2009; Hon & Griffeth, 1991.

Concept of Organizational Climate

Organizational climate is the collection of worker's *perceptions* of work situation, the characteristics of the firm and the nature of relationships with people at workplace (Churchill et al. 1976). The organizational climate often denoted as corporate climate, was initiated in late 1840's. Every organization has a climate that makes them unique and differentiates them from other organization, this climate involves individual insight of the unique features and characteristics of their establishment and this perception influences their attitudes and behaviour. Organizational Climate is an enduring organization characteristic that influenced the individual behaviour and distinguishes it from other organization (Forehand & Gilmer). According to Hay Group (2009) cited in Noordin, Omar, Sehan and Idrus (2010), organizational climate research is the closest thing a firm can get to assess how well a firm uses its employees. They argued that research in organizational climate will help leaders to understand the connection between their actions and the climate they create for their staffs. Noordin, Omar, Sehan and Idrus (2010) argued that organizational climate affects business performance by influencing worker's motivation. Furthermore, Chiavenato (2016) defines Organizational climate as a given set of assessable properties of perceived work environment, consciously or unconsciously created by individuals who work in this environment and that influences the motivation and actions of these people. In this definition, we can note two striking features: first that the organizational climate is a concept perceived by employees, and this concept is dependent on a value judgment which can differ momentarily from person to person. Secondly, it has effects on productivity, motivation and employee behaviour at work. Besides these; the author points out other features that one must know to understand fully what the corporate climate definition is. He avowed that; it represents the perception of the company's work environment, it's a psychological atmosphere and it depicts the link amongst the firms and its staff. Organizational climate is generally correlated with performance, satisfaction and morale of employees. It

impacts on creativity, innovation, communication, and effectiveness in firms. Organizational climate denotes the internal environment that emerges from the values, beliefs and norms of the establishment and influences the employees' behaviour in the establishment.

Reward

Employees consider fair and equitable reward as a very important reason for performing well on their job and when the organization failed to compensate, promote and reward them adequately for job done, turn over intentions occur and they likely look for other opportunities to sustain their needs. Fairness in reward determines the extra effort to be displayed by staffs in accomplishing the organizational goal and objectives. It is imperative for organizations rewards to be rooted in the basis of fairness. According to Ceplenski (2013) research reveals that employees' opinion of fairness and equitable treatment is a fundamental driver of retention, peak engagement and optimum performance. Biased treatment has an overwhelming effects on firms, bringing about disbelief, aggression, erodes work performance and commitment to the organization, increases inefficient work behaviour, unwillingness to help each other, increases unionising activity and increase in voluntary turnover and absenteeism. Reward management elucidates the procedures, policies and approaches employed in recognising the contributions of the workers. Managing reward is concerned not only with rational pay and employees benefit; it is also concerned with non-financial pay like recognition, training, development and increased job responsibility (Armstrong, 2007).

Autonomy

Autonomy indicates an aptitude to make an independent informed decision by a rational employee concerning his task. Elsass and Velga (1997) maintained that autonomy is a self-governing ability, independent action and adeptness to prefer cognisant decision by a rational employee concerning the task given to him. Autonomy signifies an important measure of freedom from the high control of others (Little, 2017). Autonomy gives the worker the enablement to take control of one's own task. Autonomy portrays how one's job offers considerable freedom, discretion and independence, to staffs in scheduling the task and in influencing the procedures to be utilized in executing it. According to Liew and Kaur (2008), organizations should remove unnecessary rules and measures that are ineffective and burdensome, so as to lessen turnover rates. A job that permits workers to use his/her valued aptitude and skills to do an entire piece of work makes the employee experience meaningfulness of work.

Recognition / Encouragement

Recognition is timely acknowledgement of individuals or group behaviour, effort or result. Recognition is needed in an establishment for efficiency at work and for creating harmonious working relationship. Praise and appreciation are important in human needs. Employees work attitude and morals are lifted when their impacts are recognised in the company. Such gives them a sense of belonging of been valued which thus inspire productive. We often see employees depressed at work, sometimes little encouragement is needed to lift them from depression. Encouragement at workplace is crucial owing that it makes people feel wanted and valuable, it unlocks their greatness. It is a reminder of how valuable we are and reinforces our aptitude to do well. Encouragement is a means of inspiration at work; it strengthens employee's spirit when they encounter difficulty.

Concept of Turnover Intentions

Holding valuable staffs is an imperative issue for today's competitive organizations as employees are unarguably most cherished asset and reasonable resource, which helps to withstand impoundable situation. The organizations benefit more by focusing on holding the quality employees that they already have instead of recruiting the new ones. However, rapid turnover is experienced in many firms. Turnover is the movement of staffs into and out of the firm. Turnover intention is the predecessor of real turnover. It entails mental decisions intervening amongst individual's attitudes regarding a job and the stay or leave decision (Sager, Griffeth & Hom, 1998). The incidence of staff turnover in firms could be risky and expensive to the firm owing to the monetary costs sustained in recruiting and training. Most importantly, it raises quality problems of services/products delivered, thus ruining the firms image (Loveday, 1996). Hon and Griffeth (1991) and Price (2001) contended that turnover is a unique and most investigated phenomenon in the behaviour of organization. Mobley et al (1979) model was founded on turnover intention causal influences; these causal factors are divided into individual, organizational, and economic/labour market factors. Individual factors comprise elements like interests, personality, aptitude, family responsibility, and demographic elements. Organizational factors are those elements essential to work setting for instance working conditions, climate, size, job content, pay, promotion, peer relations, and supervision.

Economic and labour factors potentially mediate the ease of transition to another job based on identification of alternate job possibilities, unemployment rates, job vacancy rates, word of mouth, level of recruiting, and communication (Mobley et al., 1979).

Organizational Culture

Firm's culture denotes the beliefs, attitude, shared values, standard and behaviours that govern the relationship amongst staffs and management. Corporate culture develops over time from employee's trait, it is implied, not expressly defined and rooted in the company's goals, structure, strategies, relationship, and relationship investor. Dennison (2000) strongly contended that firm's culture should entail consistency, adaptability, involvement and mission. Culture reveals dimensions of value that are closely linked with others and are inter-dependent; it is a key to organization's achievement and lay concrete path to the way for success. Organizational culture signifies the value method that is passed on between employees, while organizational climate represents the cultural setting that influences employee behaviour. Company's culture is the immediate environment that influences employee behaviour and is revealed in their workings. The corporate culture denotes the attitudes and values shared by all employees of an establishment and it differentiates a firm from others (Gerhart, Milkovich, & Murray, 1992). The culture of a particular firm influences the climate in the company which subsequently impact the turnover intention of staffs.

Empirical Review

The issue of staff turnover is crucial to firm's survival and wellbeing. Workers are treasured asset and precious resource, which help in sustaining the firms with changing circumstance, it is usually in the company's best interest to put its energy and time in retaining the quality employees that they already have instead of recruiting the new ones (Jeswani & Dave 2012). Jeswani and Dave (2012) studied how firm's climate impact turnover intent of staffs in India. The outcomes reveal that between the five noted antecedents of firms climate, only

reward management and Orientation has noteworthy bearing on staff turnover intent. Ghanbari and Secondary (2014) surveyed how firms climate job motivation impacts citizenship behaviour at the Bu-Ali Sina University. The descriptive method of inquiring was utilized. 750 non-academic staff served as population. Cochran formula was utilized to derive a sample size of 250 employees. Stratified random sampling was utilized. The Pearson correlation revealed a substantial linear correlation amongst organizational climate and job motivation.

Burrell (2014) investigated the perceptions and effects of work recognition and job modification on turnover intent of IT workers employed at 71 large, publicly controlled, higher institutions. The outcome disclosed that recognition was effective at reducing turnover intentions. Putter (2010) explored the link between firm's climate and performance. 30,892 employees in 49 functioning companies were covered. A regression study revealed that a considerable and substantial relationship does exist amongst firm's climate with profitability and engagement. Notwithstanding, there was no substantial relationship amongst firm's climate and employee turnover. Galata (2011) studies intrinsic motivation, job autonomy and turnover intent, his findings reveals that job autonomy is linked with positive feelings and attitudes at work and an important retention tactic for firms. Size, Siong, Sumilan, Nor and Omar (2017) studies the relationship among monetary rewards and turnover intent. Cross sectional survey was utilized and 74 respondents were covered of which questionnaires were utilized in gathering data. Pearson product moment correlation was utilized in analysis of relevant data. The outcomes review a negative link between financial reward and turnover intent. Medina (2012) contended that if firm's climate does not provide satisfaction, turnover intentions occur. Reward administered by firms ought to be well rewarding for retention of staffs. Raza (2010) explored how firm climate influence performance of teacher is. The findings show that factors motivating employees best performance within the climate of the firm includes teamwork, study groups, conducive and comfortable climate. Pittigrew (1979) in (Popa, 2011) advocated that company's climate is fundamentally imperative for firm's excellence and it represent the source of success of most Japanese firms. Samad (2006) presents a study that determined the relationship of job characteristics with turnover intent. Sample comprised of 292 IT staff in Telecom Malaysia (TM). The result disclosed that characteristics of job do have a negative link with turnover intention.

Methodology

The cross sectional survey, a type of survey design was utilized in this study because it aimed at attaining unbiased result and studied variables were not within the researcher's control. The population consists of 248 employees of private security firms in Rivers State, 153 employees were derived as the sample size using the Yamene's (1967) formula. The systematic sampling was utilized because it offers a true representative sample of the population and reduces potential of human bias in selection of sample cases. Hence, 153 questionnaires were systematically personally given to respondents. The bivariate analysis was carried out via spearman's rank order correlation coefficient while the multivariate analysis was done using the partial correlation; this was done through statistical packages for social sciences (SPSS) version 21.

Result

From the 153 questionnaire administered to respondent, 150 copies were retrieved and utilized. The decision rule was given as

$P < 0.05$ = reject the null hypotheses

$P > 0.05$ = accept the null hypotheses

Correlations				
			Reward	Intention to Quit
Spearman's rho	Reward	Correlation Coefficient	1.000	-.155
		Sig. (2-tailed)	.	.001
		N	150	150
	Intention to Quit	Correlation Coefficient	-.155	1.000
		Sig. (2-tailed)	.001	.
		N	150	150

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

Table 1: Relationship between Reward and intention to quit

Reward and Intention to quit: The outcome of the analysis shows a significant level $p < 0.05$ ($0.001 < 0.05$). The $\rho = -0.155$, showing a negative correlation between reward and Intention to quit. Hence the null hypothesis is hereby rejected and the alternate hypothesis accepted.

			Autonomy	Intention to Quit
Spearman's rho	Autonomy	Correlation Coefficient	1.000	-.429
		Sig. (2-tailed)	.	.000
		N	150	150
	Intention to Quit	Correlation Coefficient	-.429	1.000
		Sig. (2-tailed)	.000	.
		N	150	150

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

Table 2: Relationship between Autonomy and intention to quit

Autonomy and Intention to quit: The result of the data analysis shows a significant level $p < 0.05$ ($0.000 < 0.05$). The $\rho = -0.429$, showing a negative correlation between autonomy and Intention to quit. The findings reveal a negative significant relationship between the variables. Hence the null hypothesis is hereby rejected and the alternate hypothesis accepted.

			Recognition/Encouragement	Intention to Quit
Spearman's rho	Recognition/Encouragement	Correlation Coefficient	1.000	-.214
		Sig. (2-tailed)	.	.002
		N	150	150
	Intention to Quit	Correlation Coefficient	-.214	1.000
		Sig. (2-tailed)	.002	.
		N	150	150

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

Table 3: Relationship between Recognition /Encouragement and intention to quit

Recognition/ Encouragement and Intention to quit: The result of the data analysis shows a significant level $p < 0.05$ ($0.002 < 0.05$). The $\rho = -0.214$, the findings reveal a negative significant relationship between the variables. Hence the null hypothesis is hereby rejected and the alternate hypothesis accepted.

Correlations

Control Variables			Organizational Climate	Turnover Intentions	Organizational Culture
-none ^a	Organizational Climate	Correlation	1.000	.153	.260
		Significance (2-tailed)	.	.062	.001
		Df	0	148	148
	Turnover Intentions	Correlation	.153	1.000	-.418
		Significance (2-tailed)	.062	.	.000
		Df	148	0	148
Organizational Culture	Organizational Culture	Correlation	.260	-.418	1.000
		Significance (2-tailed)	.001	.000	.
		Df	148	148	0
	Organizational Climate	Correlation	1.000	.298	
		Significance (2-tailed)	.	.000	
		Df	0	147	
Turnover Intentions	Correlation	.298	1.000		
	Significance (2-tailed)	.000	.		
	Df	147	0		

Table 4 Moderating effect of Organizational Culture on the Relationship between Organizational Climate and Turnover Intentions

Table 4 shows the partial correlation analysis reveals a significant level of moderation by firms culture on the link between both variables $p < 0.05$ ($0.000 < 0.05$). This indicates that corporate culture moderates the correlation between firms Climate and Turnover Intentions. Therefore, the fifth hypothesis (H_{05}) was rejected.

Discussion of Findings

Three bivariate hypotheses were tested using the Spearman's rank order correlation and the Partial correlation technique was utilized in testing the fourth hypothesis. The analysis revealed significant relations in all four instances.

Reward and Intention to Quit

In table one, the outcomes of the bivariate analysis reveal a substantial negative link between fair reward and intention to quit. This denotes that reward in private security firms has a way of reducing the intention of quitting from the organization. The reason could possibly be that man is an economic being is motivated by reward. As such, when the reward is available, there is reduction of negative work behaviour (intention to quit). This concurred with the study of GohSze, Siong & Sumilan (2017), whose findings reviewed that financial reward is negatively linked with turnover intentions and fairness in reward determines the extra effort to be displayed by staffs in achieving the organizational goal and objectives.

Autonomy and Intention to Quit

The bivariate outcomes of hypothesis two revealed a negative noteworthy correlation amongst Autonomy and turnover intents. This indicates that if employee has high autonomy in the firm, the intention of quitting reduces.

This could possibly be owing to the fact that man like independency. And autonomy gives a sense of pride to the staffs. This conform to the work of Galata (2011), they observed that job autonomy is associated with positive feelings and attitudes at work and an important retention approach for companies. Autonomy at work increase the employee morale, enhance commitment at work and gives satisfaction of engaging in what gives them fulfilment.

Recognition/Encouragement and Intention to Quit

In hypothesis three, the bivariate outcomes revealed a negative substantial relationship amongst recognition/encouragement and intention to quit. Recognition and encouragement in firms do reduces employee intention of quitting. Recognition and encouragement are intrinsic motivating factors which has the ability of boosting the morale of workers and hence reducing the intents of leaving the place of work. This finding aligned with that of Burrell (2014) which disclose that recognition was effective at reducing turnover intentions and it is an imperative aspect of perceived commitment, and satisfaction that guarantee the retention of workers.

Moderating effect of Organizational Culture on the Relationship between Organizational Climate and Turnover Intentions.

The analysis of the moderating effect of organizational culture on organizational climate and turnover intention shows that firm's culture moderated the correlation between the variables. This implies that the private security firms will enjoy low intention to quit when the culture of the firm is friendly and conducive for the employees. This finding agree with that of Goodman, Zammuto and Grifford (2001) which discovered that cultures which encourages employee participation are positively related with commitment in the firm which thus reduce turnover of workers.

