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Impact of Organizational Injustice and Leader Reward Behavior on Job Satisfaction of Employees

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Abstract

The aim of this paper is to find out the effect of leader reward behavior and organizational injustice on the job satisfaction of employees. The paper intends to seek a reason behind the undesired behavior of employees, which are quite common among the working class of both public as well as private organizations of Pakistan. This particular analysis is constructed by floating designed questionnaires in the Telecom Industry of Pakistan; particularly in the organizations (Mobilink, Telenor, Ufone, Warid, & Zong) operating in twin cities. Statistical software SPSS has been used to interpret the results gathered from 229 respondents. Additionally, a strong correlation is found between the variables depicting a reliable strength of the research relationship. The study would be useful for top managers who develop strategies, supervise employees, and might face difficulties in handling issues related to workers in the workplace. It is limited to telecom industry of Pakistan only; however the similar relationship can be tested upon different industries across the country.

Keywords: Organizational Injustice, Leader Reward Behavior, Job Satisfaction.

Introduction

The most valuable asset of an organization is its employees; their behaviors mark a major difference on the workplace. Management is bound to keep an eye on the working of its employees to keep them on the right and productive track. As Alias, Rasdi, Ismail, and Samah (2013) explained that human resource professionals are motivated to find solutions to destructive behavioral outcomes of employees in order to increase job satisfaction. So, with the help of this document, supervisors can fill the gap between employee attitudes. The objective is to underline the importance of positive attitude of leaders and justice towards employees.

Jackson, Rossi, Hoover, and Johnson (2012) points out the need of expanding the knowledge of relationship between rewarding behavior of a leader and consequent behavioral outcomes of employees, such as deviance, creativity, and satisfaction. Moreover, Nasir and Bashir (2012) in their research have emphasized to find the relationship between organizational injustice and employee behavior in the private sector organizations of Pakistan as it conducted research on the private sector only. For that reason, the study intends to draw attention on the employee behaviors and factors that encourage such activities as it is considered destructive to the organization and its well-being.

Literature Review

Organizational Injustice

Organizational justice in its literal meaning is 'just distribution of organizational outputs'. As a concept, it means rationalization of employees by the management at the workplace, i.e. the amount of input that employee gives in is well compensated with the output given by the management (Sulu et al., 2010). Employee will be demoralized if he/she finds a difference between his/her pay raise/bonus and someone else's with same level of effort. Justice means fairness and even-handedness. Thus, when an employee feels that he/she is dealt with fairness and no fraud is taking place, employees feel motivated. Contrary to this, when they feel deceptive attitude of management towards them, employees are de-motivated and intend to grab some deviant means to level the scores. In today's society, where temperament and patience has dropped down to minimum percent, organizations must use fair policies and compensate employee's hard work well to avoid any undesired actions from the employees.

Another study has deduced that justice is a structure that affects employees work attitudes in regard of labor, wages, rewards and recreation. Moreover, the perception of fairness about a workplace in an individual's mind constitutes the organizational justice. The core basis of organizational justice is observation of employees about it, as honest process, whose absence creates problem for the employees to work effectively, efficiently, and in a promising way.

In 1965, 'Equity Theory of Adams' was introduced. This theory says that employees always compare the inputs with outputs and also with the other people around, whatever the result comes, becomes the cause of perception. Moreover, when input ratio is equal to output ratio of two employees, equality, or distributive justice comes into being. When an individual does not find any clash between inputs and gains, he/she acts positively towards the justice process, whereas the absence of fair dealing gives rise to employee's deviant behaviors. As Nasir and Bashir (2012) argued in their research that those organizations who treat their employees fairly, have more motivated and loyal workforce. In addition, employees behave positively when they observe justified processes. Moreover, when employees have a positive perception of justice from the organization, they are less likely to exhibit a deviant behavior (Demir, 2011).

Gupta & Kumar (2013) declared that organizational justice is a driver of sense of safety among employees. When individuals fail to fulfill their tasks on time due to valid reasons, they have trust on their employer that they will understand and reward for the hard work, they are confident about their work and organizational compensation. This approach leads to high morale and contended attitude.

The absence and presence of justice is most critical to any sort of organization as it determines the attitudes, behaviors, and decisions of people, both inside and outside a workplace (Cantisano, 2013). Consequently, when an organization is dealing with its employees fairly, individuals will respond with a loyal attitude whereas when there is a gap between fair treatments, employees may act deviant. Fair treatment influences both, job satisfaction and commitment. The attitude of employees is directly proportional to the degree of justice provided by the organization. The more injustice, the more deviant behaviors will occur while the lesser unfair treatment, the lesser employee deviant behavior will takes place.

Initially, there were two types of justice, one was distributive justice - perceived perception of outcome such as pay, and other was procedural justice - perceived perception of the procedures to find out results. However, in past few years, a new type of justice has emerged i.e. transactional justice. Another research states that justice has three branches, distributive, procedural, and interactional that is the perceived perception of interpersonal justice between employees and manager (Riley, 2006).

A promising perspective to investigate workplace deviance is organizational justice (Ambrose et al., 2002). With the help of past researches on organizational justice, one can understand the nature of deviant behaviors at workplace. Hence, we found a solution to minimize deviant behavior i.e. by decreasing organizational injustice. Thus, they have a positive relationship. When injustice perception increases, deviant behavior elevates and vice versa. A number of past researchers have hypothesized those different types of organizational injustice that lead to various kind of counter-productive behavior (Ambrose et al., 2002). Sabotaging is a kind of deviant behavior seen at workplace, which means destruction, delays in production, creating embarrassment for others, damage to tangible property and intangible relationship among co-workers. Technically, there is a minuet difference between sabotage and deviance. Sabotage is harming the other entity, whereas deviance is violating norms, though there is a considerable overlap in the concepts, but deviance at one time may not harm the organization whereas sabotage is always harmful. The reasons for such behaviors could be powerlessness, boredom, fun Moreover, most common factors of injustice discussed by Ambrose in his paper are: showing disrespect to an employee, giving supplementary responsibility with no pay raise, delaying promotions, avoidance of providing necessary equipment for completing work, and favoritism. Injustice creates much discomfort in the organization and must be followed to eliminate from the system. The perception of fairness leads to employee attitudes, both positive and negative such as job satisfaction, commitment with the work, turnover, stress, sabotage, employee performance, trust on the management, and employee citizenship behavior (Sulu et al., 2010). Organizational perception of justice works as a central point, around which the employee's attitudes and behaviors revolve. An honest management is mandatory for a productive workforce.

The perception of lack of justice leads to undesirable behaviors (Martinson, Crain, Vries, & Anderson, 2010). Strain is another issue seen with the employees. When they are under stress, individuals find ways to overcome frustration by doing something wrong. Thus, strain may have undesirable effect and encourage attitudes that favor deviant behaviors (Martinson et al., 2010). Injustice is certainly related to psychological tensions, frustration, and injustice (Ambrose et al., 2002).

Recent research has shown that performance appraisal is highly influenced by the term ‘fairness’ in a workplace (Gupta & Kumar, 2013). When employees feel injustice in the appraisal process, they are de-motivated to work hard as they are uncertain about the rewards. Research has shown that organizational perception of justice works as a stimuli in the change process i.e. when companies intend to change their management styles and re-design themselves, a fair perception of justice moderate the whole process, thus it can be said that organizational justice has serious impact on the willingness of employees to change (Fuchs, 2011). It reduces individual’s reluctant behavior for change and it is favorable for the management as employees are seen reacting aggressively to change by hesitant behavior and creating difficulties for the administration.

Everton et al. (2007) supported the idea that when employees recognize the management as fair, the degree of theft, violence, employee absence, and unwanted incidents decrease. Research show evidences that injustice contributes to negative outcomes such as lowered performance and escalating withdrawal behavior (Francis & Barling, 2005). Past studies have linked the concept of employee behavioral outcome, either anti-social (deviant) behavior or citizenship behavior, with the perceptions of organizational injustice (Cantisano, 2013). Previous research has proved that organizational justice is negatively related to deviance in the workplace (Demir, 2011).

Leader Reward Behavior

Global competition has reached its highest point. The major crucial factors for the organizations are change, adaptability and flexibility. These are the success factors for the workplaces in order to survive in this constantly growing competitive world. Whereas, a leader is the sole person who can make it possible and that is why he/she is given importance.

Leader reward behavior is the leader’s response towards employee's hard work. It is the ratio of leader’s output to employee’s input while working for the common organizational objectives. The more a leader acknowledges the work, the more satisfied and happy team he has. Humans need to be encouraged when they do some work, whereas in the lack of motivational words, they feel frustrated and gloomy. Employee perception, outcome, and behaviors are driven by leader's attitude towards them.

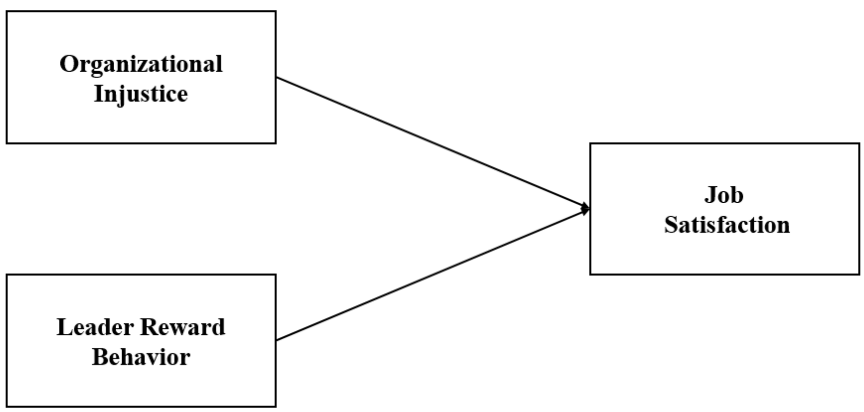
There are two types of leader rewarding behavior, first is path-goal theory, and second is transactional leadership, which states that clarifying employee path for goal achievement, rewarding them for their hard work motivates employees for their performance, and satisfaction whereas, the other type means exchange between manager and employee in terms of reward against performance (Jackson et al., 2012).

Gunlu et al. (2010) in his research has described Herzberg’s ‘theory of job satisfaction’ in which he has divided job satisfaction in to two categories (i.e. employee seek to have two kinds of satisfaction from his workplace), one is motivation and other is hygiene factors. According to him, hygiene factors include supervision, compensation, relation with peers, working conditions, etc.

The theory supports that when these hygiene factors are not present in a workplace, job satisfaction decreases.

Job Satisfaction

Employees having higher level of job satisfaction are less found indulged in deviant behaviors whereas employees with lower levels of job satisfaction are more into deviant behaviors. This relation shows that job satisfaction and employee deviant behavior are negatively related to each other. When one variable increases, the other decreases and vice versa. Thus, a vital relationship was found among deviant workplace behaviors and job satisfaction. Most frequently studied deviant behavior is theft (stealing from organization). Studies have proved that employees with low job satisfaction are more likely to steal from their organizations compared to employees with elevated job satisfaction. Mostly it is seen that satisfaction is linked with the rewards that an employee receives. If employees feel that they are not compensated well in contrast with the hard work they have been doing, they are unhappy and start deviating from the actual track, giving rise to deviant behaviors which could be stealing from the organization to fulfill their needs.