Conclusion and Recommendations

Based on the findings, we conclude that good organizational climate is a strong instrument of reducing turnover intents in Private security firms in Port Harcourt. When there is motivating organizational climate the staff's intention to quit reduces. When managers give some level of autonomy to their workers, dedication is ensured at

work. Reward, recognition of worthy performance and encouragement of the workers, reduces turnover intention, increases satisfaction and enhances fulfilment. Drawing from the findings and conclusion the study g recommendations that;

1. The private security firms should ensure that their workers are well rewarded financially. This will help them develop more interest in the work and at such reduces their intention of leaving the work place.
2. The private security firm should ensure a reduction of mechanistic structure which is characterized by high degrees of formalization and centralization so that their workers can enjoy a level of autonomy and at such reduce the possibility or tendency of leaving the firm.
3. The private security firms should ensure recognition and encouragement of their personnel to boost their inward motivation. Employees should be adequately recognized for good performance and encouraged to make them feel a sense of relevance.
4. The private security firms should encourage worker participative culture in major decision affecting them as to enhance their commitment to the firm and reduce the intention of quitting.

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Production Planning and Operational Efficiency in the Food and Beverage Industry in Nigeria.

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***Abstract** This study empirically tested the relationship between production planning in terms of manpower planning and material planning and operational efficiency of food and beverage industry in Rivers state, Nigeria. It attempts to provide answer to the relationship between production planning and operational efficiency. Fifteen (15) firms were purposively selected from the food and beverage industry in Port Harcourt. Using the Spearman Rank Order Correlation Coefficient, we analyzed the data collected from the human resource manager, production manager and financial manager of the 15 selected food and beverage firms in Port Harcourt. We found that a positive significant relationship exists between production planning and operational efficiency and that organizational age moderate the relationship between the independent and dependent variables. Based on the findings, we recommended that all food and beverage firm should with seriousness embark on proper planning of production activities irrespective of the age of the organization among others.*

***Key Words:** Production Planning, operational efficiency, organizational age, food and beverage firms.*

Introduction

The issue of efficiency, specifically in manufacturing sector is fundamental in this period of unprecedented uncertainty and complexity in the global economy. Efficiency boosts performance, eliminates waste and ensures full utilization of organizational resources. Operational efficiency increases profitability, productivity, competitiveness and market value. Sharma, Veshisth and Sharma (2014) defined operational efficiency as the proportion of actual output versus the extreme output. Operational efficiency depicts the extent an organization is competent to fully utilize its production resources in delivering products and services while still ensuring quality in a cost effective manner.

Over the years, studies have revealed the general poor level of efficiency in the manufacturing sector of the Nigeria economy of which the food and beverage industry is not left out. In Onuoha (2012) the following reveals the level of inefficiency in the manufacturing industry;

1. The manufacturing sector contributed 4.21% in 2009 to the Gross Domestic Product (GDP) of the Nigeria economy but its contribution falls to 4.1% in 2010.
- 1 The Average manufacturing capacity utilization reduced from 47% in 2009 to 45% in 2010.
- 2 Employment Figure in the first half of 2010 which was 9,666,395 show a decrease as compared to 998,086 in the corresponding period of 2009

- 3 Also, the production output reduces in an alarming rate from N183.8billion from January to June of 2009 to 165.7billion in the corresponding period of 2010.
- 4 The business unplanned inventory increased from N5.15 billion in first half of 2009 to N11.4 billion in the corresponding period of 2010.

The Nigerian Manufacturing Sector is obviously inefficient and thus, its contribution to the GDP of the country is unsatisfactory. Onuoha (2013), observed the impact of the manufacturing sector to the GDP of Nigeria was 4.21% in 2009, 4.19% in 2010, and 4.5% in 2011. Compare with some other countries like Egypt (15%), Singapore (24%), Malaysia (17%) and South Africa (16%) in the year 2011, and you will agree that this sector of the Nigerian economy is grossly inefficient. The Nigerian Bureau of Statistic report (first quarter, 2016) discloses that the sector GDP growth rate as at the first quarter of 2016 fall to -7.0% from 0.38% and -0.70% in fourth and first quarter of 2015. Sectorial Input to the GDP of 2016 First Quarter by Nigeria Bureau of Statistics and Central Bank of Nigerian (CBN), indicates that the food and beverage sector has -0.5% contribution to the GDP of the country. (*Trading Economics, 2016*). This observed inefficiency has elevated the mortality rate in the sector. We have seen manufacturing companies, which ought to be the life-blood to the country gradually experienced decline in all parameters of organizational success, and so many have closed shop. Operational efficiency entails full or near full capacity utilization and cost minimization. Capacity utilization is how an organization uses its installed productive capacity. Capacity utilization is weighted average of the ratios between the real production of an organization to the maximum which can be manufactured per given time with available plant and equipment (Johanson 1968). While cost minimization is a systematic way of delivering goods in the most cost effective manner without jeopardizing its quality level. There is need to make efficient the food and beverage sector because the sector is capable of increasing economic activities in several ways in both rich and poor regions of the world (Marc & Krishnaswany 2007).

Production planning may be helpful in resolving inefficiency in the food and beverage sector. Production planning is the systematic process which specify how the production resources of an organization can be utilized over some period of time (Gavett& Silver 1973). Stages of production by Kumar and Suresh (2008) are:

1. Planning: This is a logical way of setting out goals and how to achieve them under uncontrollable circumstances.
2. Routing: This deals with selecting of path or rate which the available raw material must take to be converted into finished products
3. Scheduling: This is the determination of the commencement of each operation as well as its completion date.
4. Loading: This deals with the association between load and capacity, so as to assign the work for the production.

Production planning enables organizations to effectively maximize the use of their resources which result in low cost and high rate of returns for the organization and enhance satisfactory services to customers. According to Martand (2013), production planning comprises material planning, manpower planning and machine planning. Banga and Sharma (2013) see material planning as a systematic procedure of setting up consumption need and working out the needs for all materials for any given manufacturing program, by determining all important issues such as make or buy available sources of supply, availability of stock and laying down

standards and specification. Ahiauzu (1999) stated that the achievement of our present day industries depend on how resources are managed so as to enhance growth and development. Furthermore, Ann, Christopher and Abibe (2012) asserted that poor planning and control of production systems as reasons behind non success of the manufacturing firms.

Operational efficiency, as a critical desire of organization has attracted several studies. Ann et.al. (2012) pointed out that most firms in Nigeria are contending with inefficiency as a result of environmental problems and imprecise decisions resulting from improper planning and control of the resources. Clinton, Jack and Thomas (2006) disclosed that inefficiency and lack of direction arises if there is no proper involvement in planning production. However, Chinweizu (1979) and Agbadudu (1996) identified inquisitiveness, beyond the ability of researchers, especially in Nigeria as explaining the scanty empirical studies on operational efficiency. Hence, we seek to examine the relationship between production planning in terms of manpower planning and material planning and operational efficiency in terms of cost minimization and capacity utilization in the food and beverage industry in Nigeria.

Theoretical Foundations

This work anchors its precepts on transaction cost theory. The origin of transaction cost theory could be traced to the work of Ronald Coase (1937). He believes that since goods and services are produced for consumers, for the exchange to be effective it must follow some political, social-economic and legal grand rules which defines what he referred to as institution. Conceived in this sense, the production, distribution and market exchange involve a host of hidden cost which include sale and employment contract, energy and skills which were conceived to be minimal in the medieval period (Douglass 1995). With the rise in the size and scale of trade and commerce, transaction cost increased (Douglass 1995). To enhance relative efficiency, the central control (command economy) gave way to price mechanism. While coase (1937) sees transactional cost as informal gathering cost and contracting cost, he equally sees the simple dichotomy of government structure as market coordinated by command. Organizations are out to make profit which is enhanced by their level of efficiency. For this to be actualized, the external transaction cost must exceed their internal transaction cost. In summary, transaction cost theory is that production, distribution and exchange of goods and services is actualized by the firm through different governance and hierarchy structure, to effect this production, distribution and exchange, there are myriad of hidden cost. These cost are what is seen as the transactional cost. It is a comparative position of the external and internal cost that defines whether a firm is efficient or not. A firm is said to be efficient if its external cost are higher than its internal cost. Since the classical objectives of every organization is to make profit, these organizations make effort to be efficient, thus make or maximize profit by ensuring that the external cost is higher than the internal cost. This work takes its root or foundation from this transaction cost theory considering that it is predicated on organizational efficiency or ways of enhancing organizational efficiency. Over the years, the term production has been defined by many scholars in different ways. Production is the transforming of inputs (factors of production) into an output (goods or services). Olusegun and Adegbuyi (2010), defined production as that which involves the conversion of raw materials or resources into finished product. Meredith (1992) defined production as the transforming of inputs into valuable outputs and thereby adding values to some entity.

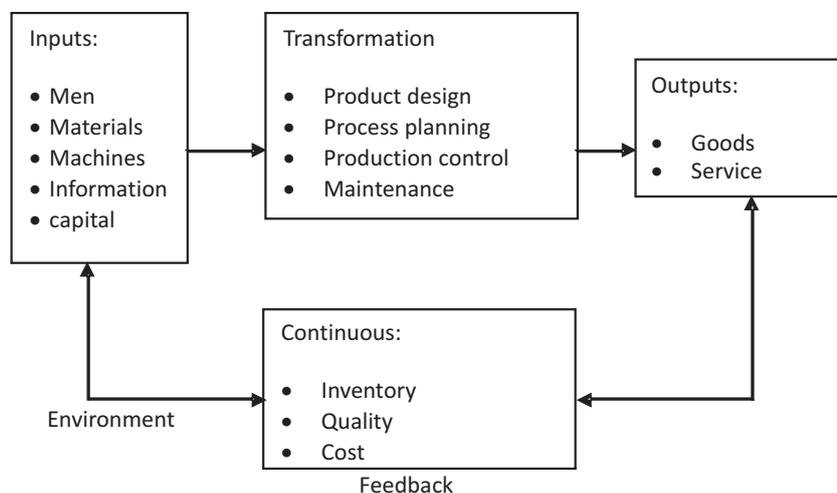
Types of Production:

According to Harcourt (2012) there are eight types of production, which basically may be classified or grouped into three (3) headings, according to the quantities involved. These are;

1. Job production
2. Batch production
3. Continuous production.

Job Production is the production or manufacture of goods to satisfy special orders of specific customer desires or requirements. It involves the production of small amount of quantity. Mac'Odo (2005) noted that high variety of product and low quantity are the features of job production. Batch production involve the manufacturing of an amount of related goods. It is either to satisfy special demand or to fulfil continuous request. In batch production, three types can be identified. These are; batch produced only once, batch produced repeatedly, batch manufactured intermittently at known interims. The production that involve the manufacturing of identical goods or product on which the equipment involve is totally or fully engaged is known as continuous production. Two categories of continuous production have been identified. These are; mass production and flow production. Mass production involve the manufacturing of bulky quantity of identical goods but the equipment employed for such goods are designed for such product alone. In flow production, the equipment has been mainly designed to produce the product of the organization. Tractability in the assortment of products for manufacture is possible with internal alteration in layout. Jain and Aggarwal (2008) observe that the strategy behind the production process as one that moves from the type and complexity of technology concerned to the magnitude of the product.

Production is the method established to convert a set of input into a stated set of output in order to attaining the aims of an organization (Vollman, Berry & Lallybark, 2007). From the assertion, production is the activity or process aimed at creating value through the transformation or conversion of necessary inputs to achieve desired output. Production is a procedure or planned procedure developed to convert a set of inputs into a specified set of output, thus achieving the objectives of an enterprise. The core of production is the manufacture of goods and services, through the transformation of materials. Production system is the designed process, for achieving the conversion of inputs into outputs, as shown below:



Source: Kumar, S.A. and Suresh. N. (2008): *Production and Operation Management New, Delhi, New age.*

Fig. 2.1: A production system

The factors of production as in Lipsey and Christal (2006) cited in Harcourt (2012) are made up of land (including the natural resources), labour, capital (Factories, building, Machinery tools, and raw materials) and entrepreneur. The relationship between output and these factors (inputs) in a production process is the production function of

$$OP = f (M_1, M_2, M_3 \text{ -----}M_n)$$

Where: OP = Output
 $M_1, M_2, M_3 \text{ -----}M_n = \text{input.}$

From the function, it is clear that output is totally not possible in the absence of input and the input in the system determine the expected output. Therefore, one can argue that input has a linear relationship with output in the production process. The production system has boundaries by which the entire organization is subdivided into functional subsystems. One subsystem will describe a single function or components of a function. Which may be executed by many persons or machines in different geographical locations. Furthermore, this system as an open system requires inputs from other sub-system, such as service inputs (maintenance, supervision, plant layout and design) and control inputs (measurements, data processing and forecasting). Production planning play a vital role in any manufacturing operation according to Huynh (2006). He asserted that the problem is to decide the type of product and the quantity of each product that have to be manufactured in the future. production planning as the determination, purchase and organization of all facilities necessary for future manufacturing of products (Wild 1980). kreitnar (1995) cited in Adetayo, Dioznco-Adetayo and Aladejo (2004) defined production planning as the tasks which involve formulating a resource conversion system that will appropriately meet the predicted request for goods and services. They therefore posited that it deals with forecasting production demand.

Production planning is that which deals with setting a detailed plan for production system over a long period of time according to Chase and Aquilano (1977). Furthermore, product time, and all resources needed to meet with demand in most cost effective manner must be considered when planning production. According to Gavett and Silver (1973), Production Planning is the systematic process stipulating how production means are to be engaged so as to achieve overall forecast of an organization. Banga and Sharma (2013) sees production Planning as a process by which manufacturing strategy is reached, information delivered for its implementation, and data gathered and note down. According to Sharma, Sharma and Sharma (2014), the major function of production planning are, estimating, routing, scheduling and loading. Banga and Sharma (2013) sees material planning as a systematic procedure of setting up consumption need and working out the needs for all materials for any given manufacturing program, by determining all important issues such as make or buy available sources of supply, availability of stock and laying down standards and specification. Inventory make up a large portion of an organization asset, therefore organization should properly plan their inventory. Material planning will enable an organization to know which raw materials are actually needed, at what quantity and at the appropriate time, since inventory make up large portion of organization assets, Umoh (2012) note that Careful inventory management is critical to the financial health of businesses whose primary venture is manufacturing or retailing.

Operational efficiency is a goal which every firm desires to achieve in their daily activities. Liao and Jimenez (2010) noted that operational efficiency has to do with waste minimization and enhanced cost effectiveness of

an organization. Any organization that is not able to manage their resources in order to eliminate or totally reduce waste to the barest minimum cannot in any way be efficient in their operations. Enhance cost of effectiveness will enable organization to be operationally efficient. Weimer (1999) cited in Harcourt (2012) revealed that operational cost is significantly high without adequate planning for production design and rework. Operational efficiency is the proportion between the input to run a business process and the output gained from the business. When there is increase, the output to input ration boost up. Operational efficiency is the ability of a firm to deliver products or services to its customers in the most cost-effective way possible while still ensuring the high quality of its products or service Sharma, Veshisth and Sharma (2014) defined operational efficiency as the ratio of actual output versus the maximum output and behave like financial leverage. They maintained that it notes or identifies wasteful processes and the resources that reduce the profit of the organization and can also provide a way out by ensuring new processes that drives quality and productivity. Sharma et al (2014) states that operational efficiency and lean manufacturing are both concern about eliminating waste as it regard people, time, money and other resources that are not productive. However, for operational efficiency to be achieve, firms must ensure that there is optimum capacity utilization and cost minimization.

Operational Framework

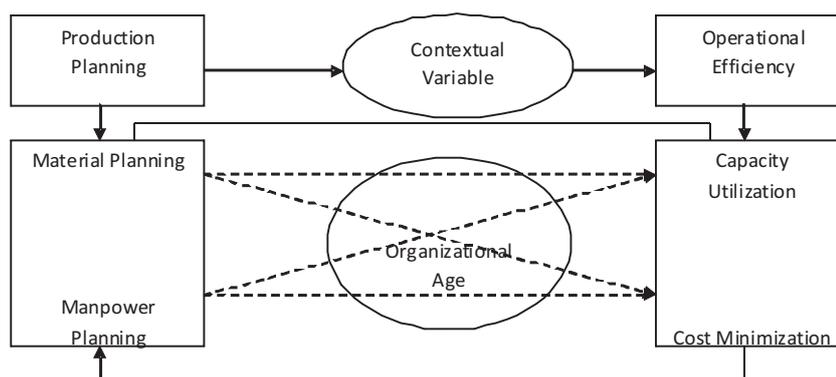


Figure 2.2Operational framework of production planning, operational efficiency and organizational age

Source: Operationalized by the researcher.

Based on the operational framework, the following hypotheses were stated for this study;

- HO₁: There is no significant relationship between material planning and capacity utilization in the food and beverage industry in Nigeria
- HO₂: There is no significant relationship between material planning and cost minimization in the food and beverage industry in Nigeria
- HO₃: There is no significant relationship between man power planning and capacity utilization in the food and beverage industry in Nigeria
- HO₄: There is no significant relationship between manpower planning and cost minimization in the food and beverage industry in Nigeria
- HO₅: Age of the firm does not moderate the relationship between production planning and operational efficiency.

Methodology

Research design

The cross-sectional survey a type of the quasi-experimental design was used, because the work is aimed at generating new facts without intentional manipulation of variables. This design will help show the relationship between production planning and operational efficiency. According to Nachimias and Nachimias (1981), the aim of cross sectional survey is to get a body of data relating to different variables and to identify patterns of relationship.

Population of the study

The population consist of food and beverage firms located in Port Harcourt, Rivers state. A total of Fifteen (15) food and beverage firms were identified. Copies of questionnaire where distributed to 45 respondents which comprise of human resource manager, production manager and financial manager in the fifteen food and beverages firms.

Data Analysis Technique

The spearman's rank order correlation coefficient statistical analysis was used in analysis the stated hypothesis and the partial correlation was used to analyze the moderating influence of organizational age through the use of Statistical Package for Social Science (SPSS) version 21.

Testing of Hypotheses

The hypotheses test is undertaken at a 95% confidence interval implying a 0.05 level of significance. All five hypotheses were all listed in the null form.

Decision Rule:

Where $P < 0.05$ = Reject the null hypotheses

Where $P > 0.05$ = Accept the null hypotheses

		MP	MAP	CM	CU	
Spearman's rho	MP	Correlation Coefficient	1.000	.480**	.366**	.241**
		Sig. (2-tailed)	.	.000	.000	.001
		N	45	45	45	45
	MAP	Correlation Coefficient	.480**	1.000	.433**	.144*
		Sig. (2-tailed)	.000	.	.000	.040
		N	45	45	45	45
	CM	Correlation Coefficient	.366**	.433**	1.000	.558**
		Sig. (2-tailed)	.000	.000	.	.000
		N	45	45	45	45
	CU	Correlation Coefficient	.241**	.144*	.558**	1.000
		Sig. (2-tailed)	.001	.040	.000	.
		N	45	45	45	45

Table 4.1: Tests for bivariate hypotheses showing relationship between the variables (dimensions of Production Planning and measures of Operational Efficiency)

The Relationship between material planning (MP) and cost minimization (CM): the result of the data analysis reveals that the relationship between material planning and cost minimization is significant at a $P < 0.05$ level of significance where $\rho = .366$. Therefore the null hypothesis is hereby rejected.

The Relationship between material planning (MP) and capacity utilization (CU): the result of the data analysis reveals that the relationship between material planning and capacity utilization is significant at a $P < 0.05$ level of significance where $\rho = .241$. Therefore based on this result, the null hypothesis is hereby rejected.

The Relationship between manpower planning (MAP) and cost minimization (CM): the result of the data analysis reveals that the relationship between manpower planning and cost minimization is significant at a $P < 0.05$ level of significance where $\rho = .433$. Therefore based on this result, the null hypothesis is hereby rejected.

The Relationship between manpower planning (MAP) and capacity utilization (CU): the result of the data analysis reveals that the relationship between manpower planning and capacity utilization is significant at a $P < 0.05$ level of significance where $\rho = .144$. Therefore, based on this result, the null hypothesis is hereby rejected.

Control Variables			PP	OE	OA
none ^a	PP	Correlation	1.000	.569	.901
		Significance (2-tailed)	.	.000	.000
		Df	0	45	45
	OE	Correlation	.569	1.000	.521
		Significance (2-tailed)	.000	.	.000
		Df	45	0	45
	OA	Correlation	.901	.521	1.000
		Significance (2-tailed)	.000	.000	.
		Df	45	45	0
Age	PP	Correlation	1.000	.267	
		Significance (2-tailed)	.	.000	
		Df	0	45	
	OE	Correlation	.267	1.000	
		Significance (2-tailed)	.000	.	
		Df	45	0	

Table 4.2: Tests for Moderation

Where PP = production planning; OE = operational efficiency and age = organizational age.

Moderating effect of organizational age on the relationship between production planning and operational efficiency: the partial correlation analysis reveals a significant level of moderation by organizational age on the relationship between organization production planning and operational efficiency at a $P < 0.05$ level of significance. So the null hypothesis is hereby rejected.

Discussion of Findings and Conclusion

The result of the analysis revealed that between production planning and operational efficiency that there is a relationship to a significant level; with findings further supporting a significant level of moderating effect of organizational age on the relationship between the variables.

The tests of the bivariate relations revealed that both dimensions of production planning (material planning and manpower planning) were significantly related with the measures for operational efficiency (cost minimization and capacity utilization). Cost minimization is a systematic way of delivering goods and services in the most cost effective manner without jeopardizing its quality level. Marc and Krishnaswamy (2007), posit that the food and beverage sector is capable of increasing economic activities in several ways in both rich and poor regions of the world. Nagare (2007), noted that the peak of efficiency in production is achieved by manufacturing the essential volume of a product, by the best and cost effective method. From the analysis, it is clear that organizations that are able to properly plan their manpower and material resources can have an edge over competitors, as such will go a long way to enhancing capacity utilization and cost minimization. The findings further consolidate previous research by Umoh and Ify (2012); Weimer (1990) and Olusegun and Adegbuyi (2010) in terms that highlighted the essence of improved layout of the workplace leads to rise in productivity of workers. The findings differ not from that of Higgins (2001) who stated that firms with effective production planning system perform better than those with poor approach as regarding performance measures.

The result for the multivariate analysis revealed a significant role of moderation by organizational age on the association between production planning and operational efficiency implying that organizational age; invariably enhances activities related to production planning unto outcomes and measures such as cost minimization and capacity utilization. This aligns with previous findings in Umoh and Ify (2012) that firms should properly plan their production activities irrespective of the size and age.

Conclusion and Recommendations

Planning of production in organizations, irrespective of its age is important for cost minimization and for optimal utilization of its installed capacity. When a firm vests more interest in ensuring that their production process is properly planned, such firms stand the chance of achieving optimal production and thus enhanced efficiency in operation. Based on the conclusion derived from this study, the following recommendations are hereby put forward:

- i. That the food and beverage firms must embark on effective and formal planning of production activities in order to achieve operational efficiency.

- ii. The food and beverages firms must embark on proper planning of manpower resources in order to attract, retain and utilize competent workforce, to win in the talent war.
- iii. The food and beverages firms should leverage technology such as computer aided manufacturing to improve of cost and time savings.
- iv. Food and beverage firms should adopt effective inventory management system to ensure maximum use of available materials and eliminate wastages
- v. Food and beverages firms should benchmark their outputs against industry standards and develop innovative strategies for beating competition in a globalizing world.

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Ethical Challenges in International Business

Osita-Ejikeme, Uzoma Ebubechukwu

Abstract: *In recent times, management has gained great importance in societies. As businesses become increasingly global where companies enter international markets with varied cultures and traditions, ethical consideration becomes difficult to control. One noteworthy reason of an organisation's decision to go internationally is to maximise their goals and objectives. Ethics is an everyday occurrence in the corporate world as it is with individuals. With increasing globalisation, businesses are competing to acquire more. In the process to acquire more they do things contrary to the acceptable norms of the society. This paper seeks to examine the ethical challenges in global business management and identify the ethical influence of globalisation on international functional areas. The action of a business in regards of being ethical or unethical are determined by three models; utilitarian model (produces the greatest good for the greatest number of people), right model (maintains and protects the fundamental rights and privileges of the people) and justice model (administering fair and equitable decisions among stakeholders). The study is descriptive and data was collected through secondary sources. Major ethical challenges faced in global business management are: employment practices, time management, corruption, moral obligations, business meetings and dressing, human rights, and environmental regulations. To be ethically correct is not a simple task for global management as a result of diversity in cultural values. Global businesses are to enact, embrace and support values that include human rights, labour standards, the environment, and anti-corruption.*

Keywords: *Business Ethics, Business Management, Global Business Management*

Introduction

The ethics related challenges have characterised the foundations of various lifestyles and religions, and are integral part of businesses. It has been a concern and a study area since ancient have been approached since time past (Gangone, 2010). According to Gangone (2010), ethics represents a mental course of action established to recognise and assess the variations in the way it is and could be the outcome of an activity to improve the human behaviours in the society. The field of ethics is a branch of philosophy that searches for morality and virtue, tackling questions on right and wrong behaviour in various situations; the patterns of behaviour that predict human actions (Stanwick & Stanwick, 2009).

Some societies consider deceiving, lying, harming others and stealing as unethical, and honesty, respecting the rights of others and helping others are ethical behaviours. It is not a different matter in business, actually it is similar. People usually see business as an establishment for the generation of financial returns for the owners and managers. Business is much more than that. It goes as far as making goods and offering services people are willing and have the ability to buy. This can be achieved through the combination of financial and natural resources, physical and social capital as well as competencies (Zadek, 2005).

Ethics is an important attribute in businesses as it is with human life. It is an integral part of business. Business ethics investigates business circumstances, decisions and actions where matters of right and wrong are tackled (Stanwick & Stanwick, 2009). It encompasses the relations between individuals, firms, societies and the state. Hence, business ethics is as complex as business. It is how the people organise their business affairs (Cohen &

Grace, 2005). Post, Lawrence and Weber (1999) see business ethics as not just a new and distinctive set of ethics, but the application of common ethical ideas to business behaviour. Business ethics was introduced in the 1970s while *international* business ethics came to light in the late 1990s. People who are concerned with international business ethics and ethical behaviour analyse varieties in business activities and ask, if the business conduct is ethically right or wrong? (Anyanwu & Nwaeke, 2014).

Managing is basically getting things done through people. People see management as involving making decisions on “sufficient objective information”, and then planning, coordinating, controlling and monitoring outcomes (Willcocks, 2016). The emergence of multinational corporations and increasing economic globalisation has increased the concern for ethics of businesses in the global environment. Ethical challenges are a part of business. There has been the emergence of ethical dilemmas and opportunities with increasing globalisation (Zadek, 2005). Ethical behaviours in businesses are usually stimulated by civil regulation, public pressure to display good behaviour and complexities in managing prolonged business processes (Zadek, 2005; Zadek & Forstater, 1999).

Statement of the Problem

Businesses presently are confronted with the pressures from the current mode of globalisation. Well established cultural and social norms that determine what procedures “are” and those that “are not”, which that have been part of business and guiding the operations of organisations are now being overlooked (Zadek, 2005).

Ethics seems to be a difficulty in international business especially with increasing competition. Many people consider businesses as having two choices, either to behave unethically or to fail. They believe that the continuance of the organisation should not be endangered so as to achieve duty in the face unethically inclined competitors (Gangone, 2010).

As businesses go beyond the home countries, they are confronted with ethical problems other than those of their home country. This could result from differences in values, culture and varying levels of economic development. Furthermore, though there is a shared body of international law, the content is not representative varying nations, and therefore may not be efficiently enforced (Ostasiewski, 2012).

Objectives of the study

The purpose of this study is to examine the ethical challenges in global business management. This study also seeks to identify the **ethical influence of globalisation on international functional areas**.

Literature review

The Classical economists like Adam Smith and Milton Friedan were of the opinion that the only objective of business was to maximise profit with no concern for ethics. Currently businesses are participating in social action. It is the company's decision to broaden its social involvement. Societies definitely have expectations and these expectations and trend change usually toward greater social sensitivity. Actually, greatest number of respondents in a study of Harvard Business Review readers regards social responsibility as legitimate and realisable purpose for business (Brenner, & Molander, 1977).

Recently, some authors have observed the need for organisations to focus on ethics, one of such authors is Lynn S. Paine (2003), a renowned Harvard professor of business ethics. Lynn Paine's *Value Shift* explains that ethics is now been considered by organisational leaders as a programme (Paine, 2003).

Business Ethics

Ethics are seen as rules or standards for controlling the relations between people to benefit all concerned, with mutual respect for the needs and wants of all parties involved. They are guiding principles that help an individual or group to decide what is right or wrong.

Shaw and Barry (1995) see business as any organisation with the aim of providing goods or services for profit. *Business ethics investigate ethical principles and moral or problems of ethics that occur in the business environment.*

Business ethics is the analysis of proper business policies and practices concerned with hypothetical controversial matters, like corporate social responsibility, bribery, corporate governance, discrimination, insider trading and fiduciary responsibilities (Investopedia, 2016).

Benefits of Ethics in Business

In a study conducted by the Saylor Foundation (2013), four benefits of Ethics in Business were identified.

Firstly, there would be *increased customer loyalty*. Clients who trust that a business has a decent notoriety will probably keep on purchasing their items and use their administrations. Conversely, clients who have a negative perspective of an association will have a tendency to abstain from obtaining that organisation's items or administrations paying little respect to value aggressiveness. Since it is frequently more exorbitant to offer to new clients than it is to offer to existing clients, an organisation that appreciates a decent notoriety will likewise profit by the rehash business of its steadfast clients.

Another benefit is *employee retention*. The way toward enrolling workers is excessive and tedious. Associations that consistently need to supplant their representatives keep running into costs and there could be disturbance of work procedures. This can damagingly affect the association's general efficiency and productivity. The objective, in this way, is for an association to hold its best workers on a long haul premise. At the point when an organisation is open, genuine, and reasonable with its representatives, skilled specialists will be more disposed to stay locally available with the association.

There are *fewer legal challenges*. At the point when an organisation concentrates on keeping up high moral guidelines, it will tend to confront less lawful issues identified with its items or administrations. A few organisations choose to cut expenses by obtaining sub-standard materials or disregarding imperative work-security rehearses and ecological laws. The impacts of this kind of disregard may incorporate lawful and money related outcomes and harm to the association's notoriety. Interestingly, organisations that work to address such difficulties in a scrupulous way are more averse to confront lawful issues.

Lastly the company has a *good public image*. An organisation that exhibits high moral gauges in the greater part of its business practices will appreciate a positive open picture. A positive open picture will bring about expanded loyalties no matter how you look at it; this will probably mean more elevated amounts of efficiency, bigger net revenues, and expanded open doors for speculation and development.

Global Business Management

The procedure of internationalization has been a continuous development after some time. Throughout the years, exchange, innovation and money have moved from nation to nation. Buyers' riches and requests regarding quality, supply accessibility have expanded. The business sector offers and buys what is accessible at a given point in time (Sergi, 2005).

One critical reason an organisation chooses to grow globally is that they can't amplify their objectives and goals while working in a shut economy connection. All the more as of late, household market immersion has likewise been making it troublesome for organisations to have beneficial development, and clients are basically requesting a more extensive base of items from which to pick. Globalisation is the far reaching arrangement that numerous organisations are presently investigating. Globalisation is the far reaching arrangement that numerous organisations are currently investigating (Adekola & Sergi, 2007).

Global business management requires the comprehension of intersection societies, multinational organisations' associations, global points of view, and corporate difficulties. Global business management does not just underline centre business abilities, it additionally requires the learning and aptitudes important to work and succeed in a global business field. Supervisors are multicultural is not just about working with individuals from different nations, it likewise involves working with individuals from the same nation, who talk the same dialect, have the same national legacy, yet take a look at the world in different ways. (Adekola & Sergi, 2007).