H1: There is relationship exist between Organizational injustice and satisfaction level of employees

H2: There is relationship exist between Behavior of leaders and employee job satisfaction

As a result, it is obvious that job satisfaction is much important for a stable working environment with motivated and happy employees instead of deviated ones. Satisfaction and productivity has a relationship. Let us see a model by Porter & Lawler, which says, satisfaction is created by rewards, and sometimes acknowledged performance leads to satisfaction. Therefore, it is said that productivity is correlated to satisfaction (Halkos & Bousinakis, 2010).
Job satisfaction is said to have positive and negative relationship with various variables. Absenteeism and turnover are negatively related to job satisfaction. Absenteeism is a kind of deviant behavior, thus it can be concluded that job satisfaction is negatively related to employee deviant behavior.

Dissatisfaction leads an employee to behave negatively, such as absenteeism, turnover, low commitment, and poor productivity. In addition, research has argued that lower level of job satisfaction is associated with higher intentions to quit, and absenteeism whereas improved job performance and citizenship behavior of employees is linked with higher levels of job satisfaction (Mohr & Zoghi, 2008). Conversely, research has shown that employee dissatisfaction caused by negligence, disinterest in the job enable them to behave deviant at workplace. Whereas, previous research has concluded that job satisfaction has a negative relationship with counter-productive work behaviors (Kisamore, Jawaar, Liguori, Mharapara, & Stone, 2010). Contrary to this, lack of job satisfaction was found to be one of the reasons to give birth to counter productive work behaviors. Employees with lower job satisfaction encourage deviant behaviors and they have a negative relationship floating between them (Nasir & Bashir, 2012).

Methodology

This chapter focuses on ethical considerations, sample, pilot testing, measures & instruments, and procedure for data collection in order to find the significance between the variables of the hypothesized model. Moreover, statistical tools applied in the study are discussed. The participation of respondents was totally voluntary and it was committed that their personal information and perception will not be leaked in anyway. The instrument used to measure leader reward behavior was taken from the study of Podsakoff et al. (1984) with a five point Likert scale having 1 for strongly disagree and 5 for strongly agree.

Discussion

The statistical application gives a degree of probability between variables and, thus, report states that degree of relationship between variables shows a relationship. It could be positive as well as negative, significant as well as insignificant.

However, the reliability coefficient shows the ability of the instrument to yield consistent results. It is important to find out the reliability coefficient of the measures in order to have a secure method of data collection through reliable measures. The reliability of each instrument is measured separately. The values of the reliability coefficient for the selected measures of the study are given in the following table.

Table 1

Reliability testing

Dimensions	No. of items	Cronbach Alpha
Organizational injustice	3	0.728
Leader reward behavior	4	0.775
Job satisfaction	3	0.707

So, it can be stated that they all have the ability to produce consistent results over the time. Leader reward behavior has four items with the cronbach alpha of 0.775, which is greater than 0.7, on the other hand, job satisfaction has three items and its reliability nature is 0.707.

Correlation Analysis

Correlation measures the interaction between two variables. Their relation among each other can be positive or negative. The highest maximum value is +1 whereas the lowest value is -1. So whatever the result comes is called the coefficient of correlation. Whereas if zero is obtained, it means no correlation exist between the variables. The correlations existing among the variables of the study are as follows:

Table 2

Correlation Analysis

	OI	LRB	JS
OI	1		
LRB	.535**	1	
JS	.428**	.445**	1

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

Above-mentioned figure shows the bi-variate correlation values of one variable with the other. The value of correlation between Leader Reward Behavior and Organizational Injustice is 0.535, which is nearing 1+. They have a moderate correlation between them. Correlational value between Job Satisfaction and Leader Reward Behavior is 0.445 staying within the limits, while on the other hand the correlation between job satisfaction and organizational injustice is 0.428. Hence, the correlation is stronger between job satisfaction and leader reward behavior as compared to job satisfaction and organizational injustice.

Regression Analysis

In order to understand the relationship between independent variables and dependent variables in the study, a statistical application has been put to use called, ‘regression analyses’.

Table 3

Regression Analysis

		Beta	T	R Square	Adjusted R Square	F
Model 1	(Constant)		.001	0.363	0.355	42.8**
	OI	0.242				
	LRB	0.243				

Dependent variable: Job Satisfaction

Results that were found after application are mentioned in the above table. As per the results organizational injustice leaves an impact of (Beta = 0.242) on job satisfaction; while on the other hand, leader reward behavior accounts for 0.243 impact on the satisfaction level of employees at work. The figures achieved after statistical application in the model shows the contribution or impact of each variable on the dependent variable. The beta values are positive for both the relationship that shows an encouraging association between the stated variables. For instance, if the value generated is negative, it is called a negative relationship. Moreover, the adjusted R square is 0.355 showing a generalization of model as it is close to R square value. The value of R square is 0.363. The F value is 42.8 that tells the ability of outcome variable from model with significance value of .001. The R value in regression analysis basically shows the extent of variance that takes place in the relationship when one variable changes. The model shown in the study gives a variation of 35% as singular variable change occurs in the other variables.

Conclusion

International market is changing at a very fast rate; thus in orders to compete, organizations in Pakistan are working harder. For this reason, human resources are polished and given training in the best possible manner. Machineries and IT equipment do a lot but nothing can replace a worker's satisfaction level. Management must keep an eye on the outputs of the employees and correct them where necessary. Managers who find it difficult to deal with employee morale can take help from this research. It is a big challenge for the supervisors to make every employee happy and satisfied at the same time; they can take help from this research to find out the missing sections.

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Analyzing the Capital Market Movements and Saving Patterns of South Asian Countries: Evidence from Pakistan, Bangladesh and Sri Lanka

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Abstract

This paper examines the role of capital market and saving pattern in the acceleration of economic growth in Sri Lanka, Pakistan and Bangladesh with special emphasis on the impact of financial sector reforms initiated in 2000. The data used in this study was collected from the period of 2000 to 2012 of three South Asian countries namely, Pakistan, India and Sri Lanka. The result showed that Pakistan was tried to improve its saving patterns but didn't achieve its goal. Pakistan achieved its higher saving pattern in 2003. Pakistan was trying to strengthen its stock market as it is considered as a proxy of economy. Pakistan achieved its goal during the period of 2002-07. Pakistan was trying to focus on its "human development" Pakistan started achieving its goal in 2011 & 2012, which was the period of "Pakistan People's Party (PPP)", as PPP is most dominant in Pakistan in terms of pay structure reforms. Bangladesh was trying to improve its saving patterns and has also achieved its goal. Bangladesh achieved its higher saving pattern in 2009. Bangladesh was trying to strengthen its stock market as it is considered as a proxy of economy. Bangladesh was continuously achieving its goal during the period of 2002-11. Bangladesh was trying to focus on its "human development", but Bangladesh didn't achieve its goal because of some mismanagement of policies. Sri Lanka was trying to improve its saving patterns but didn't achieve its goal appropriately because of too much uncertainty & fluctuations. Sri Lanka was trying to strengthen its stock market as it is considered as a proxy of economy. Sri Lanka was continuously achieving its goal during the period of 2002-06. Sri Lanka tried to focus on its "human development", but Sri Lanka didn't achieve its goal because of some negligence of strategies. Sri Lanka achieved its higher saving pattern in 2005.

Keywords*: Capital Investment & Savings*

Introduction

Capital markets are the sale and purchase of equity and debt instruments markets. Capital markets channel savings and investment between capital providers, such as individual and institutional investors, and users of capital, such as companies, governments and individuals. Capital markets are vital to the performance of the economy, because the capital is a critical component to generate economic output.

Openness in capital markets unhurried the financial developments which escorts towards domestic savings. Higher saving depends upon higher per capita income, but higher per capita income causes to decline in domestic saving (Ding, 2014). Aizenman et al. (2007) showing that developing countries that tend to rely more on domestic rather than foreign finance for their investment do better in terms of growth. These results show that the real constraint to growth in developing economies is not domestic saving, as presumed in the standard neoclassical model, but inadequate investment opportunities due to weak financial systems or other institutional weaknesses.

Saving endorse higher economic performance. Capital market development increases the country economic growth due to the availability of high investment opportunities. High savings can arouse economic growth through investments. Markets react promptly to any news, at times even any forms of instability including but not limited to escalating political tensions or war or even rumors of war, change in regulatory environment (business), deemed as negative by the business (investing) community and interest rate fluctuations in general performance of the economy (Moneybiz, 2008). Some other variables like population, movements in global markets, money supply growth, manufacturing sector growth and aggregate deposits of scheduled banks affect the various economic changes (Gera, 2007).

A majority of research has been conducted on household saving and consumption behavior, focusing on the developed as well as developing countries. Yet a few of them have analyzed the capital market movements and saving patterns especially of Pakistan, Bangladesh and Sri Lanka. The rationale for taking these countries among other developing countries is that Pakistan is a country which espoused an upright growth in spite of a lot of structural problems, political issues, security issues, capital market volatility. Bangladesh economy has been growing up to 6% per year since 1996 regardless of political issues, meager infrastructure, 2008-9 financial crises, and squat execution of economic reforms.

Pakistan economy is facing long run energy issues and security concerns. Pakistan textile industry is affected a lot from these issues and, therefore, has started moving to Bangladesh. Now Pakistan is taking Bangladesh as a competitor. Bangladesh also has energy problems but they are running it able-bodied. However, the cost of doing business in Pakistan has increased due to energy crises (Salamat & Enterprises, 2011). Pakistan textile industry moved to Bangladesh (Dhaka). Bangladesh not only share common culture with Pakistan, but it also has more investor friendly policies, cheaper labor and tax free access to 37 countries like European union, Canada and Australia. Foreign investors are reluctant to do investment in Pakistan because of security concerns. As textile business moves from Pakistan to Bangladesh, it shows an emerging trend in labor and capital movement in globalizing world: first there was a shift from west to developing countries but now shifts are between frontier markets. The recent surge in economic activity and increased foreign participation in the Sri Lankan market call for an examination of the inter market relationships and dynamic linkages between Sri Lanka and its trading partners because the interdependence structure has implications for market efficiency, profitable investment opportunities, risk diversification, and international policy co-ordination. Pakistan is the second largest trading partner of Sri Lanka in South Asia. Sri Lanka was the first country to sign a Free Trade Agreement with Pakistan, which became operational from June 12, 2005. The relationship also fosters on strong mutual Sino-Pakistan and Sino-Sri Lankan relationship, as China maintains strong mutual interest in the economic and military development of Sri Lanka and Pakistan. Free Trade Agreement FTA between Pakistan and Sri Lanka implemented in year 2005 has opened new avenues for business communities of both countries to expand trade and economic activities utilizing tariff concession being granted to import goods of each other’s country. Sri Lankan President on 07 April 2015 said that the two sides have agreed to improve their economic and trade ties and welcomed Pakistani investment in capital markets. Therefore, this study is objectify to cover these gaps in the published literature by emphasizing on the estimation and analysis of dynamic panel models of firms’ profitability and consideration of Pakistan’s manufacturing sectors in this regard.

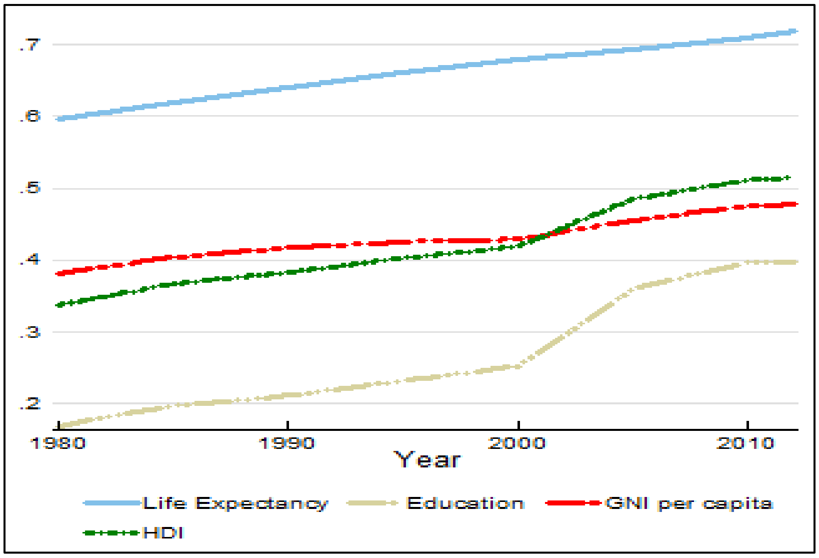
A country having higher income tends to have higher saving rate- this fact has been taken to correlate saving rate, income per capita, prosperity and poverty (Norman, 2002). Capital Market imperfections, such as unavailability of risk sharing instruments can transpire socially undue saving. Yash, Pal, Davar, Suveera, and Gill (2007) cram showed that the growing age factor and experiences lead towards maturity. Individuals used these factors for deciding whether to do investment or not. Few studies showed that individuals in order to meet their family economic needs used their maturity factor while using their surplus funds that is in the form of savings. In global utter the intermittently pragmatic fact is the co-movements of stock prices across the capital market movements.

Ali (2011) in his cram investigated that the relationship between individual investors’ perceptions about capital market movements and their trading intentions as a result affects their saving behavior. A pilot study was conducted in this area by Rahman (2001), where he put the emphasis on monetary savings. Recently, he presented a discussion paper Chaudhry (2001), with an estimated saving function but with special reference to financial sector reform that began in late 1980. But the relationship between savings and economic growth is not shown in all studies. Lasky (2007) studied the connection between total demand and the propensity to save in the format of ‘growth pause’. Steindl examined outstanding cases and situations that pressed growth saving rates of economic growth slowed the growth rates of savings have dropped. As a result, the analysis showed that the savings rate increases are not necessarily economic growth accelerators. There has been another study by Religion (2007) to show the impact of economic growth in savings. But there was a technical difficulty, as economic theory suggests that there is synchronization between financial growth and the provision of current researchers trying to study this kind of relationship.

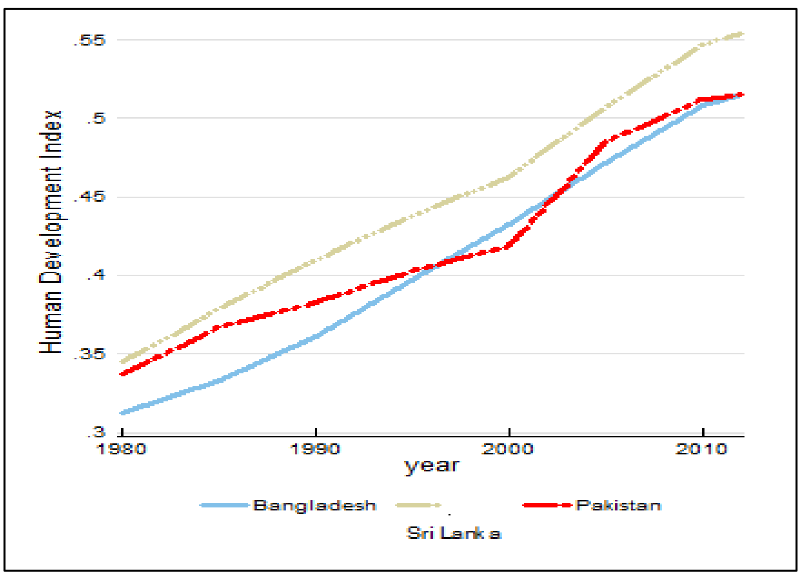
The HDI measures human development in terms of progress in education, health, and living standards. With an HDI score of 0.537, Pakistan is ranked among ‘low human development’ countries, in the company of Sub-Saharan African countries like Kenya, Angola and Nigeria. At 146, the country is also trailing its regional peers. Sri Lanka was ranked at 73 and termed a human development' country. India (135) and Bangladesh (142) were in the 'medium human development' category (UNDP's latest Human Development Report, 2013).

But that poor regional showing is more than a static snapshot. The report shows that Pakistan's HDI rank has dropped one place between 2008 and 2013. During the same time, Sri Lanka scooped up, India's HDI rank went up one notch, and Bangladesh also improved one slot. What's more, while these countries have improved their HDI scores over this period, Pakistan's score of 0.536 in 2008 is almost the same in 2013 (UNDP's latest Human Development Report, 2014).

Trends in Pakistan's HDI component indices 1980-2012



Trends in Pakistan's HDI 1980-2012



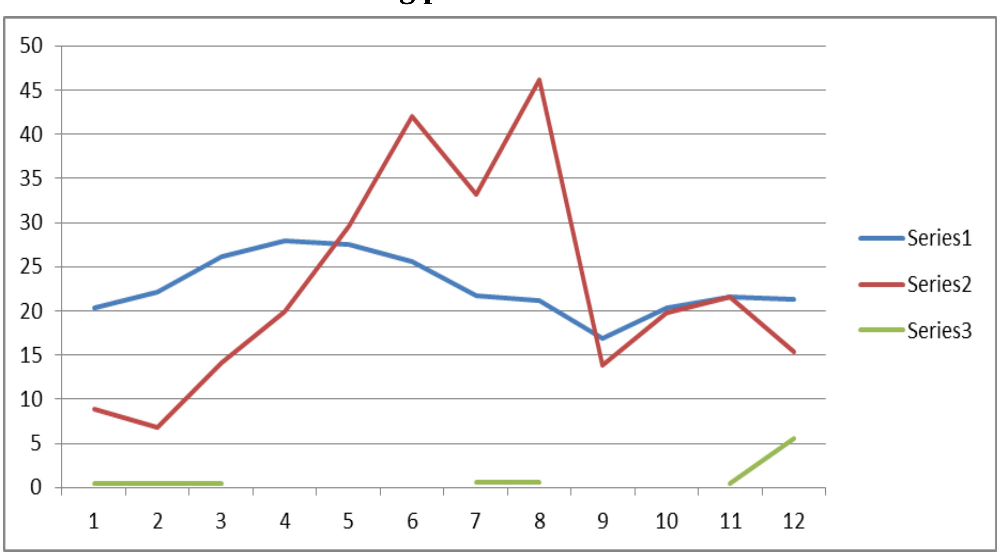
Pakistan's 2012 HDI of 0.515 is above the average of 0.466 for countries in the low human development group and below the average of 0.558 for countries in South Asia. From South Asia, countries which are close to Pakistan in 2012 HDI rank and population size are India and Bangladesh, which have HDIs ranked 136 and 146 respectively (see table A).

Table A: Pakistan's HDI indicators for 2012 relative to selected countries and groups

	HDI value	HDI rank	Life Expectancy at birth	Expected Years of Schooling	Mean years of schooling	GNI per capita (PPP US$)
Pakistan	0.515	146	65.7	7.3	4.9	2,566
Sri Lanka	0.383	73	74.9	10.7	4.4	9,778.6
Bangladesh	0.515	146	69.2	8.1	4.8	1,785
South Asia	0.558	—	66.2	10.2	4.7	3,343
Low HDI	0.466	—	59.1	8.5	4.2	1,633

The objective of the study is to investigate the saving patterns effect on the investment in capital markets of Pakistan, Sri Lanka and Bangladesh. This study is organized in three parts. First part represents an introduction, second part represents the graphical analysis and discussion, third part represents the conclusion and recommendations.

Capital market movement and saving pattern of Pakistan



According to the series 1, Pakistan was trying to improve its saving patterns but was unable to achieve its goal as there is just a nominal difference between the values of years 2000 & 2011 which are: 20.35 & 21.29. Pakistan achieved its higher saving pattern in 2003 with the value of 27.95. During 2003, most of the new companies entered in Pakistan through which the rate of unemployment was reduced and ,thus, resulting in higher saving pattern as the saving patterns are directly associated with employment (Roberto, 2013). Pakistan's economy augmented its great development for the third year in succession in 2004-05 with monetary development achieving its most noteworthy yearly rate of 8.4 for every penny in two decades, the fifth time in the nation's history that it surpassed 8 for every penny development mark. Financial recuperation has raised the apparent abundance of families and in this way helped certainty, prompting higher utilization. The following lifting of total interest thus has prodded credit request. With expanded lending, it has empowered more request, thusly bolstering once more into monetary action and consequently, mirroring a more extensive ethical circle. This positive prospect for shopper request, if managed, will be an urgent backing for the administration's major macroeconomic approach focus for 2005-06.

According to series 2, Pakistan was trying to strengthen its stock market as it is considered as a proxy of economy. The above mentioned graph is showing that Pakistan was achieving its goal during the period of 2002-07 as Pakistan was achieving 46.11% of GDP in the form of stock market capitalization in 2007. It was the ending period of Gen Retd. Musharraf and during this period a lot of new companies entered in Pakistan and in the stock market of Pakistan too which was the reason of success. Tripathi (2010) study examines that individual perception and preferences leads towards their investing and saving behavior. Real GDP developed by 8.4% for every penny in 2004-05 as against 6.4% for every penny a year ago and surpassed the objective (6.6%) for the year by a wide edge. The sharp get in development this year is ably bolstered by a stellar execution in expansive scale producing (15.4%), amazing recuperation in horticulture (7.5%) and a solid development in administrations area (7.9%). The agri-business division developed by 7.5 for every penny in 2004-05, which is higher than genuine development of 2.2 for each penny a year ago and an objective of 4.0 percent. Real yields, representing 37 for every penny of horticultural quality included, developed by 17.3 for each penny as against an insignificant 1.9 for every penny a year ago. Minor yields, which contribute 12 for every penny of quality expansion in farming, developed by 3.1 for each penny in 2004-05 over a year ago 2.6 percent.