Global business management focuses on international firms in host countries (Ile, 2010). It is focused on the managerial functions related to flow of human resources, goods and money with the ultimate purpose of managing situations involving cross border business activities (Koontz, Harold, O'Donnell, & Weihreich, 1980).

Global business management is the process of planning, organising, leading, and controlling workers and different assets to accomplish the company's objectives across unique multicultural and multinational limits (Adekola & Sergi, 2007). It refers to the way an organisation manages its business internationally. An international manager is somebody who controls things, thoughts, and individuals of changing social situations, assigning and guiding people to accomplish the objectives of the organisation, while regarding the conventions, beliefs and values of the host nation (Pierre, 1980).

Globalisation is turning out to be very competitive and extending associations around the world; thus, the global environment has created challenges for managers. These difficulties incorporate analysing the new environment, suspecting its impact on the home organisation, planning and figuring out how to adjust to situational elements, while endeavouring to keep up an ethical atmosphere. International management requests

a possibility way to deal with the dynamic environment. This implies the decision of administration framework and style relies on upon the way of the nation, and the general population included (Adekola & Sergi, 2007).

Literature Review and Objective of the Study

Globalization dynamism has altered the essence and key involvement of organizations. Through technological advancements and foreign trade, culturally complex knowledge and awareness is a must. Universal goal-oriented organisations recognize the financial, cultural, legal, and moral differences that occur between nations and faced problems in world business. The impact on entities of regulatory issues, legislation, rules, ethics, and social responsibility is no less noteworthy than it is on individuals; and it may be even more critical. If its stakeholder management or major democracy, it offers the impression that principles and social responsibility turn out to be more relevant and unmistakable. Doing what is morally and ethically correct offers organisations a superior chance of long-term sustainability (Adekola & Sergi, 2007).

When contemplating an organization's ethics, one can see an international organization's actions in choosing on the off possibility that they ignore the correct methods of gathering an ethical consensus on the basic ventures they recognize in less prosperous economies (Adekola & Sergi, 2007).

According to Ferrell and Fraedrich (2009), an ethical dilemma is a situation, issue or opportunity that allows a person or agency to choose from a few actions that must be considered correct or incorrect, ethical or unethical.

Issues connected with global business management have been recognised as variables that contrarily affect the performance and profitability of multinational organisations and likewise, adversely influence local and national financial development (Wisma, 2011).

Buller and McEvoy (1999) distinguished three ethical challenges in worldwide business administration:

1. Pressures on people to damage individual standards,
2. Inconsistent social standards, and
3. Host nation versus home nation interests and values.

Buller and McEvoy (1999) proposed three conceivable general reactions of global businesses when confronted with a multifaceted ethical difficulty.

1. Relativism: Adopting the neighborhood standards.
2. Cosmopolitanism: Identifying the regular good ground.
3. Universalism: Enforcing widespread good standards.

Conceptual Framework



Theoretical Framework

Within the global business management ethics framework, three principles are used to determine if a corporate practice is ethical or not. These models, as Cavanagh, Moberg and Velasques (1981) and Jones, George and Hill (2000) indicate, are models of utilitarian, moral rights, and justice.

Utilitarian model: A business activity is moral on the off chance of providing the best useful for the best number of people. This approach is often referred to as the cost-benefit analysis (or utility technique) in view of the assumption that a choice 's costs and advantages are being weighed, bearing in mind the end objective of deciding if the final outcome is positive (or profits) or loss (or costs).

Human Rights Model: A corporate practice is ethical because it upholds and protects the fundamental freedoms and liberties of the affected general public. Ethical decisions, for example, guarantee the rights of people to independence, life and welfare, privacy and linguistic autonomy. This model obliges supervisors to analyse elective designs thoroughly in light of the impact of those options on the right side of partners.

Justice Model: An ethical decision is a business judgment that conveys advantages and costs between stakeholders in a fair and even-handed manner. The model's institutional implications allow administrators to evaluate elective strategies in terms of how much the operation would promote a fair dissemination of outcomes. Of eg, employees who are comparable in their level of skill, success and responsibility will earn the same sort of salary.

In theory, each model offers an alternate and complementary framework for deciding if an action or behaviour is ethical and whether any of the three models can be used to answer the ethics of a particular strategy.

Discussion Of Other Issues Related To The Topic Under Study

Ethical Issues Global Managers Face

Jamnik (2011) has identified some ethical issues faced by managers in international business.

- 1 *Equity: Executive pay rates, tantamount worth, item evaluating*
- 2 *Rights: Corporate due procedure, representative wellbeing screening, protection, sexual harassment, governmental policy regarding minorities in society/square with occupation opportunity*
- 3 *Honesty: Employee irreconcilable circumstances, security of worker records, wrong blessings, unapproved installments to outside authorities, promoting content*
- 4 *Exercise of corporate force: Political activity councils, working environment/item security, natural issues, disinvestment, corporate commitments, terminations/downsizings.*

Waters, Bird and Chant (1986), utilised open-finished meetings with managers to give assortment of ethical challenges supervisors face in the worldwide circle. Because of the inquiry: "What ethical questions come up or have come up in the course of your work life?" the accompanying ethical, or moral issues were distinguished generally as often as possible:

- 1 With respect to *peers* and *superiors*: truth-telling, dependability and backing
- 2 With respect to *employees*: feedback about execution and standing; job security; fitting working conditions
- 3 With respect to *suppliers*: reasonable/unprejudiced treatment, adjusted relationship, out of line weight strategies, truth-telling
- 4 With respect to *customers*: reasonable treatment, truth-telling, sketchy practices, arrangement
- 5 With respect to *other stakeholders*: regarding legitimate limitations, truth-telling in advertising, stockholder interests

Ethical Decision Making

Decision making is at the heart of the administration procedure. In spite of the fact that there is a requirement for enhanced management performance in the private and public segments, there is an uncommon requirement for enhanced ethical decision making by managers. Petrick and Quinn (1997) state five purposes for managers to enhance their ethical decision making:

- 1 The expenses of exploitative work environment conduct
- 2 The absence of attention to ethically faulty, administrative, part related acts
- 3 The far-reaching disintegration of honesty and introduction to ethical risk
- 4 The worldwide debasement weights that undermine administrative and organisational reputation.
- 5 The advantages of expanded productivity and naturally alluring authoritative request.

Laura Nash (1981) recommended twelve inquiries managers ought to methodically request in a mission to settle on an ethical decision:

- 1 Have you characterised the issue precisely?
- 2 How would you characterise the issue, in the event that you remained on the opposite side of the wall?
- 3 How did this circumstance happen in any case?
- 4 To whom and what do you give your loyalties as a man and as an individual from the enterprise?
- 5 What is your goal in settling on this choice?
- 6 How does this goal contrast and the probable results?
- 7 Whom could your choice or activity harm?
- 8 Can you draw in the influenced parties in a dialog of the issue, before you settle on your choice?
- 9 Are you sure that your position will be as substantial over a drawn out stretch of time as it appears to be presently?
- 10 Could you unveil without doubts your choice or activity to your manager, your CEO, the top managerial staff, your family, or society all in all?
- 11 What is the typical capability of your activity if caught on? On the off chance that misconstrued?
- 12 Under what conditions would you permit exemptions to your stand?

Cultural Considerations

Ethics is a piece of the way of life of a country. Hofstede (1999) characterises society as the aggregate programming of the psyche that recognises the individuals from one gathering or class of individuals from another. He considers qualities to be the centre component of society. Along these lines, morals are liable to social qualities and standards. Hofstede (1996) emphasised that there are five measurements of society; confusion dynamism, individualism/collectivism, power distance, masculinity/femininity and uncertainty avoidance.

- 1 *Power distance*: Degree to which a general public handles disparities among individuals.
- 2 *Individualism/collectivism*: Degree of significance between individual's interests against that of the gathering.
- 3 *Masculinity/femininity*: The way accomplishments are gotten to between conventional male introductions and customary female introductions vary and culture contrasts in what spurs individuals toward accomplishing a specific objective.
- 4 *Uncertainty avoidance*: The extent to which the individuals from a general public feel uncomfortable with vulnerability and vagueness.
- 5 *Confusion dynamism*: Every general public needs to keep up a few connections with its own particular past while managing the difficulties of the present and what's to come.

Empirical Review

Ige (2008) and Tse (2006) contend that ethical challenges are equivocal, and the interests of various partners regularly struggle. It is in this manner essentially difficult for a leader to utilise the models to figure out if a business activity is ethical or unethical. Therefore, numerous ethics experts propose a down to earth manual for figure out if administrative conduct is ethical. Conduct is most likely satisfactory on ethical grounds if a supervisor can reply "yes" to these inquiries:

- 1 Does my activity fall inside the acknowledged qualities or standard that ordinarily applies in the organisational environment?
- 2 Am I willing to see the choice conveyed to all partners influenced by it, for instance, by having it reported in the media?

Methodology

Method of Writing

The researcher has endeavoured to use an analytical and exploratory methodology. The strategy adopted is analytical in so far as it tries to comprehend the significance and fundamental working of global business management and ethical challenges involved.

Sources of Data

The present study is descriptive in view of secondary information gathered predominantly through different authority sites, books, distributed research papers, journals, Government notes and different reports of research studies.

Discussion

Cateora and Graham (2005) contend that the issue of business ethics is vastly more complex in the global business sector since value judgments vary generally among diver's cultural groups. That which is ordinarily acknowledged as right in one nation may be totally unsatisfactory in another. Contrasts in business traditions and practices among countries of the world are the motivation behind why managers in international organisations are confronted by complex ethical challenges.

Ethical influence of Globalisation on International Functional Areas

Areas	Challenges
International Financial Management	Management's essential goal is wealth maximization for shareholders. There is insufficient empirical evidence that ethical behaviour causes maximization of shareholder capital (Gurnani, 2015). Be it as it can, companies should be interested in ethical activities for long term sustainability. Decency in the sharing of jobs on, terms of trade, project procurement, sales processes, advisory services, tax returns, internal and external audit are the areas in which fair money-based activities can be considered. Other vital domains include imaginative bookkeeping, sales control, misdirecting financial analysis, stock trading, share theft, forextricks, and so on (Kumar, Reddy & Ramaiah, 2014).
Production	This area of corporate ethics handles an organisation's responsibility to ensure its goods and procedures do not cause harm. Faulty, toxic, and potentially dangerous goods and facilities (e.g., alcohol, motor cars, cigarettes, firearms, and chemicals) are not in-production ethical standards. The organization, in manufacturing and operations, should consider climate. Managing ethical concerns resulting from technologies such as mobile phone pollution, safety, and so on, is important. The use of livestock and almost extinct organisms for research are among other legal concerns (Kumar, Reddy & Ramaiah 2014).
Information and Communications Technology	The internet, digital satellite connectivity and different forms of technological technologies provide an amazing assurance that global supply chains can operate much more skilfully and respond quicker to requests. Nevertheless, these new technologies often pose several social and ethical problems for businesses that work in the global climate. There may be different views among nations on priorities, knowledge exchange, approaches to decision taking and numerous other social contrasts.
International Human Resource Management	Globalization has posed complex challenges for the management of global human resources. The commitment of industry and leaders has been questionable due to social and cultural comparisons. To be objective in hiring, promoting and paying employees is a huge test to management. Child labour has emerged as a complex problem. Other key issues include segregation, misrepresentation and inappropriate conduct.

(Source: *Gurnani, 2015*)

Major Ethical Challenges in Global Business Management

Employment Practices: When work conditions in a host country are unmistakably substandard compared to those in a multinational's home country, organisations must choose which models ought to be used; those of the home country, those of the host country, or something in the middle.

Time Management: Time is a vital reality with regards to working together. A broadly acclaimed adage says: "Time is money" however the idea of time management is seen diversely in numerous societies. In Africa, time is seen to be adaptable and individuals do not keep to time. At the point when a man is by and large excessively aware of time, he is seen with suspicion and doubt. Ethical challenge emerges when individuals' introduction to time in a specific culture varies from that of one's nation of origin.

Corruption: Corruption has been an issue in virtually all societies in history and it keeps on being one today. Some global organisations can and have increased monetary favourable circumstances by making payments to legislative authorities.

Moral Obligations: Social obligation regarding international businesses to give something back to the societies that empower them to succeed and develop.

Business Meetings and Dressing: The way individuals react to business meetings and their dressing method is an ethical challenge that the global business managers in global business management must understand. The dressing method in Nigeria for example depends on the culture and quest to show the African style. The Nigerian likes to be acknowledged by titles (Eze, Alhaji, Chief, Oba, Obong, Dr, Engr., etc) and is viewed as disrespect when addressed in their simple name (Ogbonna, 2010).

Human Rights: Basic human rights are underestimated in the developed world, for example, freedom of association, freedom of speech, freedom of assembly, freedom of movement, and so on, are acknowledged worldwide.

Environmental Regulations: When environmental regulations in host countries are far substandard compared to those in the home country, ethical challenges emerge. Additionally, the awfulness of the house happens when an asset held in like manner by all, yet possessed by nobody, is abused by people bringing about its corruption.

The United Nations (UN) Global Compact for Global Business Ethics

The United Nations Global Compact has identified ten principles that global companies must adhere to in order to be seen as ethically responsive.

Human Rights

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2: make sure that they are not complicit in human rights abuses. \

Labour

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4: the elimination of all forms of forced and compulsory labour;

Principle 5: the effective abolition of child labour; and

Principle 6: the elimination of discrimination in respect of employment and occupation.

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges;

Principle 8: undertake initiatives to promote greater environmental responsibility; and

Principle 9: encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

Conclusion and Summary

The concern of any company, whether local or global, should be to carry on in an ethical way. To most bosses, it takes little consideration to determine the ethically appropriate response to concerns about violating the law, damaging the environment, denying someone his or her rights, putting a desired point of view out of line or going on in ways that can cause actual trouble or damage. Being ethically sound is not a necessary errand for corporate executives, in the context of diverse cultural and social values. Business ethics provides answers to the concerns and challenges facing global organisations. Sadly, in practically every aspect of society, unethical examples of misrepresentation, immeasurable mistreatment and deceptive practices are all around the world. Unfitting donations, unethical bonuses, competing workplace desires and financial violations are the untrustworthy and unlawful problems commonly recognized.

Recommendations and Implication Of The Study

The capacity to supervise ethical challenges is essential to an organisation's long-term success and accomplishment. Business ethics impacts, workers, customers, government, suppliers, civil society, shareholders, and competitors in this time of globalisation. Companies should focus on the ethical challenges they face in various useful regions such as marketing and advertising, finance, managing human resources, managing production, and information and communications technology. Global organizations' valuable work in inculcating and practicing business ethics underlines the importance of value-based initiative in the global business situation. Global companies need to develop a corporate code of ethics that is comprehensively integrative and locally sensitive, and create a community of ethics that never allows separation. However, building standards of ethics is key to guiding ethical behaviour. Managers and employees need the training, skills, inspiration and organizational support to learn and update the code of ethics and international law

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Impact of Covid-19 Crisis on MSME Sector in India

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Abstract :After World War II, the entire nations of the world are now facing simultaneously one of the biggest health and economic crisis, which is known as Covid-19 crisis. Although there is a long history of pandemics of diseases in the past, which includes smallpox, tuberculosis, influenza pandemic (Spanish flu 1918), influenza pandemic (H1N1 2009) and many others. However, the outbreak of these pandemic diseases has not affected so devastatingly as much as Covid-19 has affected in the entire nations world. The outbreak has started from Wuhan city of China and has spread sharply throughout the world and has led to shutdown of world economy. Covid-19 is not only now a global health crisis, but it has become an economic crisis, in the entire world and same is case with India. Nonetheless, Indian economy was already in a crunch of slow growth rate from last 2 years. However, the shutdown of economic activities with this Covid-19 crisis will further worsen the economic growth rate of India. The growth rate of Indian economy has already declined to 4.5 percent in Jan 2020, which was 7.7 percent in 2018. The World Trade Organization (WTO) has projected that global trade in goods is set to decline steeply between 13 percent and 32 percent in 2020 as the entire nations of the world are battling with the Covid-19 pandemic. However, India will suffer very badly as the biggest impact will be on the MSME sector, because it contributes 48 percent to the total export basket of the country This sector is the largest employment providing sector and are contributing more than 30 percent to the GDP of the country .Therefore, the present paper explores the impact of Covid-19 crisis on MSMEs in India.