According to series 3, Pakistan was trying to focus on its “human development”, but Pakistan started achieving its goal in 2011 & 2012, which was the period of “Pakistan People’s Party (PPP)”, as PPP is most dominant in Pakistan in terms of pay structure reforms.

Conclusion and Recommendation

This study examines the capital market movements and saving pattern of South Asian countries (Pakistan, Bangladesh and Sri Lank). In recent decades, economic development experts have stressed the significance of saving and investment in the dynamic progress of the least developed countries. However, as the paint experimental results, and the exchange rate, the savings rate of growth is less important in the economy of Bangladesh, Sri Lanka and Pakistan. The result shows that Pakistan was trying to improve its saving patterns but was unable to achieve its goal. Pakistan achieved its higher saving pattern in 2003. Pakistan was trying to strengthen its stock market as it is considered as a proxy of economy. Pakistan achieves its goal during the period of 2002-07. Pakistan was trying to focus on its “human development” Pakistan started achieving its goal in 2011 & 2012, which was the period of “Pakistan People’s Party (PPP)”, as PPP is most dominant in Pakistan in terms of pay structure reforms. Bangladesh was trying to improve its saving patterns and has also achieved its goal. Bangladesh achieved its higher saving pattern in 2009.

Bangladesh was trying to strengthen its stock market as it is considered as a proxy of economy. Bangladesh was continuously achieving its goal during the period of 2002-11. Bangladesh was trying to focus on its “human development”, but Bangladesh didn’t achieve its goal because of some mismanagement of policies. Sri Lanka was trying to improve its saving patterns but didn’t achieve its goal properly because of too much uncertainty & fluctuations. Sri Lanka was trying to strengthen its stock market as it is considered as a proxy of economy. Sri Lanka was continuously achieving its goal during the period of 2002-06. Sri Lanka tried to focus on its “human development”, but Sri Lanka didn’t achieve its goal because of some negligence of strategies. Sri Lanka achieved its higher saving pattern in 2005. We believe, economic and environmental damage long-term planning, and the lack of political stability is responsible in this regard. In order to improve the saving pattern and capital market efficiency we must highlight the liberalization of interest rates and the continuance of monetary reform so that it can achieve economic efficiency in the monetary market. In short, the most important challenge faced by Bangladesh, Sri Lanka and Pakistan is a low level of literacy (less human resources) .They need to raise the literacy rate significantly. The State must focus on developing highly educated workforce and train them properly and so that they can accelerate the pace of financial growth. Based on the above conversation and analysis you can observe the effects of these policies.

From above mentioned real life examples from Asian Stock Markets, it was concluded that properly managed macroeconomic policies brings the fruits from capital market. For stability at financial front monitoring institutions played vital role along with regulatory authorities for controlling monetary affairs of the country. The invitational role in fiscal and monetary front boosts the confidence of investors and industries. Improvement in Literacy rate contributed significantly in growth of country's GDP.

Relations with neighboring countries count a lot for growth of economies. Firm and consistent policies at economic front saves economies from inflation and collapse of their capital and financial markets while promoting savings. Industrial Development in rural areas of any country along with massive infrastructure development enhances the connectivity and finally results in rising living standard. Government should provide better environment along with provision of basic facilities for boosting living standard of public and ,thus, encouraging domestic savings and investment.

The monetary sector reforms in these countries is an ongoing process which has enhanced in the last decade. Absence of such reforms will cost economy in terms of decreased savings and investments, thus, weakening financial sector. This would endanger the prospects for a wide range of high rates of economic growth in the short and medium term. Financial sector development, therefore, proposed through sustainable reform and effective hard to accelerate the mobilization of funds and provide a channel for loans.

Spread of capital market educational program up to root level needs to be strengthened, as to protect the interest of new investors minimum level of knowledge on capital market is very important. Finally setting up a separate judiciary mechanism for settlement of disputes in the share markets (within a specified time limit) and restore the investors' confidence can be considered seriously. To guide and restore the confidence of individual investor in capital market, the regulatory authority should take necessary actions to encourage corporate governance rating among listed companies, which will enable investors to differentiate the good governance companies from the rest and can then attach higher value to those firms as well. And, without improving the governance of the market and eliminating scope of manipulation, it will be difficult to attract good scripts at the desired level. In this endeavor, regulators must adapt continuously to the changes in the economy and the pressures of globalization.

Surplus Labor of Pakistan is a key to generate foreign remittance which ultimately increased the savings of our country. For promoting this key source Government should provide training to build skilled labor by increasing their competency and capability. Government should focus on expenditures relating to development instead on non-development, as development expenditures result in increased income and higher rate of saving. Government should devise stable price policies for facilitating business and industrial sector for enhancement of saving. Investor friendly mechanism of interest rate will increase the savings. Provision of stable fiscal and monetary policy encourages the inflow of foreign direct investment. Interest rate affects savings positively and significantly. So, financial market should provide more incentives in form of high returns to people in order to enhance the savings.

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Family Work Conflict and Job Satisfaction: A Study of Banking Sector in Pakistan

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Abstract

Family work conflict and work family conflict have great impact on level of job satisfaction. This empirical study examined the work family and family work conflict effects on job satisfaction from the banking sector of Pakistan. The sample size of this study was 160 employees, working in these banks at different managerial and officer level positions and data were analyzed by using SPSS 20 through regression and correlation analysis. Work family conflict and family work conflict were used for measuring the level of job satisfaction in comparison with these conflicts. Findings of the study showed that work family conflict results in deficit levels of job satisfaction.

Keywords: Family work conflict, work family conflict, Job satisfaction

Introduction

In Pakistan the living standards and life style of the people are improving because of better economic investments and industrialization. These factors have drastically improved the lives of people living in this country. According to the values, norms and systems, which are based on the collectivist approach in Pakistan it is a general perception that Male is considered as a bread winner and Female as a home maker, but now due to the development in every field of life females are rapidly participating in workforce. Sometimes when both partners are job holders, the demands and needs of family life and work integrates. Family life and work life at the same time juggle with each other where not only daily routine of an employee disturbs but also faces unpleasant changes in life. It is an irrefutable fact that employees, whether male or female, overlook this thing that they have lives out of their office area, factory, site or work premises. It means that it is a common weakness of an employee that he/she cannot keep work related problems separate from family problems. Normally this practice causes imbalance between both ends; work and family. A proper balance can be achieved only when the performance of a person could not integrate in any of the domain i.e. work and family life. Now a days due to globalization the work demands 24/7 availability of employees, to fill these demands organization demand long working hours from their employees without giving them any compensation and payment. As a result employees face stress and cannot manage work and family side by side (Moen, 2001).

Many individuals experience stress in various roles that is a source of work family conflict (Karimi, 2008). Work/Non-Work Conflict refers to the challenge many of us face trying to juggle work responsibilities with aspects of our personal life, such as caring for one’s aging parents or young children (Ramasundaram, 2011).

According Anafarta (2011), recent studies highlight the conflict experienced by individuals between their roles in the family and at work, and in recent years there has been a growing interest in the conflict between work and family life domains,. Furthermore, he defines that research shows that work-family conflict place negative consequences on both the individuals and the organizations.

The fundamental debate of rising conflict between work and family is on the belief of tradeoffs that individuals decide between these two areas. The public speaking suggests that such tradeoffs come with an opportunity cost, and at various points, the opportunity cost is too great to accept and employees "decide on" because it "is not worth it." These thoughts brings to mind a rationale calculation of inputs individuals pass in form of work in the form of remuneration and compensation, and the outputs on condition of time pass away from family with its associated conflict. However, these rationale calculations are based on suppose inputs from work area and supposed cost in family area, as faced by individuals, has been not the focal point of research consideration. Work-family conflict deserves investigation that is, the relationship between satisfaction with pay and perceptions (Kramer, 2012).

Work-to family conflict and family-to-work conflict is further division of Work-family conflict. Work-to-family conflict happens when an individual's work life interrupts with family life (e.g., a manager who is obligatory to be present in a late meeting at the office and as an outcome misses his son's violin performance). Family-to-work conflict happens when family life interrupts with work life (e.g., a manager who goes to work too exhausted and sleepy to focus because she spent the night wakeful with her sick child) (Warner & Hausdorf, 2009).

Identification of Gap

Banking sector job is burden oriented; long hours work with high responsibility of numbers which is highly conflicting with family life and work life. Work-family and Family-Work conflicts is growing as signal of failure to maintain the distinctive border between two areas of an individual employee (Malik & Khalid, 2008).

The research gap is to identified the satisfaction level of the employees working in banks contributing towards nation's economy by providing their services. In Pakistan's context no research has been conducted so far in relation with work family conflict and family work conflict together although separately some research is conducted. Due to high conflict between these two domains it is challenge for employee to manage this conflict. And there is a challenge for employers to identify the actual source of conflict that affect job satisfaction directly or indirectly.

Aim of study

This study aims to examine and analyze job satisfaction level of employees working in banking sector of Pakistan and see if lower level of job satisfaction is also a reason behind work family conflict and family work conflict. If it is the case, how can we improve level of job satisfaction which in turn will positively affect productivity and will help in creating a healthy working environment.

Significance of study

This research is conducted to measure the level of work family conflict and family work conflict and their impact on employee's job satisfaction in banking sector of Pakistan. The geographically located target area is the twin cities (Rawalpindi/Islamabad) of Pakistan. If it is explored to find out the facts that mostly people face job burnout and job tension in banking sector job.

At Organizational Level

Work family conflict and family work conflict at an organizational level become a part of organizational culture and behavior. These conflicts directly or indirectly affect an employee's performance and productivity. It has been usually seen that effects of these conflicts are somewhat high. For example, long working hours of bank job, role ambiguity, role conflict and behavior based issues etc. These conflicts not only have impact on employee's performance but also effect organizational growth. Similarly the compensation level of banking sector is not well justified and up to the mark for all levels which may leads it toward the demotivation to do their jobs.

It is vital here to mention that so far employees of banking sector in this issue are totally ignored. The research study will highlight their work family conflict and family work conflict issue up to the top management and try to produce good research paper and publish it in some applied psychology journal for its application in baking industry.

At Managerial level

It has been seen number of time and especially during visit to couple of banks to select variables for this research that the banking sector employees doing their job face high level of work family conflict and family work conflict due to the following factors.

- Short deadlines to meet
- Lack of senior support to perform their job
- Unrealistic job goals (target)
- Role ambiguity
- Limited capacity in terms of HR (human Resource) at some busy branches
- Higher management expectations
- Completion and professional jealousy and peers pressures
- Poor performance and job insecurity become fear of Loss in financial and no financial reward etc.

In this study, due to time constrains and many other reasons, so many other factors are not covered. However, above mention variables have high level of impact on managers' performance.

At Individual level

In banking sector there is a culture to sit late night at bank for clearance purpose. Whole bank staff or some relevant employees responsible for clearance sit till late whether they are paid for this or not. Sometimes due to burden of work employees have to work long hours with or without their willingness due to managerial pressure. It may become a cause of stress for the employees. Also during audits it is seen that the work load shift towards employees which become directly or indirectly cause of work to family or family to work conflict. So, employees have only two options either compromise on their social and personal life or compromise on their work life and work performance. Because of this, their behavior and attitude lead them toward usage of alcohol, high depression, and job burnout etc.

Research Design

Sample size of 160 banking sector employees was taken from twin cities (Rawalpindi/Islamabad). Twin cities function as hub in whole country and due to capital of country and demanding location taken as data collection center. Stimulated raising statistical tools, was used like correlation and regression with help of SPSS to achieve reliable and valid results.

Research Objectives

The main objective is to measure that either work family conflict or family work conflict has direct or indirect impact on job satisfaction of banking sector employees of twin cities (Rawalpindi/Islamabad).

- To investigate the impact of work family conflict (WFC) on job satisfaction.
- To investigate the impact of family work conflict (FWC) on job satisfaction.

Problem Statement

In Pakistani circumstances no research has been done so far in relation with this specific issue of banking sector work family conflict and family work conflict in combine. Due to globalization and talent hunt war, there is huge challenge for employers to identify and reduce the sources of work family and family work conflict to increase job satisfaction level. Due to increase in number of branches, work overload is increasing and employees available in banks are not sufficient so, because of this the work life balance of employees get disturbed. This research is based on effect of work family conflict and family work conflict on job satisfaction of employees and the extent of their effect.

Theoretical Framework

Phenomenon of Work Family Conflict and Family Work Conflict is defined in many existing theories of business sector. But although many individual facing a slight imbalance in their life at some time, risk for experiencing the short and long-term consequences those in certain professions may be more of work and personal life imbalance (Matheson & Rosen, 2012).

Theories of Work family, Family work conflict and job satisfaction

Spillover theory

“Spillover theory tells us the situations under which spillover between the work areas and the family area is negative or positive. Research reports that if work-family exchanges are inflexibly structured in space and time, then spillover (in terms of time, energy and behavior) is generally negative. Research also defends the

concept that work flexibility, makes individuals able to make integration and overlap work and family duties in time and space, due to this positive spillover achieve and instrumental achievement in healthy work and family balance”(Hill, Ferris, & Martinson, 2003).

Work–family spillover described as a process by participants (with affective, interpretive, and behavioral components), interacting in a reciprocated manner, which parents faced primarily as more rarely as positive and negative, and influences on choices of food. Spillover was most visible at times of transition, after work when they were trying to fit in all of the family evening activities and get the children to bed, or either before work when parents were trying to get everyone fed and ‘‘processed’’ for work or school. During those shift times a food was often portrayed as just one more thing (extra burden) to get done. If the family members are in large numbers then the responsible member have a crucial role.

Many working parents described the felling pressures on food choices from over load of their combined work and family two different roles which is caused because of directional spillover which effect from work to family and family to work. (Devine, et al., 2006). A commonly cited phenomenon is "Spillover" of mood, in which feelings and emotions caused by events in one area affect the other area, (Williams & Alliger, 1994).

Role Theory

The basic opinions of institute are made up of relationships of role and approaches, "both social action and social structure" the view of role pressure is perceived as the difficulty in fulfilling the role's requirements. Role relation is an ongoing selection process among different roles (Goode, 1960).

Inter role conflict is a form of role conflict in which the sets of opposing pressures arise from participation in different roles. Participating in different roles cause an inter role conflict which arise because of contrasting pressures due to different roles. The literature examination recommends three main forms of “work-family conflict": (a) time-based conflict, (b) strain-based conflict, and (c) behavior-based conflict” (Greenhaus & Beutell, 1985).

Conservation of resources theory

Conservation of resources theory forecast that resource loss is the main item in the stress process. Resources addition, in chance, is portrayed as of growing importance in span of loss. Because losses are prevent by using resources at each level of stress process people are gradually defenseless to negative stress consequences that ongoing output is effective loss twist (Hobfoll, 2001).

Work/Family Border theory

In work family studies Clark (2000) presented a new theory in work family literature with the name of work family border theory. This theory cures all the previous gap and blames on work family theories presented in past. This theory tells an individual that how they manage and bargain the work and family circles and borders between them to achieve sound balance. Core of this border theory is mainly this concept that “work and family” establish two different areas, domain and spheres which are effected due to each other.

Work and home mostly have different culture and purpose this idea comes up after industrial revolution, why, because of distribution and division develop between work and family. Work and home can be like opponent nations or countries with their own culture and purpose where there is a huge difference in words, languages, behaviors and also ways of completing tasks. For some people moving from one sphere to another is less difficult, for example moving in between two neighbor countries with same currency, language, rules and customs etc. For others the differences are very high between work and family and, therefore, the transition or movement for them is extremely tough. Daily transition between two spheres make people border crosser so they modify their preference and their objective and also their personal life to full fill the demands of each set. Although there are many situation at both end to compromise, but at some extent individual can shape the landscape of the work and home areas and “bridge” passage between them in order to create essential balance. Achieving minimum conflict at work and home functioning is called balance.

Locke’s theory on job satisfaction

Locke (1976) proposed composite theory of job satisfaction which is based on many other ideas which he extracted from the research and study of employee performance and goal setting fields. To some extent his research is further explanation of Herzberg two factor theory. First of all Locke criticized Herzberg (1958) in start of debate, tracked by his theory on agent values and event factor and lastly take a sight on job satisfaction.

Locke (1976) admired that it may be possible that individual needs may be same but the morale and values of life can be different for him/her. Emotional response to one’s job is significantly influenced by these values. So, people have their unique set of values. As not all individual gives equal value to promotion and money. In response to Herzberg theory (1958) it is an evidence that Locke theory pay high importance to values. Values are of crucial importance in Locke’s theory of job satisfaction, as evidenced in his response to Herzberg’s theory (Mark, 1998).

Literature

Work

According to Edwards and Rothbard (2000) work is to support life by providing services and goods the intentional activity performed by some instrumental means. Person and societies in industrial context have a different interpretation and variety of meanings of word “work”. There is no natural meaning of work rather individuals take as, interpret and inculcate their activity in as work. One method to identify the various meanings is to draw the line of importance that is given from work in industrial societies and to identify the amount of importance an individual give to each of these dimensions. Quality employment survey tells us about information relevant to the importance of “34 job characteristics” to the worker

Differently valued dimension of work

According to Kallberg (1977) work can be valued in different dimensions. These dimensions are as follows:

- An intrinsic work dimension is defined as all characteristics linked with the task itself.
- A convenience work dimension is explained as job characteristics which provide comfort and ease in solid creature i.e., “A “soft” job”.
- An extrinsic work dimension tells us about relationship with co-workers. That is to say whether co-workers are friendly and helpful or they take personal interest.
- Another extrinsic dimension tells us about weather job gives a career opportunity or not, promotions take place with fair appraisal and everyone has chance to move forward.
- Finally work dimension is valued by means of resource adequacy by the help of which individuals complete their jobs. It is composed of help, authority, equipment, and needed information required to perform job.

Family

According to Marcarov (2000) family is an individual's interconnection through marriage, social customs, and biological ties or adapting these relationships. An individual family is what actually define and understand by in a best way with the family list and family map. This provides an excellent initiative to paradigm where on depict or show and talk about the family issues and family conflict. The different conflict and problems is generally an individual means by the idea of family.

The Family Map

According to Levin, and Trost, (1992) family map is as follows:

- Women/wife
- Husband
- Daughter
- Son
- Parents
- Brothers/Sisters
- Parents-in-Law
- Uncles, Aunts and cousins etc.

Work Family Balance

An extensive literature reports the common relationship between work family conflict, work family balance and job satisfaction (Pleck, Staines, & Lang, 1980; Staines & O’Connor 1980; Ezra & Deckman, 1996), for managers and professionals (Voydanoff, 1982) and also for dual earner parents (Sekaran, 1985). Assumed deficiency in work family balance and consequent decrease in job satisfaction is further perceived to generate some other negative job behavior, such as turnover, absenteeism, and lack of performance (Foundation, 1997).

The particular role in which individuals have heavily invested those individuals are more likely know and aware of the sensitivity to that role problems and demands (Pleck 1985). If they cannot meet their own or others expectations concerning performance in those specific role, they face conflict and role overload (Greenhaus & Beutell, 1985; Higgins, Duxbury, & Irving, 1992). High attachment in either family or work domain is probably to generate conflict among these domains (Greenhaus & Kopelman, 1981; Pleck, 1985; Hall & Richter, 1988; Saltzstein, Ting, & Saltzstein, 2001).

What is work family Conflict?

Commonly work family conflict is defined as "a form of inter-role conflict in which the role pressure from the work and family domains are mutually incompatible in some respect" (Greenhaus & Beutell, 1985; Kahn et al., 1964). Further explanation of the current work and family conflict "construct" shows and reveals two primary characteristics. For one domain to other they imply negative impacts and the pressures of these roles are directional (Frone, Russell, & Cooper, 1992). Thus, according to theorists and researchers of recent times, when involvement in the family role is creating more difficulty than involvement in the work role, this is known as work to family conflict (WFC), and when involvement in work role creates more difficulty than involvement in the family role, it is regarded as family to work conflict (FWC).

Current "meta-analytic research has shown different context with outputs of variables, along with increase in variation over each other helping them out by the differences between work family conflict and family work conflict (Mesmer-Magnus & Viswesvaran, 2005). Work family conflict is mostly in the form of time based, Strain-based, and behavior-based (Greenhaus & Beutell, 1985): Time-based conflict comes up when allocation of attention or time to one domain such as family time demands or work demand work schedule strictness or inflexibility disturbs the other domain role performance; Strain-based conflicts takes shape on one domain stress or tension exceeding, such as role overload or role ambiguity, effects the role performance in other area; behavior-based takes out when the behaviors from one domain transfer, such as role expectations and behavioral habits effects in the other area or domain. Work family conflict construct in general supported by time-based, strain-based and behavior-based by the empirical evidence (Frone et al., 1997; Bruck, Allen, & Spector, 2002).

Family to work conflict

A fundamental statement regarding employment trade-off is that individual's trade-off as an outcome of conflict that grown up from demand of family which intersect the line because of work activities and responsibilities. Family factor as direct result from family domain in decision making process are focused in their theoretical model. Powell and Greenhaus (2010) state that an employee‘s round about the amount of time spent in the work premises or busy in work area is effected by his or her work role is partial by the variables in family domain. The cite that these variables as family requirement and care diving family role determine by number of hours individual spent on job. If an individual fails to meet the requirements of job due to his/her family requirements, this means that probably variable related to family has pressurized an individual to decrease his/her involvement and contribution in the work area by the help of employment trade-off.