Keywords: Covid-19, MSMEs Crisis, Exports and Employment.

Introduction

Spread of pandemic diseases is not merely a new concept. Throughout history, there have been a number of pandemics of diseases, which includes smallpox, tuberculosis, influenza pandemic (Spanish flu 1918), influenza pandemic (H1N1 2009) and many others. Nonetheless, the outbreak of these pandemic diseases has not affected so disastrously to the world economy as much as Covid-19 has affected in the entire world. The current pandemic outbreak of corona virus, which is known as Covid-19 has led to the shutdown of world economy. The Pandemic of Covid-19 has been declared as a Public Health Emergency of International Concern (PHEIC) as well as a pandemic on 11th March by World Health Organization (WHO). The outbreak has started from Wuhan city of China and has spread sharply throughout the world... The virus is primarily spreading between people through close contact, often via small droplets produced by coughing, sneezing etc. Currently, there is no available vaccine for Covid-19. However, World Health Organization (WHO) have issued guidelines to prevent from the spread of Covid-19, which includes social distancing, isolation from the infected persons, covering mouth with mask, washing hands often with soap etc. In view of this, majority countries have issued guidelines for imposing lockdown in their respective countries and same is case with India. The prime minister of India has announced country wide lockdown on from 25th March and same has been extended from time to time in the entire country. Nonetheless, this lockdown has led to economic shutdown, which has adversely affected all the sectors of Indian economy. However, the economic shutdown has devastated more hardly the MSME sector of India, because this sector acts as a backbone for Indian economy.

Micro, Small Medium Enterprises which is also known by MSMEs is cornerstone of Indian economy. This sector plays a crucial role in employment generation, poverty alleviation, and creation of wealth with equitable distribution of income and thus brings the local and regional development in the economy (Sharma, 2014). The role of MSMEs in-terms of easing industrial development, increasing exports, eradicating regional disparities and bringing socio-economic development is widely recognized in the country (Srinivas, 2013). Nonetheless, in India MSME sector performs a key role in the development of effective, efficient, and innovative entrepreneurial spirit of the country. MSME sector is indispensable for India, because this sector is the solution for the major economic problems, such as the problems of unemployment, poverty alleviation, economic disparities and lack of entrepreneurship and skill development in the country (Rathore, R., & Mathur, A. 2019). Moreover, MSME sector in India is highly heterogeneous in terms of its size and is having diversified products and services. Nonetheless, this sector is labor intensive in nature and can be established at any place with very low capital ratio, with higher employment opportunities. This sector also decentralizes industrial activity, utilization of locally available resources and widens the entrepreneurial base of the country. Apart from this, MSME sector are the supplement to large scale industries and are considered as ancillary for them (Muthu, 2015). The growth rate recorded of this sector is much higher than the large scale industrial sector. However, the majority of the enterprises among MSMEs are Micro units, which constitutes 99.5 percent in the country. Nonetheless, as per MSME report of 2018-19, there are 6.34 crore of MSMEs in India, in which 51 percent are situated in urban areas and 49 percent are situated in rural areas and are providing employment to more than 11 crore people in the country. Apart from this, the MSME sector of India contributes 48 percent in the total exports of the country. However, with this current pandemic of Covid-19, production of goods and services in this sector has been curtailed and this sector has started suffering from the shortage of necessary inputs, which led to supply shock. On the other side decline in the demand of its products due to pandemic has started sickness in this sector, which results job losses, export crisis and also credit crisis in this sector. Therefore, the present paper explores the impact of Covid-19 crisis on MSMEs in India.

Current Scenario of Micro Small and Medium Enterprises in India

MSME acts as a pillar of Indian economy and is one of the most critical segments that let the economy grow by leap and bounds. The sector which provides employment to over 114 million people and contributes to more than 30 per cent of the GDP is going through one of the tough phases, thus actions are required immediately. Nonetheless, MSMEs constitute about 80 percent of the total number of industries in India. Micro, Small and Medium Enterprises offers a heterogeneous and varied nature of fabric in terms of the size and structure of the units, variety of products and services, scale of production and application of technology in India (Das, 2016).

Therefore, table 1 shows that in case of rural areas the highest number of units are Micro units, which comprises 324.09 lakh, i.e. 99.76 percent of units are Micro units, followed by Small units, which consists 0.78 lakh units and Medium units which consists 0.01 lakh units respectively. Similarly, in case of urban areas, the total numbers of Micro units are 306.43 lakh units, which comprise 99.17 percent, followed by Small units 2.53 lakh units, which comprises 0.82 percent and Medium units 0.04 lakh, which comprises 0.12 percent respectively. The total numbers of Micro units in both rural and urban areas are 630 lakh units, followed by small units 3.31 lakh units and Medium units 0.05 lakh units respectively with 51 percent share in rural area and 49 percent share in urban area.

Sector	Micro	Small	Medium	Total	Share (%)
Rural	324.09	0.78	0.01	324.88	51
	(99.76)	(0.24)	0.01	(100.00)	
Urban	306.43	2.53	0.04	309	49
	(99.17)	(0.82)	(0.12)	(100.00)	
Total	630.52	3.31	0.05	633.88	100
	(99.47)	(0.52)	(0.01)	(100.00)	

Source: MSMEs Annual Report 2017-18

Table 1: Distribution of Micro, Small & Medium in Rural and Urban Areas (in Lakhs)

Percentage Distribution of Male/ Female Ownership of MSMEs in India

Table 2 shows the distribution of enterprises among Male and female wise in rural and urban areas in India. Therefore, table 2 highlights that in case of rural areas 77.76 percent of enterprises are owned by male entrepreneurs and 22.24 percent of enterprises are owned by female entrepreneurs, while in case of urban areas 81.58 percent of enterprises are owned by male entrepreneurs and 18.42 percent of enterprises are owned by female entrepreneurs, which is 3.82 percent less as compared to rural female entrepreneurs. Therefore, the overall results show that in both rural and urban areas, MSME units are dominated by male entrepreneurs in India.

	Male	Female	Total
Rural	77.76	22.24	100
Urban	81.58	18.42	100
Total	79.63	20.37	100

Source: MSME Annual Report 2017-18

Table 2: Percentage Distribution of Male/ Female Ownership of MSMEs in India

Enterprises Wise Percentage Distribution of Ownership of MSMEs in India

Present section explores enterprises wise percentage distribution of ownership of MSMEs in India. Therefore, table 3 highlights that in case of Micro units 79.56 percent of units are owned by male entrepreneurs and 20.44 percent of enterprises are owned by female entrepreneurs. Similarly, in case of Small units 94.74 percent of enterprises are owned by male entrepreneurs and 5.26 of enterprises are owned by female entrepreneurs. Moreover, in case of Medium units 97.33 percent of enterprises are owned by male entrepreneurs and 2.67 percent of enterprises are owned by female entrepreneurs. Therefore, the overall results shows that MSMEs are male dominant, but in case of female entrepreneurs only Micro enterprises are owned by a significant number of female entrepreneurs, while the ownership in Small and Medium enterprises are insignificant i.e. the ownership among female entrepreneurs is very less in Small and Medium as compared to Micro enterprises ownership in India

Enterprise Type	Male		Female		Total
Micro	79.56		20.44		100
Small	94.74		5.26		100
Medium	97.33		2.67		100
Total	79.63		20.37		100

Source: MSME Annual Report 2017-18

Table 3: Enterprises Wise Percentage Distribution of Ownership of MSMEs in India

Percentage Wise Distribution Ownership among Social Groups in India

The Table 4 depicted below shows that in rural areas the highest ownership among social groups is among OBC category, which comprises 51.59 percent, followed by other category 25.62 percent, SC category 15.37 percent and ST category which comprises 6.70 percent. Similarly, in urban areas the highest ownership is also among OBC category, which comprises 47.80 percent, followed by other category 40.46 percent, SC category 9.45 percent and ST category which comprises a marginal ownership of 1.43 percent respectively

	SC	ST	OBC	Others	Not known	Total
Rural	15.37	6.70	51.59	25.62	0.72	100
Urban	9.45	1.43	47.80	40.46	0.86	100
Total	12.45	4.10	49.72	32.95	0.79	100

Source: MSME Annual Report 2017-18

Table 4: Percentage Wise Distribution Ownership among Social Groups in India

Activity wise estimated Employment in Rural and Urban area (in Lakh)

This sector explores the activity wise estimated number of employment in MSMEs in rural and urban areas in India. Table 6 depicted shows that in case of employment in manufacturing activities in rural areas, it is providing employment to 186.56 lakh persons, which comprises 51.80 percent of manufacturing employment of MSMEs in rural areas and in urban areas it is providing employment to 173.86 lakh i.e. 48.20 percent of manufacturing employment of MSMEs in urban areas. Similarly, in case of Trade activities in rural areas it is providing employment to 160.64 lakh persons i.e. 41.5 percent of employment of trade activities in rural areas and in case of urban areas it is providing employment to 226.54 lakh persons i.e. 58.5 percent of Trade related activities employment from MSMEs in urban areas. Moreover, in case of other services of MSMEs it is providing employment to 150.53 lakh persons in rural areas, which comprises 41.6 percent of employment from other services and in case of urban areas it is providing employment to 211.69 lakh persons with 58.40 percent of employment from other services.

	Rural	Urban	Total
Manufacturing	186.56 (51.80)	173.86 (48.20)	360.42 (100.00)
Trade	160.64 (41.50)	226.54 (58.50)	387.18 (100.00)
Other Services	150.53 (41.60)	211.69 (58.40)	362.22 (100.00)
Total	497.73 (44.80)	612.09 (55.20)	1109.82 (100.00)

Source: MSME Annual Report 2017-18

Table 5: Activity wise estimated Employment in Rural and Urban area (in Lakh)

Employment Distribution of MSMEs in Rural and Urban areas in India

The table 6 shows that in case of Micro enterprises of rural areas it is providing employment to 489.30 lakh persons, while Small enterprises are providing employment to 7.88 lakh persons and Medium enterprises are providing to 0.60 lakh persons. Similarly, in urban area, Micro enterprises are providing employment to 586.88 lakh persons, while Small enterprises are providing to 24.06 lakh persons and Medium enterprises are providing to 1.15 lakh persons respectively. Therefore, the overall result shows that MSMEs are providing highest employment in urban areas as compared to rural areas. Moreover, results also show that Small enterprises are providing a significant employment in urban areas as compared to rural areas in India.

	Micro	Small	Medium	Total
Rural	489.30	7.88	0.60	497.78
Urban	586.88	24.06	1.15	612.10
Total	1076.19	31.95	1.75	1109.89

Source: MSME Annual Report 2017-18

Table 6: Employment Distribution of MSMEs in Rural and Urban areas in India

Male/Female Wise Employment Distribution in India

This section explores the male/female wise distribution of employment in India. The table 7 highlights that in case of rural areas, MSMEs are providing employment to 360.15 lakh male persons, which comprises 72.40 percent of total male employment of MSMEs in rural areas and for female it is providing employment to 137.50 lakh females, which comprises 27.60 percent of employment from MSMEs in rural area. Similarly, in case of urban areas, MSMEs are providing employment to 484.54 lakh male persons i.e. 79.18 percent of male employment and for urban females it is providing employment to 127.42 lakh females, which comprises 20.82 percent of employment of MSMEs for females in urban areas.

	Male	Female	Total
Rural	360.15	137.50	497.78
	(72.40)	(27.60)	(100.00)
Urban	484.54	127.42	612.10
	(79.18)	(20.82)	(100.00)
Total	844.68	264.92	1109.89
	(76.10)	(23.90)	(100.00)

Source: MSME Annual Report 2017-18

Table 7: Male/Female Wise Employment Distribution in India

Distribution of Top Ten States in MSMEs Units and Employment

This section explores the distribution of top ten states in-terms of MSME units and employment. Table 8 shows that the highest number of MSME units are in Uttar Pradesh i.e. 89.99 lakh units, which is providing employment to 165.26 lakh persons, followed by West Bengal 88.67 lakh units, with an employment to 135.52 lakh persons, Tamil Nadu which is having 49.48 lakh units and are providing employment to 96.73 lakh persons. However,

from table it has been observed that West Bengal and Tamil Nadu are the two states where, disparities in terms of employment among male and female is very low as compared to other top ten states, while in Uttar Pradesh, Bihar and Rajasthan they having higher disparities in-terms of employment in MSMEs, the employment ratio of male workers are much higher than female workers.

State	Units	Employment		
	In Lakh	Female	Male	Total
Uttar Pradesh	89.99	27.27	137.29	165.26
West Bengal	88.67	43.51	91.95	135.52
Tamil Nadu	49.48	32.27	64.65	96.73
Maharashtra	47.78	17.97	51.11	70.84
Karnataka	38.34	19.73	51.11	70.84
Gujarat	33.16	13.71	47.44	61.16
Andhra Pradesh	33.87	21.01	34.98	55.99
Bihar	34.46	4.79	48.26	53.07
Madhya Pradesh	26.74	10.13	38.61	48.80
Rajasthan	26.87	8.01	38.31	46.33
Total	261.03	35.69	262.81	287.86

Source: MSME Annual Report 2017-18

Table 8: Distribution of Top Ten States in MSMEs Units and Employment

Share of MSME Exports in Total Exports (in %)

The graph depicted below shows that the MSMEs sector is contributing significantly in the export basket of the country. However, the total export contribution of MSMEs have increased sharply from 2015-16 but its contribution in total export basket has declined from 50 percent in 2016-17 to 48 percent in 2018-19. Although the total exports of MSMEs have declined in India but still its contribution to total exports stood at 48 percent. Nonetheless, the declined percentage is mainly attributed with Demonetization and implementation of GST in this sector, due to which the export percentage of MSMEs in India have declined.

Figure 1. Share of MSME Exports in Total Exports (%)



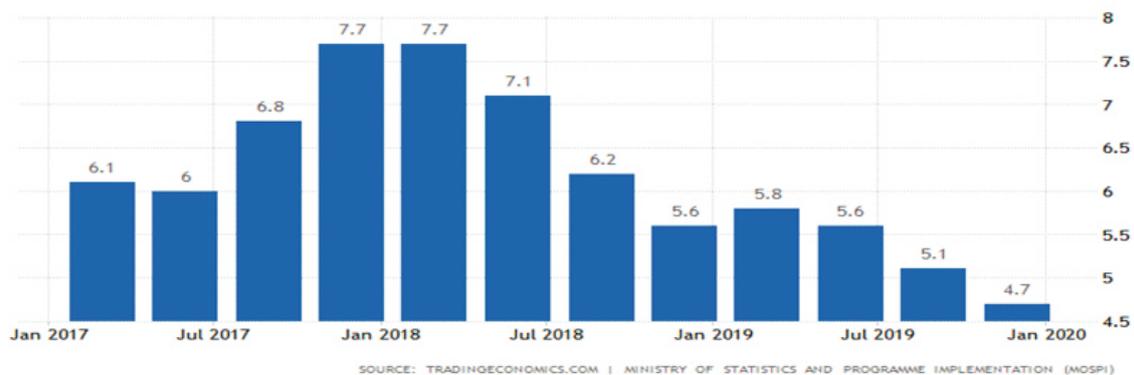
Source: Report of the Expert Committee on Micro, Small and Medium Enterprises, June 2019

Covid-19 and its Impact on Indian Economy

The Covid-19 pandemic crises are much devastating than the Global Financial Crisis of 2008. Nonetheless, after Global Financial Crisis of 2008 considered, which was known as the latest series of economic crises and which has adversely affect world economies have surpassed by Covid-19 crisis of 2019-20. Unlike the past few crises, the current crisis of Covid 19 has not spared any country in the world. It has started with health crisis, which sooner and bigger has turned into economic crises. Covid-19 has adversely affected both demand and supply in the world, due to which the economic growth rates have started declining drastically in the world. Nonetheless, Indian economy was already in the growth rate crunch from last 2 years. However, the shutdown of economic activities with this Covid-19 crisis will further worsen the economic growth rate of India. The growth rate of Indian economy was already facing a huge slowdown from 2018 onwards. The growth rate of India has declined to 4.5 percent, which was 7.7 percent in 2018. However, these lockdowns will further, led to economic slowdown of country and there are predications that the growth rate may further decline and it may reach to zero or negative in the first quarter of Covid-19.