Participation in employment trade-offs is influenced by the family uniqueness, for example marital status and family structure. Individuals who have the complex family structure and spousal care role mostly go for employment trade-offs than employees who are single and live separate without children and no spousal care roles (Mennino & Brayfield, 2002; Ammons & Edgell, 2007). Some research studies defend that family requirements and family characteristics influence involvement in employment trade-offs, the empirical studies of employment trade-offs has not mostly include assessment of family work conflict to identify the connection between family and work conflict and employment trade-offs. Only the qualitative and theoretical research has shown a positive relationship between these two domains (variables). Becker and Moen (1999) investigated various strategies by interviewing above 100 individuals who were middle class couples that were in as dual earner pattern that how to manage the work and family interference. They find that most of couples try to involve them in measuring the strategies that is participating for restructuring and reducing the couple's responsibility with paid work in order to defend family from work responsibilities. One general strategy observed was that they reduce their working hours and responsibilities and scarifies their career progression for purpose of meeting and managing their familial requirements those which were conflicts with their work requirements. Likewise, Mickel and Dallimore (2009) examined content professional working with open ended questions linked with work family interference decision. Trade-off in job reported by forty five percent of individuals.

Individual also report that responsibilities in family domain restrict their performance in work domain so they are unable to meet the requirements and manage between the boarders effectively. One other qualitative research reports that around eighty seven percent of couples indicated during an interview that they made employment tradeoff to manage their family requirements (Haddock et al., 2001). Same researchers go for some other interviews of dual earner couples and found that these couples actively select jobs where the reduce work related travelling and amount of work role when facing work family conflict and have to complete the extra time for performing family responsibilities and duties.

Family conflict associated with role strain reduced by individual for choosing specific strategy of employment trade-offs stated and theorized by some other researchers (Voydanoff, 2002). The model previously mentioned of family adaptive techniques and strategies suggests that employees may choose to involve in employment trade-offs because of number of work domain and family domain variables that develop and generate conflict between work and family roles (Barnett, 1998; Voydanoff, 2005).

In short, the literature refers that the degree of family work conflict experienced is positively associated to employment trade-offs as individuals who face more family work conflict are more likely to get involved in employment trade-offs, permitting individuals to decrease their working requirement to emphasize their attention towards their responsibilities.

Reduction in work family conflict gives a high degree of supposed flexibility in job so employee restructure and rearrange their work hours to accommodate responsibility of their dependent care whenever emergencies and issues comes up and arise without making any compromise on responsibility of their work which they should done at on some other flextime (Hill et al., 2004; 2008; Liberman, 2012).

Antecedents of work family conflict and family work conflict

With limited personal resources both forms of work family conflict compete with each other to fulfill physical demand and emotional demands is conceptualized in this form as discussed now. Work and family domains must be analyze in parallel in order to understand the impact of WFC and FWC on individuals.

Work Demands

One major reason is that individuals do not have enough time to dedicate towards both domains and, thus, generating work family conflict (Greenhaus & Beutell, 1985). Various studies have found out that WFC is positively related to working hours but this relationship is weak (Brucketal, 2002; Spector et al., 2004; Yang, Chen, Choi, & Zhou, 2000). WFC is also related to shift work and overtime (Byron, 2005). Quantitative work load and number of working hours are signals of work demands and it may be work family conflict indicator. Domain specific antecedents were relevant to different direction shown in past research of work family conflict (Adams, King, & King, 1996; Frone, Yardley, & Markel, 1997; Thomas & Ganster, 1995) so according to this content work load and working hours can also be predicted as FWC antecedents. Here they hypothesis the positive relationship between Work family conflict & family work conflict with work demands. Strains have been no direct consistent relationship with work demand found in (Major et al., 2002; Sparks, Cooper, Fried, & Shirom, 1997).

Family Demands

For married employees, family demand are mainly like caring time and affection with family. Employee's children are an objective signal (indicator) those who depends on him tell about demands of family (Rothausen, 1999). For example, married employees have high level of family work conflict than their counterparts who are single and likewise those who are parents face high degree of family work conflict as against those who are nonparents (Herman & Gyllstrom, 1977). Dependents age factor also plays a key role in conflict determination like employee with young children face high level of family work conflict than those who are with grownup children (Pleck et al., 1980; Beutell & Greenhaus, 1980).Family responsibilities also present another side of mirror with the duty of household maintenance especially in those countries (societies) with high number of dual earner and high ratio of female employment. Taiwanese working women survey shows, “having too many household chores to do” means they have many house or home duties tasks and responsibilities to perform and to do this comes under heading of role stressor (Fong, 1992). Societies reform present that time has arrived when husbands share the maintenance responsibilities of family as gender equality is prevalent in all areas of life. Keith and Schafer (1980) reports that husband less work for family and become result for wives family work conflict was positively related so husband of working female professionals and managers has higher family work conflict experience (Greenhaus & Kopelman, 1981), these women share more house responsibility with spouse and children by forcing them and give more time to their professional career and devoting their precious time to the career. As cumulative all research build relationship between family and demands “number of working spouse and dependent children” and family work conflict. But according to (Major, Klein, & Ehrhart, 2002; Noor, 1999) between family demands and strains there is no consistent and direct relationship.

Work Resources

For the well-being of employees identifying and cultivating resources may be significant and also to eliminating and identifying the stressor from the occupational stress perspective. The Western companies are trying to eliminate the tension between two main life domains by the help of so called family friendly policies and practices in order to achieve balance. Research clearly show this thing that there are some universal best human resource management practices a contingent approach is required to fulfill the various needs of employees. For example in United States flextime is useful for most of employees founded by research but some other benefits like child care drop in little subset (Allen, 2001;Thomas & Ganster, 1995).

In Chinese context, to some extent family support is still available we expect that child care is less relevant (Lu, 2006) and comparably inexpensive help is available. As part of giving choice of flexibility at work, like when to start wok and finish work on every day and choice to take a long leaves to fulfill demands of family matters for this worker have autonomy. There are two reasons for which this kind of work is useful and practical. It is universally beneficial for employees as flexibility at work give autonomy and personal control over one’s routine and work schedule (Karasek, 1979). Mostly Chinese employee have little opportunity over work to exercise control (Lu, Wu, & Cooper, 1999). Second flexibility for flexibility at work is taken as employee support and care for management, in Chinese culture these gesture of good will are continues core and interpersonal benevolence (Chinese Culture Connection, 1987). For well-being such a “human-heartedness” is beneficial (Lu, Gilmour, & Kao, 2001; Lu et al., 2008).

Models

Carlson, Kacmar and Williams (2000), presented recent model of work family conflict, which includes forms and direction of work family conflict and it is six dimensional model of conflict. In review of the literature of work family Carlson et al. (2000) found that no prior study conside in both direction the three from of conflict. So Carlson et al. propose the model which incorporates all aspects. Time based, strain based, and behavior based (three forms of conflict) and Work family conflict and family work conflict in (two direction of conflict) result in work family conflict six dimensions (Figure 1).

		Directions of work-family conflict	
		Work interference with family	Family interference with work
Forms of Work-Family Conflict	*Time*	Time Based Work Interference with Family	Time Based Family interference with Work
	Strain	Strain Based Work Interference with Family	Strain Based Family interference with Work
	Behavioural	Behaviour Based Work Interference with Family	Behaviour Based Family interference with Work

Figure: 1 Dimension of work family conflict - (source: Carlson, Kacmar and Williams, 2000) (Karimi, 2008).

Integrative Model of Family to work conflict

There are various families to work conflict model which provide foundation and theoretical base for a study to propose hypothesis. Bi-directional models conceptualize that work interferes with family life and family life interferes with work life. Work and family have complex relationships so analysis of these models serve to enlighten how family and work variables are related to WFC and FWC and how these types of conflict are relevant to family and work outcomes. Mostly these work family conflicts in result of work characteristic and related stressors primarily predict the family related behavior in contrast family work conflict it occurs in result of family characteristics and family stressors and outcome in work related behaviors. Distinction between work family conflict and family work conflict is described by multiple identical work family conflict models (Frone, Russell, & Cooper, 1997; Boyar, Maertz, Mosley, & Carr, 2008). The distinctive model between these two types of conflict allows researchers to create and develop family work conflict model to analyze the domain specific hypothesis which test unique set of outcomes and predictive those variables which are connected with these two types of conflict. By analyzing the value of these models it is concluded that they enlighten both work family conflict and family work conflict (unique and independent antecedent outcomes) also some specific domain (e.g., work family conflict influenced by work demands and family work conflict influenced by family demand) and literature shows that as a result of this stronger and clear effects appears (Amstad, Meier, Fasel, Elfering, & Semmer, 2011; Eby et al., 2005; Michel et al., 2011). By different antecedent it is evident that these models draw distinction line between family conflict and consequences.

Frone et al. (1992) established that job stressor and job involvement has a positive relationship with work to family conflict, and on other hand family stressor and family involvement has positive relation with family to work conflict. Additionally, it shows that work family conflict results in family distress and work distress due to positive family to work conflict. Family work conflict has interestingly positive relationship with depression, and work family has no such a relationship with depression. Frone and his colleagues (1997) affirmed that work time commitment work overload, work distress, parental time commitment family distress and parental overload have a positive relationship to family to work conflict. The researcher also found that family work conflict has negative relationship with work performance, vice versa family work conflict is in negative relationship with family performance. Boyar, Maertz, Mosley, and Carr (2008) reports that the expected family and work demands and the important of these specific domain directs the interference of family with work and work interference with family. Boyar et al. (2008) on other hand explained the family role conflict, marital status hours to young children and they are positive in relationship with family demands. Voydanoff (2005) reports in another study that children problem, house maintenance and demand marital separation have positive relationship with family to work conflict.

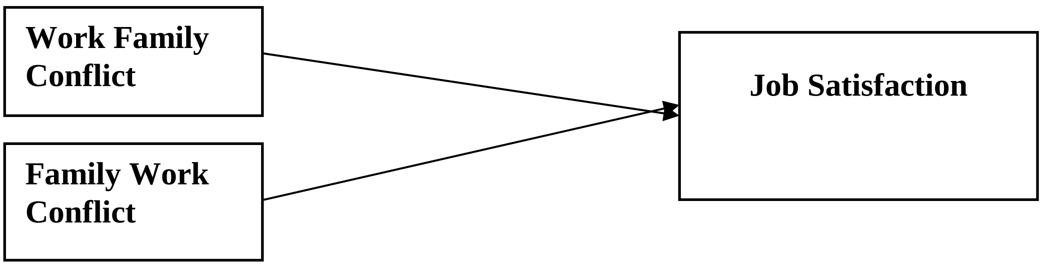
Michel et al. (2011) examined "a meta-analysis of the antecedent of work family conflict" by utilizing 178 sample size and 142 studies of work family conflict. Amstad et al. (2011) conducted a study on "Meta-analysis of work family conflict and its consequences" by the help of 98 different studies of work family conflict. Now, Michel et al. (2011) and Amstad et al. (2011) rasied a point that by examining cross domain effects of different variables these model predict that various family side variables effect family work conflict and then this family work conflict perused behavioral outcomes. So, this family work conflict should be ignored because it is individual obligation to fulfill their responsibility at work. It is, therefore, a commonly seen phenomena that in case of family to work conflict employees usually participate in tradeoffs (Becker & Moen, 1999; Haddock et al., 2001; Mickel & Dallimore, 2009; Voydanoff, 2002). According to Liberman (2012), "children ages support of organization and responsibility of dependent" affect indirectly an individual decision to go for employment trade-off due to family work conflict perception.

Conceptual framework and Proposed Model

After getting a clear picture from literature review which justify the clear link between dependent and independent variable a conceptual framework is developed. According to review of literature this research depicts the dimension of work family conflict and family work conflict and both relationships with job satisfaction is shown in figure below. Work family conflict, family work conflicts are independent variable and job satisfaction is dependent variable. This model draws the relationship of variable in the industry and also relationship with each other.

Figure 2

Conceptual Framework



Development of hypothesis

It has been found in many researcher studies that when work and family interfere with each other spheres, it results in reduction of job satisfaction (Adam, King, & King, 1996). Hence, after reviewing the literature following hypotheses have been developed:

H_1: *Work family conflict has a negative relationship with job satisfaction*.

H_2: *Family work conflict has a negative relationship with job satisfaction.*

Research Methodology

Design of study

The aim of this study is to analyze the impact of work family conflict and family work conflict on the employee job satisfaction level in the banking sector of Pakistan. So, this chapter discusses the research methodology in detail and research design to be used for the dissertation.

The procedure for data being collected is also discussed in this chapter.

Research Scheme and Research design

Before discussing research methodology in detail, take a look or review and understanding of other researchers' efforts who already had invested their precious time in the similar research and developed or designed a number of strategies within the similar field.

Population and Sample Size

Table 1.1. Number of Bank Branches in Islamabad and Rawalpindi

Sr. No.	Bank Type	No of Banks	No of branches in Islamabad	No of branches in Rawalpindi	Total Branches
1.	Public Sector Banks	4	39	44	83
2.	Local Private Scheduled Banks	19	118	147	265
3.	Foreign Banks	4	6	3	9
	Total	27	163	194	357

"Six (6) officers in each branch consider as working in whole 357, branches of 27 different banks. Now 6x357= 2100 approximately as sample size reach 267 exceeds 5% of the population 2100x.05=105, Plugging population size of 2100 which in our case the strength of bank officers in Rawalpindi Islamabad the value of ***n*** came to 237 which was final sample size for research after correction" (Shad, 2008).

Data Collection

The data is collected from banks of twin cities (Rawalpindi/Islamabad). Data is collected through structured questionnaire in this research. In total around 237 questionnaires were distributed, but response was received from only 160 employees. The response rate for the present study was, therefore, 67.51%. These individuals are from lower and middle management having experience less than 3 and more than 10 years. These questionnaires were distributed to the randomly selected banking sector employees of twin cities (Rawalpindi/Islamabad) on spot try to be filled on the same day. The replies received from individuals were examined and analyzed by using SPSS software.

Characteristics of response from each individual were measured on following criteria:

- Name of Bank
- Age of respondent
- Gender of respondent
- Educational level of respondent
- Total Work experience

Primary data Collection

Specifically data for first time use and is originated by researcher for some particular purpose of study by the help of primary data collection. Questionnaires, survey, observations and interviews are sources of primary data collection. To drive this specific study, primary data was collected by using Questionnaires. Literature suggests that reliability of work family conflict lies between 0.78 - 0.90 (Goff, 1990; Adams et al., 1996; Thomas & Ganster, 1996; Grandey & Cropanzano, 1998; Wallace, 1999) validity is positively correlated with job involvement, work role conflict, work role ambiguity, work time demands, family role conflict and family time demand. It correlated negatively with family satisfaction, job satisfaction and life satisfaction (Adams et al., 1996; Carlson & Perrewe, 1999).

Moreover, research suggests that reliability score for family work conflict lies between 0.88 to .089 and validity in negatively correlated with job satisfaction and life satisfaction and positively correlated job tension and burnout (Netemeyer et al., 1996). In overall job satisfaction reliability was from 0.83 to 0.90 (Agho et al., 1993; Locke, Durham, & Kluger, 1998; Aryee et al., 1999). Overall job satisfaction correlated negatively with family conflict work family conflict, role ambiguity, and role conflict (Agho et al., 1993; Aryee et al., 1999).

Measuring instruments

Questionnaire was used as data collection instrument. Questionnaire and hypotheses were prepared by keeping in view the variables. Statements used in the questionnaire were simple and easy in order to help respondents to easily comprehend the items and to avoid any ambiguity. The instruments used for the present study are as follows:

The scale for Work family conflict was opted from the work of Thomas and Ganster, (1995). The scale consists of eight items. The scale for Family work conflict was adopted from the work of Netemyer, Boles, and MCMUrrian (1996). It consists of five items. In order to measure Job Satisfaction, the questionnaire developed by Agho, Price, and Mueller (1992) was used. It consists of six items.

Procedure &Time Horizon

The data was collected in one month by self-visit to different banks of twin cities (Rawalpindi/Islamabad). Self-administered filling method is used for data collection. In some banks there was a requirement to get formal permission from Branch Manager and only after acquiring permission, data was collected from employees. The bank employees filled the questionnaire with interest and fairness but some of bank employees had very non serious attitude towards filling questionnaire.

Data Analysis & Results

Correlation

To analyze the relationship between the variables by the help of correlation which is a statistical technique through which formula identify the nature of the relationship among variable.

Results of correlation analysis are given below.

Variables	**Work Family Conflict**	**Family Work Conflict**	**Job Satisfaction**
Work Family Conflict	1		
Family Work Conflict	.508**	1	
Job Satisfaction	-.313**	-.056	1

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

Analysis

The correlation analysis showed that the work family and family conflict have highly significant correlation among these two variables i.e. 0.508**. On the other hand, it was recognized that job satisfaction is negatively correlated with both variables whereas, WFC is negative has but highly significant relationship with is -0.313** it shows strong negative relationship among these two variables and FWC have negatively correlated with job satisfaction. According to the statistical analyses of the correlation between job satisfaction and FWC it is concluded that both variables show insufficient correlation among i.e -.056.

Descriptive Statistics

Descriptive data gives us and provide analysis of mean and standard deviation to measure and scale the dependent and independent variables. It give explanation of different sort of data with few indicator.

Table 5: Descriptive Statistics analysis

Variables	**Mean**	**Std. Deviation**
Job Satisfaction	16.28	3.35
Work Family Conflict	23.66	5.43
Family Work Conflict	13.55	3.12

Analysis

Table 5 indicates the mean and standard deviation of means of both dependent and independent variables. Mean is taken on the bases of five point Likert scale. Descriptive result shows that the direction of WFC, FWC and JS is 3.12 to 5.43 is standard deviation and the lowest mean of these value above mentioned is 13.55 and highest mean is 23.66

Regression Analysis

Regression analysis is use to analyze the relationship among the dependent and independent variables. Here, ordinary least square method is used for regression analysis. For the purpose of this method first of all index of each variable is developed by sum up of different questions for each variable and calculates the average of that index. In case of WFC and FWC the high response show the higher conflict and in case of job satisfaction high response is trace out as less job satisfaction by the help of this method we can aggregate each Likert item into one continuous variable to analyze the ordinary least square regression.

Table 6

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
				R Square Change	F Change	df1	df2	Sig. F Change
.335[a]	.112	.101	3.17926	.112	9.920	2	157	.000

Analysis

The value of R square is 11.2% that shows and indicates that independent variables explains 11.2% variation in dependent variable to take more appropriate information about the fitness of the model adjusted R-square is used. Adjusted R –square is .101 which shows that independent variable in this model are able to explain 10.1% variance in dependent variable. Analysis is based upon the cross sectional data.

Table 7

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	200.543	2	100.272	9.920	.000
	Residual	1586.911	157	10.108		
	Total	1787.454	159			

a. Dependent Variable: JS

b. Predictors: (Constant),FWC, WFC

Analysis

In this above table analysis for the value of F is take place. In research the value of F should be above 2 which shows the fitness of model. In findings value of F is above 2 i-e the value of F is 9.920 that shows the model of research which is applied is fit and supports the data and variables. Whereas the *a* indicates the dependent variable in the table which is job satisfaction and *b* is the predictor of both the dependent and independent variable work family conflict and family work conflict.

Table 8

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	19.868	1.286		15.447	.000
	WFC	-.236	.054	-.383	-4.391	.000
	FWC	.148	.094	.138	1.585	.115

a. Dependent Variable: JS

Analysis

In the above table of coefficients the value of ‘t’ test shows the dependent and independent variables significance between each other the value of ‘t’ must be greater than 2 which indicate the level of significance and if there is negative sign with this value comes after analysis we ignore the negative sign because of 2-tailed test. The analysis of independent variable and job satisfaction, shows both the work family conflict and job satisfaction have relationship in this research. As the value of WFC is -4.391 which is greater than 2 it shows the relationship between the dependent and independent variable. And the value of ‘t’ for FWC is less than 2 which is 1.585 which shows that there is no relationship among these two variables.

Discussion

Testing hypothesis 1(H_1)

H_1**:** There is a negative relationship between work family conflict and job satisfaction.

Hypothesis 1 (H_1) predicts that there is a negative relationship among work family conflict and job satisfaction. To analyze the hypothesis Regression coefficient analysis is used. The result of this analysis shows that significant level of relationship exist between these two variable work family conflict and job satisfaction by using statistical tool it has been observed that impact of independent variable on dependent is significant. So it is concluded that there the dependent and independent variable have significant relationship which shows that above hypothesis is accepted for this sector.

Testing hypothesis 2(H_2)

H_2**:** There is a negative relationship between family work conflict and job satisfaction.

Hypothesis 2 (H_2) predicts that there is a negative relationship among work family conflict and job satisfaction. To analyze the hypothesis Regression coefficient analysis is used. The result of this analysis shows that no significant level of relationship exists between two variable family work conflict and job satisfaction by using statistical tool it has been observed that impact of independent variable on dependent is not significant. So, it is concluded that there the dependent and independent variable have no significant relationship which shows that above hypothesis is rejected for this sector.

Conclusions & Recommendations

This research aimed to explore the relationship of Work family conflict and family work conflict with job satisfaction. As above data of banking sector of Pakistan statistical analysis provide us results that work family conflict has a high level of significance with job satisfaction of employees. Whereas job satisfaction and family work conflict have no significant relationship with each other.

In banking sector some banks have their own work life balance policies. So if there is no work life balance policy of a bank for employees, it gives rise to the work family conflict which further affects the employee job satisfaction and ultimately the organizational productivity. So, employee should maintain manage and negotiate the work and family spheres and the border between both domains to achieve the balance (Clark, 2000).