Graph 2: Growth rate of India from 2017 to 2020.

The graph 1 below shows the growth rate of India from Jan 2017 to Jan 2020. The graph is clearly indicating that Indian economy is already facing more economic crises from Jan 2018 to onwards. Earlier the growth of Indian economy was equally with the growth of its neighboring country China but the economic shocks has led to declining economic growth in the country.



COVID-19 and Crisis of MSME Sector in India

The global recession has started in 2020, as the entire countries of the world has shut down its economic activity to prevent their citizens from the spread of the infection. Nonetheless, as the result of this pandemic the production of goods and services has been curtailed in entire nations of the world, many firms have started suffering from the shortage of necessary inputs. Therefore, severe demand shock is underway, particularly across discretionary spending. This pandemic of Covid-19 has disrupted manufacturing supply chains and led to crisis in both services and manufacturing sector. Nevertheless, All India Manufacturer's Organization (AIMO) has conducted a study in which they stated that India is a home of more than 75 million MSMEs and if the lockdown will go beyond one month 25 percent of them will face closure and it will touch 43 percent, if lockdown will go beyond 2 months. However, its impact will be much negative on the employment situation. As a matter of fact MSMEs are providing employment to more than 114 million people in the country and contributing around 30-35 percent to the Gross Domestic Product. Nonetheless, MSMEs are affected at various

levels with this ongoing lockdown especially Micro enterprises in the services sector are considerably impacted. Moreover, MSMEs engaged in hotel industry, tourism sector and logistics have been witnessing a drastic decline in their business with this covid-19 pandemic. However, MSMEs which are engaged in essential services are still operational but they are unlikely to remain isolated from the slowdown owing to liquidity constraints and purchasing capacity. The MSMEs engaged in consumer goods, footwear, utensils, garments, automotive segments have drastically hard hit by this covid-19. Moreover, the MSMEs, which are dependent on direct imports of raw material such as electronics, pharmacy etc. are facing huge bottlenecks and have already shut down their business and so are the export oriented MSMEs. Nonetheless, the MSMEs sector in India are contributes over 40 percent of India's exports. However, the global recession will put negative impact on the exports of MSMEs in India

Similarly, according to the Confederation of All India Traders (CAIT), which represents 70 million traders in India and majority of them are from MSME sector stated that the chemical industrial sector is expected to take a big hit of Rs 12 crore 90 lakh . Moreover, the Micro, small and medium enterprises sector was already reeling under huge distress, firstly because of demonetisation, then with the poorly implemented of GST and by the prolonged economic slowdown. Now finally, the biggest challenge of COVID-19, which is going to worsen it further. A survey carried out by MSME industry associations in Tamil Nadu reports 44.7 per cent revenue shortfall during the lockdown period. Therefore, it becomes imperative on the part of government and financial sector to develop and implement multiple support systems for the enterprises in this sector.

Conclusion:

Undoubtedly, the Micro, Small and Medium Enterprises have become a cornerstone of Indian economy. This sector is playing an essential role in providing employment generation, entrepreneurship development, and poverty alleviation. Moreover, MSME sector also helps in bringing socio-economic development in India. However, MSME sector in India was already facing problems by demonization and with the implementation of GST in the country. But with this current pandemic of Covid-19, production of goods and services in this sector has been curtailed and this sector has started suffering from the shortage of necessary inputs, which led to supply shock. On the other side decline in the demand of its products due to pandemic has started sickness in this sector, which results job losses, export crisis and also credit crisis in this sector.

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Workplace Bargaining in Small & Medium Enterprises in India: Trends & Practices

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Abstract: *The present paper attempts to explore and describe the existent workplace bargaining practices in Indian SMEs. Small & Medium Enterprises, which have been acclimatised as engines of growth and development in developing economies (Fashoyin, 2006) are governed by informal nature and erratic employment relations practices. Workplace bargaining, especially collective bargaining is observed to be very weak or non-existent due in SMEs (Edwards, Collinson, & Rocca, 1995). Ascertaining qualitative research method like Focus Group Meeting (FGM) the paper intends to highlight the existent trends and practices concerning workplace bargaining in selected Indian SMEs. The findings highlight how the decline in traditional forms of 'collective strengths' as propagated by Marxism is adding more strength and power to the might of the employers. This trend also indicates the shift towards individualistic approach which violates the very notion of democratic participation at workplace resulting in the dying down of the employee voices. The study very specifically highlights the emerging aspects of employment relations in selected SMEs in India.*

Keywords: Small and Medium Enterprises, Workplace Bargaining, Individual Bargaining, Collective Bargaining, Industrial Relations.

Introduction

Small and Medium Enterprises have gained considerable popularity in academic arena in recent years. Significant researches have been carried out (and is still being carried on) to examine and understand SMEs from theoretical as well as empirical perspectives. The SMEs will keep on serving as one of the major interest areas among the academic fraternity owing to significant contribution towards the improvement of economic health of nations by generating employment and giving birth and shape to new forms of work patterns (Storey, 1994; Overell, 1996). But the substantial amount of available literature are confined to understand the financial, marketing or operation related aspects and very little has been carried out to explore the labour, industrial relations or HRM related aspects in the SME sector (Wilkinson, 1999). The changing environment under which SMEs operate offers enough fodder for the researchers to conduct research to understand crucial developments in the field of HRM, IR or employment relations in these enterprises (Kinnie, Purcell, Hutchinson, Terry, Collinson, & Scarbrough, 1999).

SMEs are also governed by workplace vagaries, erratic employment relations practices and diversified workplace bargaining patterns. Curran (1986) identified it as the sector with 'invisible workforce'. Similarly, Edwards (2003) considered the SMEs to be characterised by uneven HR practices performed mainly by economic and social relationships. Ram (1991) claimed the workplace relations in the sector to be informal, intricate and conflicting. Wilkinson (1999) also highlighted the informal characteristic of SMEs. Non-unionism also happens to be an important characteristic feature of SMEs (Dundon, Wilkinson, & Gurgulis, 1999). All these give the employees little scope for employee involvement, little or no consultation and absence of collective voices at workplace in SMEs (Wilkinson, Dundon, & Grugulis, 2007). However, it needs to be

highlighted at this juncture that a substantial amount of researches on SMEs are conducted on developed countries and little literature is available on HRM related practices in Indian SMEs. SMEs in India are regarded as the backbone of the national economy where its contribution to the industrial output is 45% and shares 40% of India's exports, employs 60 million people and creates 1.3 million employment every year (As per Europe-India Business Council). The need to carry such research becomes all the more imperative in the context of developing country like India which is a fecund ground for the growth of SMEs which are highly informal and unorganised in nature. Thus, given the circumstances and informal structure, irregular employment relations and HRM vagaries under which the SMEs operate, it would be interesting to learn the workplace bargaining trends and patterns in India.

Exploring the existing literature: The dominant role played by SMEs towards the achievement of global sustainability and eliminating regional economic balance has well been recognised and appreciated (Ayyagari, Beck, & Demircug-Kunt, 2007). Almost all the economies across the globe are comprised largely of these small and medium enterprises (Cassel, Nadin, Gray, & Clegg, 2002). Due to their high dependence on labour, SMEs serve as one of the major employment generating sectors even in the private sector (Storey, 1994; Saini, 2014). Irrespective of their significant contribution to the economic growth and development of different nations, these SMEs have also been claimed as sweatshops and agencies of exploitation (Rainnie, 1989). Labour, which is the fundamental requirement of these enterprises remains ignored formal mechanisms for labour relations and consultation are missing (Fashoyin, 2006). The workplace relations, specifically in the small enterprises are found to be informal, complicated and diversified with high concentration on exploitative work (Rainnie, 1989; Ram, 1994; Holliday, 1995, Wilkinson, 1999). The collective workplace representation or collective bargaining which serves as the edifice of sound labour management relations are also mostly found to be absent in the sector (Cooke, 2005). Loss of collective bargaining leaves an employee with no voice and this remains one the critical ethical issues as the employee fails to raise his concerns related to wage or other employment related conditions (Buren & Greenwood, 2008). Earlier, the trade unions happened to be the most powerful mechanism of collective bargaining giving voice to employees. But with the decline in trade unions, the collective bargaining power of the employees witnesses a decline. This has made the bargaining a one sided affair where employers impose their conditions of employment.

Cooke (2005) in her study on employment relations in small firms offered very liberated descriptions of how workplace terms and conditions were imposed upon the employees rather being an outcome of bargaining practices. This absence of collective bargaining practices give the employees little scope to organise themselves in order to raise their demands. The trend of collective voice found to be diminishing in Japanese SMEs and employee voice through employees' association is considered detrimental for management (Matsuura & Noda, 2017). The reason why employers negatively perceive collective bargaining practices and employee voice can be assigned to the fact that most of the SMEs are family run. The employers consider themselves to be 'paternalistic' (Wray, 1996). Therefore, there they feel no need for collective bargaining at workplace. In Vietnam, the workers employed in SMEs operating under manufacturing sector had no scope for collective bargaining (Oxfam Research Report, 2016). Even if collective bargaining happens, it is confined to annual leaves or management treatment and not concerned with wage determination. This approach leaves the workers with heaps of grievances which remain unheard. The unions are often in the form of 'yellow unions'. These all give a terrible blow to workplace representation and collective bargaining practices. In the absence of collective bargaining, the workers resort to 'collective bargaining by riots' (Torm, 2020).

The aspects related to employment relations like, collective bargaining, trade union representation etc. in Europe countries has also been well researched. De Troyer & Le Lay (2007) in their study on small and medium sized European enterprises highlighted the existence of weak bargaining practices due to strong presence of familial culture in the enterprises giving little scope for trade unions to rise. Several others also raised their concern on low coverage of collective bargaining in European SMEs (Miller & Mulvey, 1996; Wilkinson, 1999; Kirton & Read, 2007). Sticking to the theory of 'Small is Beautiful' (Bolton, 1971), little or no incidents of conflicts and strikes indicate towards the little need for employee presentation in small enterprises (Dundon et al, 1999). Miklos et al (2006) in their study on SMEs in Central and Eastern Europe highlighted on the relationship between the size of SMEs and the coverage of collective bargaining. Their study indicated that with increase in the number of employees in SMEs, the coverage of collective bargaining also increases. It must be kept in mind that in Europe the SMEs are determined on the basis of headcounts. This clearly pinpoints that numbers play a vital role in determining the role of collective bargaining in SMEs. Since the numbers are kept low in SMEs there is weak presence of this mechanism. However, individual bargaining plays a dominant role in majority of SMEs in countries like Bulgaria and Hungary. Harney & Dundon (2006) in their study on Irish SMEs found the disapproval of collective bargaining practices as it is considered to be against the employers' prerogatives. The employers are found to be promoting HR practices to suppress collectivism of the workers. Non-union representatives are invited to speak on behalf of the workers giving rise to the individualistic approach to collective bargaining. This has not only declined union strength but also mitigated the employee voice in SMEs in Ireland. Miller (2013) in his study on service in small firms in United Kingdom showed the linkage between union presence and bargaining preferences. Where the trade unions were strong the workers preferred collective bargaining and vice versa. McBride (2006) also highlights the trend of individual bargaining although she also argues the existence of collective bargaining. These studies very clearly indicate that the bargaining preferences are closely linked to the existence or non-existence of trade unions in SMEs.

Several researches have been carried out on Indian SMEs. SMEs in India have well been defined by the Micro, Small and Medium Enterprises Development Act, 2006. The Act defines SMEs as those enterprises in form of proprietorship, Hindu undivided family, association of persons, co-operative society, partnership or undertaking or any other legal entity, by whatever name called, engaged in production of goods pertaining to any industry specified in the first schedule of Industries Development and Regulation Act, 1951 & other enterprises engaged in production and rendering services, subject to limiting factor of investment in plant and machinery and equipment respectively as follows. Under manufacturing sector, any enterprise will be called Small Enterprises, if investment in plant and machinery is more than twenty five lakh rupees or 2.5 million but does not exceed five crore rupees or 50 million. If the investment in plant and machinery is more than five crore/50 million rupees but does not exceed ten crore rupees/100 million, it will be called a Medium Enterprise. Under service sector, any enterprise investing more than ten lakh rupees/one million but does not exceed two crore rupees/20 million for plant and equipment will be known as Small Enterprise. Whereas, any enterprise investing more than two crore rupees/20 million but not exceeding five crore rupees/50 million will be considered as Medium Enterprise (MSMED Act, 2006, page 5). The Indian SMEs are engaged in multifarious activities offering diversified range of products and services with high dependence on labour. Although researches on SMEs in India started a bit late as compared to Western world, but these are mostly confined to exploring the finance, policy or marketing

related dimensions. But the aspects or concerns related to the human resource and industrial relations in the sector has largely remained ignored. The vast spread of the sector makes it a real herculean task to conduct research in all the spheres of the sector. The labour camouflages also make it very difficult to explore and examine the labour related patterns and practices in the sector. The reasons why sufficient literature on human resource management or industrial relations in the sector is missing can be attributed to the nature of Indian SMEs which are largely unorganised, informal and unregistered (around 95 percent) in nature (Recommendation Report of Inter-Ministerial Committee for Accelerating Manufacturing in Micro, Small & Medium Enterprises Sector, Ministry of MSME 2013, p. 18). The report highlights their contribution to the manufacturing sector to be around 40 percent which very significantly highlights the vital contribution of the sector towards the economy of the country. Still the sector lacks quality literature on worker related issues. However, there always remains a silver lining amidst dense cloud of despair and pessimism. Researchers have started taking keen interest in the vital HR or IR related issues in the sector. Singh & Vohra (2009) while studying HRM in SMEs in India pinpointed the dominance of employers due to the high level of in formalization in the sector. The close relationship between employers and workers promote individual bargaining which gives little scope for workers to bargain in real sense. The little presence of trade unions also has weakened the collective bargaining in the sector. But their study does not specify collective bargaining trends in SMEs. The Indian SMEs are safe haven for workers with low skills and little education. As such they have little power to negotiate for wages or other related issues as they are prone to job insecurity which makes them easy to remove (Gross & Kharate, 2017). Ratnam (1999) also has discussed the declining trend of collective bargaining in the unorganised sector in India due to the decreasing influence of trade unions. As the SMEs enjoy labour and operational flexibility, absence of HRM function happens to be a natural outcome (Storey, 1994). The study by Srimannarayana (2006) on small firms in India focussed more on HRM functions which unfortunately find little importance in the SMEs. Collective bargaining which is the most strengthening weapon in the hands of workers to fight against the might of the employer happens to take a skip in the study. Ghosh (2010) in his study on collective bargaining and trade unionism pinpointed the linkage between collective bargaining and capital structure of the firms. Collective bargaining practices seem to exist more in larger firms where the trade unions resort to claim their share in the profits. But this trend is different in SMEs and specifically the small enterprises where the focus is more on surviving in the competitive market. Under such conditions, collective bargaining may take different form. Bisht (2010) in his study on IT industry observed the perspectives of employees on collective bargaining and trade unionism. Although focussing on organised sector which falls outside the purview of SMEs, the study is instrumental on the significance of understanding employees' perspectives on aspects of collective bargaining. The employees in the study emphasised on the need for collective bargaining in the sector to improve their working status and resolve their work related concerns. Studies to understand and examine workers' perspective on collective bargaining in SMEs have largely remained absent. It will be interesting to see how the workers in the SMEs offer their preferences concerning collective bargaining. The mechanism of collective bargaining has been given key considerations in India's industrial relations policy (Saini, 1983) and its potential to restrain disputes and conflicts have well been recognised. But considering the small nature of SMEs where the relation between employers and workers are informal in nature, it will be interesting to see the extent of collective bargaining practices in SMEs, if they exist at all. The upcoming section identifies the research questions which the authors intend to explore and examine. With respect to the research questions appropriate research objectives have been developed to gain fruitful result of the research.

Research Objectives: To keep the research precise and meet the objectives of the research within the stipulated duration, the author was primarily confined to achieving two main research objectives:

1. To describe the existent patterns of workplace bargaining trends in selected SMEs in India.
2. To explore the indigenous workplace bargaining practices in selected SMEs in India.

Research Methodology: The paper attempts to describe and explore the existent workplace bargaining trends and practices in selected SMEs in India. Descriptive research design has been adopted for the present research as the aim is to identify the characteristics, trends and practices of workplace bargaining practices in Indian SMEs. Qualitative method like Focus Group Meeting (FGM) has been ascertained to collect data which, thereafter, have been analysed and presented in descriptive form. Focus Group Meetings (FGM) have been ascertained to explore indigenous workplace bargaining practices in selected SMEs in India. As in-depth discussion was required to obtain insights regarding the newly emerging workplace bargaining practices, FGMS are best suited for the purpose as FGMS help in getting serious reflections on a particular subject.

As far as the question of selection of enterprises is concerned, a total of fifteen enterprises belonging to three sectors like the Rice Mill, the Handloom, and the Hotel sector have been selected. The Rice mills have been selected from the district of West Bengal which as one of the largest concentration of rice mills in India. The handloom sector and the hotel, specifically the budget hotels have been selected from Varanasi or *Banaras* situated in the state of Uttar Pradesh. Varanasi has also established its place as one of the main centres of handloom industry on the world map since ancient times. Being a tourist place, Varanasi also attracts millions of tourists every year which makes it one of the main sought after destination for hoteliers in India. These factors offer enough reason for selection of the sectors along with the place in the study. To identify the enterprises which come under the purview of small and medium enterprises, the definition offered by Micro, Small and Medium Enterprises Development Act, 2006 issued by the Government of India served as the obvious criteria for the selection of enterprises. Firstly, enterprises which come under the purview of SMEs have been identified. Thereafter, relying on snowball sampling, the author accessed the enterprises to conduct the Focus Group Meetings. Snowball sampling, being a technique under convenient sampling, uses personal references and acquaintances to access information and data. As conducting Focus Group Meeting takes plenty of time, the author restricted to only five enterprises from each sector for better comprehension of the results. Thus, in total 15 enterprises served as the sample size. The author during the FGMS acted as the moderator and facilitated the employees to discuss and freely offer their views on various aspects of workplace bargaining in the selected enterprises. A semi structured questionnaire including questions related to patterns of workplace bargaining in enterprises, preference for collective/individualistic bargaining, way of workplace interaction in enterprises etc was used for reference purpose during the FGMS. An attempt was made to collect as much responses of the employees as possible from the selected enterprises. The outcome of the Focus Group Meetings (FGM) has been discussed in the upcoming section.

Discussions: The Focus Group Meetings held in previous section highlighted the major trends and practices related to workplace bargaining in the selected SMEs in India. In the Rice Mills, the workplace bargaining was more or less bipartite in nature due to the curbing of trade union influence after change in political power which took place in 2011. Previously while the trade unions can very assertively dictate their terms of reference, now the balance of power has shifted more towards the employers where they have more say in all the matters

related to workplace issues. Earlier while the trade unions used to approach the employer, now the same is done by the employee individually. During the FGMs the employees pointed out that in case they try to approach the management in a collective manner, it is seen by the employer as sign of employees' unionising efforts which often result in victimisation of the employees in future. However, the employees who joined during the period after the political change preferred individual bargaining as in their views approaching the employer in an individualistic manner may help them getting their grievances addressed in an expedite manner. This practice of individual bargaining is known as 'Gentleman's Agreement' where both the parties work come together at the enterprise level to resolve their differences and make workplace more productive and healthy. But one time during the year there is prevalence of tripartite bargaining practice when all the three parties i.e. the employers' association, the trade unions and the government agencies in the form of Deputy Labour Commissioner, Assistant Labour Commissioner come together to discuss the Bonus related issue before the festive season of *Durgapuja*. Thus, a district level negotiation takes place and is implemented accordingly.

In the handloom sector, the workplace bargaining is found to be bipartite in nature owing to the nature of enterprises being proprietary in nature. There is no existent of collective bargaining practices. Individually the workers and the owners discuss the issues and try to redress them as early as possible. Although several trade unions exist in the sector, they are very much fragmented with little membership base. The workers are also reluctant to join trade unions as they think that the owners do enough to take care of their grievances and complaints. The wages are determined at enterprise level or at the locality level.

In the hotel industry, the trend is also found to be towards individual bargaining practices. Interestingly, the presence of employees' association in the sector is absent. The employers are organised to a large extent. As such, they are in a position to implement their terms and conditions upon the employees. Also, as the employees employed in the sector mainly have little or no skills, they are not in a position to bargaining very strongly. Workforce is abundant in the sector. All the terms and conditions are unified in a bipartite manner with employers or the managers having more say in the negotiation process.

An interesting finding in the context of workplace bargaining in selected SMEs, specifically in the Rice Mills and Handloom sector was the existence of '*sardars*' who played a crucial role when it came to bargaining with the employers. These '*sardars*' are found to be existent in the Rice Mills and the Handloom sector where they have substantial influence upon the employees or workers employed in the sector. Employees or the workers in some respect are dependent on these '*sardars*' for their job and livelihood. At the same time the employers also dependent on these '*sardars*' as the availability of workers is very much dependent on these '*sardars*'. During the times of bargaining, these '*sardars*' have very crucial role to play. Also, the '*sardars*' have to strike a balance between meeting the demands of both the parties. Both the sides are found to be equally dependent on these '*sardars*' during the bargaining process.

Conclusion and Recommendations

Indian SMEs are largely informal in nature. With this characteristic of informality, there is decrease in power of employees when it comes to bargaining at workplaces. Also, there is little influence of trade unions which can contribute in a fruitful manner towards the cause of the employees. These all make bipartite relations one sided in SMEs in India. Policy initiatives must be taken to bring SMEs under formal category so that appropriate state

apparatus can be introduced to maintain a parity of power between the two parties when it comes to bargaining. During the study, it was found that some NGOs were playing a critical role in advancing the issues of wage and social security issues to the employers. Thus, suitable initiatives can be taken in this direction as well where registered NGOs can be authorised to play the role of 'bargaining agents' in such enterprises. These initiatives may help to overcome the workplace bargaining related issues in the SME sector in India.

The present study highlights the bargaining practices at workplace in selected SMEs of India. The study pinpointed how the workplace bargaining strategies are shifting towards individualism due to the decreasing membership and strength of the trade unions. The study also showed how the '*sardars*' are emerging as substitutes of trade unions in some of the sectors. The present study offers significant light to carry further study in this direction. More research needs to be carried out in enterprises belonging to the service sector. With inclusion of more enterprises in the further studies, appropriate workplace bargaining models can be developed to prepare suitable bargaining machineries in Indian SMEs. Cross- country studies in this direction will also be a welcome step by the researchers.

The study will facilitate the future researchers to carry out a detailed study combining the two sectors and identify and develop a unified model of employment relations applicable to every enterprise. Further, the present research offers the scope to elaborate on the role of 'emerging actors' as identified in previous sections on sector-wise studies. This will facilitate the further improvisation of Dunlop's model of IRS based on which a more reliable model of ERS can be evolved. The study will also help the researchers to study the findings from a cross-country perspective for the identification of emerging employment relations practices applicable to all countries in a uniform manner.

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Gender and Self-Efficacy: An Empirical Study of Banking Sector in Union Territory of Jammu and Kashmir

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***Abstract :** Self-Efficacy is a recent advancement emerged in the field of Human Resource Management and can be practically applied in business organizations worldwide in order to ensure organizational effectiveness and gain competitive edge. It is the belief of individual in his/her abilities to perform a specific task. It has many implications for organizations and is related with various job outcomes viz: job satisfaction, organizational commitment, profitability, success and organizational change. Therefore, keeping in view the importance of self-efficacy in today's competitive environment, an attempt was made towards investigating the gender differences that exist across the varied dimensions of self-efficacy viz- confidence, command, adaptability, personal effectiveness, positive attitude and individuality. The study was conducted among 417 bank employees' (clerical and managerial staff) working in different branches and administrative offices of four public and private sector banks namely: SBI, PNB, JKB, and HDFC operating in the union territory of J&K. The data was collected through well-structured questionnaire among the sample respondents which was then analyzed and interpreted using statistical tools viz- mean, standard deviation and T- test. The results of the study revealed that there exists a significant difference between perception of men and women on command, confidence and individuality. On the other hand, no significant gender differences were obtained on the perception of adaptability, personal effectiveness and positive attitude. Further on the basis of empirical evidence, it has been suggested that bank authorities need to take due care of the personal traits while recruiting its human resource in order to ensure their operational effectiveness in particular and organizational effectiveness in general.*

Keywords: Gender, Gender differences, Human resource, Organizational effectiveness, Self-efficacy.

Introduction: Human resource is a crucial and critical factor in an organization. It acts as a catalyst in driving other resources viz- money, machinery, methods and thus increases their efficiency, economy and effectiveness. Human beings are most unpredictable and difficult to control. However, if they are properly managed they can yield wonderful results which no other resource can provide. It is the people in an organization that carry out many important work activities. This requires viewing people as an important asset of an organization. Hence, keeping in view the importance of human resource, it is imperative for an organization to develop employee's skills and abilities. For that, the managers and human resource professionals must work together across all levels of an organization. Human factor is considered as the central point in the psychology of management. The psychological aspect of recruitment and training therefore, need to be guided by revealing of necessary personal characteristics, qualities and abilities of the person for the successful performance. This new approach explores the psychological capacities and strengths of the positively oriented human resource for improving the organizational and personal performance and thus,

achieving the organizational success. That is why industrial psychology has gained wide acceptance these days because it is based on an assumption that every person is different from one another (Turner et al, 2002).

Self-efficacy is one of the most important positive psychology resources- commonly recognized in the field of organizational behavior. It can be described as a function of self-beliefs with which individuals can accomplish a task. Thus, it can be said that high perseverance that is associated with self-efficacy will lead to increased performance and productivity. It is on the basis of efficacy beliefs that people choose what goal challenges to undertake, how much effort to invest in the endeavor, and how long to persevere in the face of difficulties. Beliefs of self-efficacy shape whether people attend to the opportunities or to the impediments that their life circumstances present and how formidable the obstacles appear. The higher the people perceived efficacy to fulfill educational requirements and occupational roles the wider the career options they seriously consider pursuing, the greater the interest they have in them, the better they prepare themselves educationally for different occupational careers and the better their staying power in challenging career pursuits.

Although relatively unexplored, the construct of self-efficacy has many implications for organizations. Empirical research reveals that self-efficacy is positively related with many organizational relevant variables- job satisfaction, organizational commitment and preparedness for organizational change. It leads to effective problem solving followed by increase of positive emotions. A low sense of self efficacy is associated with negative emotions and helplessness. People with a weak sense of self efficacy avoid challenging tasks and believe that difficult tasks and situations are beyond their capabilities, focus on personal failings and negative emotions, and quickly lose confidence in personal abilities. Previous literature has revealed that researchers have studied self-efficacy across the following dimensions viz:

- ❖ **Confidence:** A confident work force is a gratifying workforce. Employees, who have confidence in their own ability are self-motivated, have self-esteem, willing to take risks and are more likely to work through initial setbacks (Bandura, 1994).
- ❖ **Command:** Pethe et al. (1999) defined command as the sense of ascendancy over the situation. Adequately commanding the work situation is helpful for fully immersing and dedicating oneself to the task at hand.
- ❖ **Adaptability:** Competitive environment is characterized by unprecedented and impulsive changes. Therefore, employees need to be agile, dynamic and adaptive learners to quickly adjust with the new challenges (Svenja, 2008).
- ❖ **Personal Effectiveness:** Personal effectiveness means an individual may perform poorly, adequately or highly with the same set of skills depending on the beliefs they hold about their capabilities in given situation (Bandura, 1997).
- ❖ **Positive attitude:** Employees with the same level of competencies and skills are likely to be more productive and efficient, if they have a positive attitude towards work, and they will feel connected, committed and invested in the success of the organization (Linda, 2013)
- ❖ **Individuality:** Richa et al. (2013) stated that independence for decision making and setting performance standards are a most significant factor providing employees with autonomy and decision making authority in their work area with requiring managerial approval in every instance which help to increase their confidence and control over work situations and would hence lead to more dedicated efforts from them.

Review of Literature

The concept of self-efficacy was first proposed by Bandura & Nancy in 1977. It refers to one's perceived capabilities to execute the courses of action, with emphasis placed on performing skills rather than possessing skills, to achieve a given mission (Bandura 1986). People with high levels of self-efficacy set for themselves challenging goals and maintain strong commitment to them. They sustain their efforts in the face of failure. Recovery after failure is quick, attribute failure to insufficient effort or acquirable knowledge and face threatening situations boldly. Self-efficacy leads to effective problem solving followed by increase of positive emotions. A low sense of self-efficacy is associated with negative emotions and helplessness (Schwazner, 1992). Collins (1982) found that sense of efficacy shapes casual thinking. High self- efficacy people attribute failure in difficult task to insufficient efforts where as those with low self-efficacy attributed it to deficient ability. Rokeach (1968) and Nisbet & Rose (1980) argued that human beings take their beliefs very seriously and even fuse them with their own identity. Failure in an area where one has a very high sense of efficacy may just be easily interpreted as failure of self rather than lack of effort. Empirical research reveals that self- efficacy is positively related with many job outcomes such as organizational commitment, job satisfaction, and preparedness for organizational change (Schyns, 2004; Schyns and Collani, 2002). Further, it has been found that empirical studies of self-efficacy have yielded several consistent findings. For example, self-efficacy is associated with work-related performance: life insurance sales (Barling & Beatite, 1983), faculty research productivity, coping with difficult career-related tasks (Stumpf et al 1987), Career choices (Lent et al., 1987), learning and achievement (Campell & Hackett, 1986; Wood & Locke, 1987), and adaptability to new technology (Hill et al., 1987).

Alan (1994) studied the interaction of adults in stressful situations and found that those reporting high amounts of self-efficacy were better able to cope with the demanding and stressful conditions that are commonly found in the work environment. On the other hand, those who reported low levels of self-efficacy found themselves highly stressed and frustrated at their work which lead to decreased productivity and increased signs of depression and instability. It was also found that the people who had a history of mental illness were much more likely to have low levels of self-efficacy even if their mental episodes were not recent. These findings posit that self-efficacy is closely related to mood and emotional states. Self- efficacy affects behavior in different ways: firstly, it influences choice of behavior. People are likely to accept the tasks in which they feel confident and competent and avoid those in which they do not. Second, self-efficacy affects an individual's thoughts and emotional reactions. People with low sense of self-efficacy may believe that things are tougher than they really are. Thirdly, self-efficacy may help determine how much effort people will expend on an activity and how long will they persevere (Pejares, 2002).

Objectives of the Study

The following are the objectives of the study:

- ❖ To measure the level of self-efficacy among the bank employees.
- ❖ To examine whether self-efficacy is independent to the gender exhibited by the bank employees.

Hypothesis of the Study

The following are the hypothesis of the study viz-

- ❖ Confidence is independent to gender exhibited by bank employees.

- ❖ Command is independent to gender exhibited by bank employees.
- ❖ Adaptability is independent to gender exhibited by bank employees.
- ❖ Personal effectiveness is independent to gender exhibited by bank employees.
- ❖ Positive attitude is independent to gender exhibited by bank employees.
- ❖ Individuality is independent to gender exhibited by bank employees.

Research Methodology

The present study is empirical in nature in which the gender differences have been studied across the varied dimensions of self-efficacy among public and private banking employees in union territory of J&K. Further, the simple random sampling technique has been used to collect a data from a sample of 417 clerks and managerial staff working in different branches and administrative offices of 4 public and private banks namely- SBI, PNB, JKBank Ltd and HDFC operating in the state of J&K. It is imperative to mention that in order to measure self-efficacy across its different dimensions; the scale developed by Dhar et al. 1999 has been used. Responses were recorded on a 5 point Likert scale, where 1= strongly disagree, 2= disagree, 3= neither disagree nor agree, 4= agree and 5= strongly agree. Apart from primary data, secondary data has also been used in order to fulfill the aim of the present study- journals, national and international publications. In addition, statistical package for the social sciences (SPSS version 20) was used for performing statistical analysis viz- descriptive statistics (mean and standard deviation) and T- test in order to assess the level of self-efficacy and gender differences across the varied dimensions of self-efficacy.

Results and Discussions

The data collected has been analyzed and interpreted with the help of relevant statistical tools and techniques viz- mean, standard deviation, and T-test. Various tables (1 to 7) incorporated at the end have best illustrated the results of the study. Table 1 shown at the end has represented the magnitude of an acumen or perception of bank employees' responses under study on self-efficacy. It exhibits the perplex picture of the phenomenon with respect to its various dimensions viz- confidence, command, adaptability, personal effectiveness, positive attitude and individuality. Further, tables from 2 to 7 have exhibited the gender wise comparisons for self-efficacy across its various dimensions and the interpretation of which is mentioned below:

1. Confidence and Gender: Table 2 offers a relative assay on gender basis for the confidence. The composite mean scores reveal that both types of respondents have high level of confidence. It was also interpreted from the results that females are able to work more independently than males. However, overall it was revealed that males have colossal level of confidence as compared to their female counterparts. To test the significant difference t-test was applied and the obtained value of $t (=3.04, P<0.05)$ indicates that significant difference exists. Therefore, hypothesis no 1 of the study was rejected. On the other hand, the literature provides a substantial amount of evidence that gender is significant variable in understanding differences in confidence (Lent & Hacket, 1987; Schleckler & Neil, 1988). Jones et al., (2006) also affirms that the level of confidence is found to be different between males and females. The results are supported by the studies of Paulette, 1986; Gupta & Sawhney, 2010; Jadhav, 2013 who found males perceive more confidence than females. The probable reason held may be that female arduousness are always noticed by the male counter parts, which create some kind of discomposure that ultimately leads to diminishing their confidence level. However, Bernard et al. 2000 in their study reported no significant difference on the perceived level of confidence among bank employees. Hence, stand in contrast with the findings of the present study.

2. Command and Gender: Table 3 depicts allusive picture of command insight of males and female bank respondents. Evaluation of overall composite mean scores accustoms that males have eminent level of command as compare to female respondents. To test the significant difference t-test was applied. The obtained value of $t (= 1.975, p < 0.05)$ indicates that mean difference exists. Therefore, hypothesis no. 2 was rejected. The results are by and large supported by the study of Gupta & Sawhney, 2010 found males perceive high level of command than females, because males are primarily considered censurable for performing occupational role. The results are also supported by the study of Jadhav (2013), who found that males have high command than females, but the difference was not significant. The reason, behind these findings may be attributed to the fact that males in our society are more dominating as compared to females. They are brought up in the manner that they are taught to be more despotic, so giving command becomes the basic integrant of their personality which also reflects in their work place.

3. Adaptability and Gender: Table 4 offers allied profile of respondents based on gender. An appraisal of combined mean scores augured that both males and females have eminent level of adaptability. To test the significant difference, t-test was employed and the obtained value of $t (= 0.04, p > 0.05)$ indicated that there exists the insignificant difference, which is also evident from the respective mean scores, that are almost same. Therefore, hypothesis no 3 was accepted. The result of the study was also supported by Gupta & Sawhney, 2010 who found no difference with regard to the level of adaptability between males and females. The results are partially supported Jadhav (2013), who stated that females have high level of adaptability as compare to males but reported insignificant difference between males and females. The apparent reason may be that bank employees have to necessarily remain adaptive to change due to nature of job. They are provided with necessary training and instructions to keep them adaptive and updated.

4. Personal Effectiveness and Gender: Table 5 depicts an allusive picture of personal effectiveness of male and female respondents. Composite mean scores for male respondents are 4.09 compares to 3.99 of female employees, which accustom that male employee, have comparatively more personal effectiveness than females. To test the significant difference, t-test was applied and the obtained value of $t (= 1.47, p > 0.05)$ reveals that significant difference does not exists. Therefore, hypothesis no 4 was accepted. Out results are supported by Jadhav (2013), who reported that, males have more personal effectiveness than females, but the difference was insignificant. The reason may be that in spite of all progressions and change of the society, family is still considered the first priority of women, and work for males and the reason for insignificant difference may be attributed to the fact that female are considered multitasking i.e., they deal with multiple spheres of life at a single time that increases their effectiveness. However, contradictory findings have shown that females perceived more personal effectiveness than males and the difference was significant (Gupta & Sawhney, 2010).

5. Positive attitude and Gender: Table 6 depicts an allusive picture of positive attitude insight of male and female bank employees. An appraisal of composite mean score for female employees is 3.97 in comparison to composite mean sores of 4.00 of male employees. Results reveal that although both the respondents have moderate level of positive attitude but the level of female employees is slightly higher than males. To test the significant difference between the composite means, T-test was applied and the obtained value of t-value ($= .384, p > 0.05$) indicated that the difference is insignificant. Therefore, hypothesis no 5 was accepted. It can be held that

both male and female respondents set targets more than set by their banks and both the employees have the ability to perform well in any situation that may come up at their workplace. Results of the study are by and large supported by Gene (2014) who stated that women have more social and personal pressures than men. This affects their ability experience and they need to become good employees and also affects their ability to think optimistically. Our results are supported by the study of Jadhav, 2013; Gupta & Sawhney, 2010 who found that although males have higher levels of positive attitude but the difference found was insignificant.

6. Individuality and Gender: Table 7 displayed allusive picture of individuality insight of males and female bank employees. The composite mean scores for male employees are 3.96 and for female are 3.70, which clearly reflects that male employees give their best in an unsupportive environment and are able to work better even without the support of peers and superiors as compare to female employees. To test the significant difference t-test was applied, and the obtained value of $t (=2.64, p<0.05)$ revealed that significant difference exists. Therefore, hypothesis no 6 was rejected. Our results stand in line with the study done by Jadhav (2013) who measured the impact of gender on the perception of individuality and reported that males and females differ significantly on individuality. Further, Gupta & Sawhney, (2010) have also supported the results of our study revealing that males have more individuality than females. The probable reason for such significant difference may be that banking sector is still male dominating where female employees usually feel dependent for their help in execution of new change and challenge. Studies have found that female employees hesitate to face technological changes as compared to males (Seymour and Hewitt, 1997), and that changes frequently occur in banking sector.

Conclusion

The present study explores gender differences across the six dimensions of self-efficacy among the bank employee in the state of Jammu & Kashmir. The data was collected from 417 employees of two public and two private sector banks. In order to address the gender differences, t-test was conducted to mark a significant demarcation in the employee's level of self-efficacy. As it is evident from the inspection of tables (see tables 2 to 7) at the end, following dimensions of self-efficacy viz- confidence, command, and individuality were found to be perceived more by males as compared to female counterparts, while on the other hand, no significant gender differences were obtained on the perceptions of adaptability, personal effectiveness and positive attitude. Therefore, on the basis of empirical evidence it is to be suggested that authorities need to ensure due care of the personal traits while recruiting its human resource for their operational effectiveness in particular and organizational effectiveness in general.

Further, it is imperative to mention that banking sector is one of the busiest and technology based sector. Employees are expected to remain updated with information and technological knowhow. They have to work according to said instructions, and because of the huge flow of activities employees need to be as quick and accurate as possible. It was also seen that performance of the employees in banks is continuously monitored not only by his/her superiors but also by the customers itself. During the survey it was observed that if there causes any kind of delay or inefficiency on the part employee, such customer immediately complains to the concerned authority and his/her inefficiency and inability is brought into notice. This causes threat among employee, firstly because his/her performance is directly or indirectly affected by these events and secondly, he won't enjoy much respect among colleagues and friends in bank. This kind of environment builds sense of alertness, improvement

and learning processing in the minds of employees, and need for continuous growth and development is generated which ultimately increases the self-efficacy level of employees. It was concluded that overall all the bank employees were found to have high levels of self-efficacy.

During the study, it was also found that female employees have low level of confidence, command and individuality as compared to their male counterparts. It is because females face continuous discouragement and low recognition in the society as compare to males. Female bank employees complain that their difficulties and mistakes are usually noticed by the males counter parts, who then continuously exaggerate these things for long time and comment on the women's lack of self-confidence and inability. This kind of environment creates some kind of fear in their (females) minds and leads to disappointment. This is also the reason female employees limit their career growth aspirations because they are pushed to believe that they lack capabilities. But there was the exception with regard to the positive attitude dimension of self-efficacy, because most of the female employees opt to do the job for financial independence and restrict their growth and development due to above mentioned cause, hence they are satisfied with what may come in terms of salary and incentives without facing difficulties and usually deny the tough and hectic jobs. With the result very less negative ideas are cultivated in them as compare to their male counterparts, who have more responsibilities than females in banks and are more occupied with the daily affaires of their family, and most of them have to work very hard just to earn bread and run family expenses, while as most of the female employees spend their salary in dressing, luxury items etc.

Suggestions

On the basis of results found, the following suggestions have been formulated for the banking industry- Banks should design the training mechanism according to the gender differences of the bank employees. For example does the profile of a male differ from that of female employee? Like an average male and female mind is of a slightly different character, men tend to be better at analyzing system (better-systemizes), while women tend to be better at reading the emotion of other people (empathizers). Female employees should be given special attention and should be encouraged that they do not have fewer abilities than male counter parts and man is not standard of measure. In order to enhance self-efficacy among female employees more emphasis should be laid on goal clarity. On the other hand, males should be roasted as frontline employees based on the results found.

Limitations

The current study has investigated the level of self- efficacy among banking employees with regard to only one demographic characteristic- gender and other demographic variables viz- age, qualification, experience, sector have been excluded. Moreover, the present study is confined to banking sector which limits its scope for generalization.

Illustration of Tables

Dimensions	N	Mean	Std Dev
Overall self-efficacy	417	4.02	0.60
Confidence	417	3.98	1.08
Command	417	3.99	1.01
Adaptability	417	4.25	0.84
Personal effectiveness	417	4.04	0.92
Positive attitude	417	3.87	0.67
Individuality	417	3.98	1.12

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I am able to make contribution to significant decisions.	4.03	0.95	3.62	1.11	3.04	.003*
I am able to make impact on others.	4.08	0.92	3.62	0.96		
I am able to do my work independently.	4.07	1.57	4.12	0.84		
I am able to work effectively even under the pressure of deadline.	4.04	0.94	3.92	1.05		
Composite mean Score	4.06	0.94	3.82	0.69		

Table 2. Gender wise comparison of Confidence

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I am able to understand unforeseen situations at my work place.	3.65	1.12	3.40	1.13	1.975	0.04*
I am able to develop my resources at my work place.	4.16	0.89	4.11	1.03		
I can develop skills required for tasks as and when needed.	4.13	0.93	3.93	1.04		
Composite mean Score	3.98	0.79	3.81	0.81		

Table 3. Gender wise comparison of Command.

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I adjust quickly to challenges that come in my work.	4.23	0.81	4.39	0.81	0.04	0.964
I adjust quickly to challenges that come in my work.	4.25	0.79	4.25	0.88		
No matter what comes my way in my work, I am able to handle it.	4.29	0.83	4.11	0.93		
Composite mean Score	4.26	0.68	4.25	0.80		

Table 4. Gender wise comparison of Adaptability

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
When confronted with difficult task, I am willing to spend whatever it takes to accomplish.	3.87	1.18	4.05	0.81	1.47	.140
I am aware of my strengths and I continuously develop them to suit the task at hand.	4.20	0.71	4.14	0.82		
I believe in continuous improvement in my performance.	4.10	0.77	4.00	0.87		
I take up tasks that utilize my skills.	4.20	0.91	3.80	0.96		
Composite mean Score	4.09	0.65	3.99	0.58		

Table 5. Gender wise comparison of Personal Effectiveness

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I always set targets higher than those set by my work place.	3.80	1.15	3.64	1.137	0.384	0.701
I am able to perform well in any situations that may come up at my workplace.	4.14	0.75	4.36	0.885		
Composite mean Score	3.97	0.79	4.00	0.785		

Table 6. Gender wise comparison of Positive Attitude

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I continue to put in my best in an unsupportive environment.	3.96	1.06	3.82	1.10	2.63	0.009*
I am able to perform well in the absence of encouragement from my superior and support from my colleagues.	3.96	1.15	3.58	1.19		
Composite mean Score	3.96	0.93	3.70	0.98		

Table 7. Gender wise comparison of Individuality

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Submission Guidelines

Submission and Overall Format

The manuscript should have a Title Page, Abstract with Key Words, Introduction, Material and Method, Results and Discussions, Conclusions and Acknowledgment followed by references.

- Manuscript length should be between 4000-5000 words including figures and tables, typed in double – space and printed in 12 point Times New Roman font on 8.5” x 11” (A-4) size paper with 1.5 inch margin on all four sides. All pages should be numbered consecutively.
- The cover page should contain title of the paper, name of the author(s), official address, contact address, phone number and e-mail address.
- Papers are processed through a blind referral system by experts in the subject areas. To ensure anonymity, the writer's name, designation and other details should appear only on the first page along with the title of the paper and should not be repeated anywhere else.
- Abstract of not more than 200 words outlining the purpose and scope of the paper in a single paragraph should be submitted. The abstract should explain why the reader should consider these results important. Key words are to be mentioned at the end of the abstract.
- Number (in Roman Letters) and caption all exhibits, charts and tables. The number of tables and figures should be kept to essentials, recommended number is 2- 3. Sources of the data should be given below each table.

Content Guidelines

- Use British spellings (rather than American): universal “z” in 'ize' and 'ization' words.
- Use 'twentieth century', '1980'. Spell out numbers from one to nine, 10 and above to remain in figures. However, for exact measurements use only figures (3km, nine per cent %). Use thousands and millions (e.g., not lakhs and crores)
- Use single quotes throughout. Double quotes only to be used within single quotes. Spellings of words in quotations should not be changed. Quotations of 45 words or more should be separated from the text and indented with one space with a line space above and below.
- Notes should be numbered serially and presented at the end of the article.
- Always use internationally accepted signs and symbols for units, SI units.
- Genus and species names should be in italics.

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