Limitation and Suggestions for the Future research

There are some limitations for this study. No industry publish data is available to find population exactly and figure out sample size. There are is issue in questionnaire filling and respondents are ready to give proper time for question fulfillment so data reliability issue arises. So we can say that non seriousness of some respondents is one of the other limitations.

Future Research

Very little research has been conducted by researchers in Pakistan for this specific issue of work family and family work conflict and their affect in different sectors and industries. So, this issue of work life balance is not yet properly addressed. Although some organizations have developed policies to deal with this conflict, but they have not yet been able to implement them properly. So, there is a room for research to be conducted on this dilemma to investigate the public and private organization level of conflict between work and family in comparison with job satisfaction, job turn over intentions job burnout and organizational performance.

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Analysis of Training and Development Activities in Tourism Sector of UAE

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Abstract

UAE has second largest economy after Saudi Arabia in the Arab World. The reason behind its growth is diversification. Among other GCC countries, the economy of UAE is more diverse and developed. Although it is the most diversified economy, UAE heavily relies on oil. Realizing this problem, Dubai has taken steps to free itself from relying on the only source of revenue. As a result, with the exception of Dubai, most of the UAE is dependent on oil revenues.

Dubai has developed itself over the past few years. Understanding its strategic geographic position and the advantage of being the transit destination of many flights across the world, Dubai developed itself rapidly to become one of the most important tourist destinations on the world tourist map. The region has now become an attraction for business people, tourists and shoppers.

This report will highlight the importance of tourism sector in UAE and how it has grown over the past years. With the growth in tourism industry, employment opportunities increased in the economy. The report will shed some light on how UAE has been able to train and develop the employees who play an important role in developing the tourism sector.

2. Introduction

2.1 Background discussion

2.1.1 Brief definition of the concept

Training and development include the set of ongoing educational and practical activities which help the employees refine existing skills or gain new skills according to the need of the changing external environment of competition or the internal working environment of the organization. The methods being used for each organization belonging to a specific industry varies according to the need of that organization and the nature of employees.

2.1.2 Importance and previous researches

Training and development of employees using different methods and tactics is very beneficial to businesses particularly in boosting their level of productivity. Previous researches have shown that training and development at individual level will gradually contribute to macro level, making the whole economy of UAE prosperous with higher and continuously improving levels of productivity. Training methods vary according to the nature of each business or industry. The company belonging to a particular industry might train its entire employment staff or train and focus on the development of only the long term employees, ignoring the casual employees. Also researches have shown that training entire staff on some specific ground is more beneficial than only staying focused on some classes of employees.

2.1.3 Importance of tourism sector in UAE

Tourism sector has played a vital role in UAE's economy since the development of breath taking tourist attractions in the country. It has been focusing to stand out among the famous countries of the world and because of this aim, the country has succeeded in attracting a tremendous number of tourists. In 2002, 4.7 million people chose emirate as a location of their holiday. This number increased to 10 million the previous year and the government aims to double this number by 2020. Expo 2020 will play a real motivator for the country to achieve this impossible target with in this short period of time.

2.1.4 Employment in tourism sector of UAE

Travel & Tourism sustained approximately 518,000 jobs in 2014 in UAE. Tourism sector of UAE employs twice the number of employees as in the educational sector. The tourism sector generated 9.2% of employment in UAE as per 2014.

2.1.5 Training and development activities in tourism sector

Along with the development of these tourist attractions comes the responsibility to deal with that large number of tourists as well and for that training and development of the employees recruited in this sector holds a noticeable importance. This will surely need a more diversified and structured training and development activities for the employees in this most important sector, which has a major chunk in the overall health of the UAE's economy.

2.2 Problem Statement

The researcher would like to analyze training and development activities in tourism sector of UAE.

2.3 Study Objective

The purpose of this report is to analyze the training and development activities in travel & tourism sector of UAE. With growth, how UAE is training its work force in tourism sector to meet the expectations of one of the fastest growing economies for businesses and traveling destinations?

2.4 Significance of Study

This research study is conducted to analyze the training and development activities in the tourism sector of UAE. Since UAE is one of the fastest growing economies attracting millions of tourist from all over the world, training and development of employees to meet the bench marking standards is a crucial task to fulfill. This study will help in learning how UAE has been able to manage the growing demands of economy through training and development activities and what else is needed to fill the gaps which are overlooked.

3. Literature

Researchers have found that training programs, if implemented the right way, do impact the employees' level of efficiency thus affecting the overall productivity level, as discussed earlier in the introduction phase of the research. The research conducted by experts also explains that effective training and development helps the management to retain the current employees of the organization (Becker, 1993; Colarelli & Montei 1996). Most of the experts also agree that training of employees is very complicated practice of human resource that can directly influence the accomplishment of organization's ultimate goals. Organizations today are struggling to overcome the competition and stand out from their rivals on the basis of information, abilities and enthusiasm of their work force. All this is not a natural process, employees need to be trained to develop these unique skills in order to help the organization succeed in differentiation.

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Research conducted by Basma Kashmoola from Lecturer-College of Business, University of Modern Sciences Dubai- United Arab Emirates on 16th April 2016 explains the importance, benefits and methods used by the organizations (public or in private sector in UAE). According to the research there are two types of training, general and specific. General training includes whole staff of company, both long term and short term. Specific training, involves only long term or permanent employees.

Huang (2000) found a huge gap between trained and untrained employees of UAE. The trained employees possessed many characteristics that were lacking in untrained employees. The trained ones were time conscious, while the untrained employees would report to work either late or early, along with irregular departure time. The untrained employees were also engaged in activities not related to job or business. Therefore, there is a need for training in order to achieve productivity targets. Well trained employees are the future and existing assets for the company, but both general and specific employees are important to the organization. According to Basma's model training and development include knowledge for instance ,all the locations where tourist go, English language, mental and physical preparation for the long day job etc.

A current report prepared by the American Society for Training and Development explains that the spending of organizations is greater than $126 billion annually on the worker's training and development (Paradise, 2007). Kottke (1999) explains that worker development programs must be formed with vital proficiencies and right structure as with their help organizations develop to corporate level. According to him the basic function of these programs should be to gain right knowledge, mutual cooperation, innovative mindset and quick problem solving. Also it has been evaluated that employees will be more effective and efficient in delivering the assigned tasks and other responsibility related to job performance, if right training is provided to them according to the need of training (Ghani, 2014).

Today's business market in all fields is filled with competition, and ongoing technological advancements (Aragon-Sanchez et al., 2003; Lin & Jacobs 2008). As a result of this the training provisions and requirements have evolved in all the sectors of businesses (Patton et al., 2000; Saunders, 2000; Huang, 2001; Dewhurst et al., 2007), and suggested that right now there is a lack of empirical proof explaining a link between training and the business performance. Moreover, the link which already exists is not conclusive in nature.

As per the article written by Anderson, Provis, and Chappel (2016), many employees in the tourism industry can be classified as front line service employees, because their jobs involve direct customer contact. These front line employees need a more structured training as they are the one who welcome the tourists and lay an initial impression of the overall country. Training of these employees play a crucial role in the success of overall aim of achieving desired outcomes in this sector. In these sectors major training includes "emotional labor" training, which refers to as the effort, planning and control needed to display the emotion or attitude which is a necessity as per organizational requirements and individual job performance requirements. When the employees are trained efficiently in this vital area along with other areas then it will ultimately ensure the delivery of quality service along with effective on the job performance, which is actually linked with the success of overall tourism business. This then eventually will contribute to the overall economy building of UAE.

The employees in the tourism sector are trained differently according to the requirement of the organization. In an article published in the Insight magazine of Dubai, Fatima Al Mehli, (Industry and Tourist Guide Training Unit Head, Tourism & Culture Authority Abu Dhabi.) it was asked that how the workers are trained and how they develop certain skills in the industry.

Her answer was, “We believe human capital is the Authority’s most valuable asset to achieve its goals and strategies. Learning map has been developed to evaluate employee competencies and identify training methods and techniques required to develop a group of experienced and qualified employees". She also said, “Training workshops and seminars as well as research initiatives in collaboration with local and international educational institutions are arranged for the employees to learn and improve their skills and competencies”. She also mentioned the names of educational institutions with which they were in collaboration to train the employees and other professionals i.e. University of Lausanne, Cornell University, the School of Events, Tourism & Hospitality at Leeds Beckett University, and the School of Hotel & Tourism Management at the Hong Kong Polytechnic University.

In this research document we have focused on analyzing specifically the activities which play important role in training and development of the employees working in travel and tourism sector of UAE.

4. Research Methodology

The United Arab Emirates is one of the world's fastest-growing destinations for business and leisure visitors. This is hardly surprising since geographically, economically and culturally, it is in a unique strategic position between East and West. The travel and tourism sector has flourished in the past years as the economy bloomed with tourists.

With the growth in the economy, employment also rose in tourism sector. This report will highlight the research findings of “training and development activities in travel and tourism sector of UAE”.

4.1 Data Collection Method

The research is done through descriptive research where various relevant authentic articles, reports and research papers are studied.

4.2 Data Analysis

As mentioned earlier, the data will be collected through descriptive research. Since the data is qualitative, for this report it will include content analysis of written data, and conclusions will be drawn accordingly.

5. Findings

Organizations in tourism sector nowadays are using information technology systems for the employees training programs. These programs are helpful in training the employees, developing job related skills, enhancing knowledge and improving competencies. These programs help in increasing the productivity of the tourism business and provides a basis for millions of tourists to visit UAE. Well trained tourist guides and employees in tourism sector help the tourists to get higher value along with great experience, they eventually return to their native homes with a bunch of satisfactory feelings and memorable moments. Designing of training programs and their implementation might be costly, but UAE realizes the value of the results gained after a well trained staff in the tourism sector delivers great performance indirectly or directly making the country earn profit.

5.1 terms and conditions

To work as an employee in the tourism sector of UAE one has to fulfill the following required conditions. These terms and conditions are set by the authority of Tourism Council of UAE. (listed below are some of the important ones)

1. The courses are open to qualified employees to enhance the skills in Dubai tourism knowledge with the aim of becoming licensed tourism employee e.g. tourist guide.

2. The applicants must maintain an acceptable level of academic qualification along with professional occupation.

3. A minimum of a high school level certificate or any equivalent level of document is a necessity before training.

4. The applicant should have an acceptable level of written and spoken skills in English majorly along with other specified languages as per the requirement of the job.

5. At the time of application, the applicant must possess valid passport along with valid residence visa.

6. All the applicant should present a valid certificate as a proof of good conduct, issued from Dubai Police. (home country issued certificates are not acceptable)

7. If the applicant faces rejection, then he or she can reapply after six months of rejection. (with valid certification or any other proof of increase in the standards which caused rejection in first place)

8. Submission of original passport and documentation is a necessity. In case of submitting any false paper, the applicant may be dismissed and will be permanently deprived from reapplying.

9. Successful applicant will be asked to pay a onetime fee (non-refundable) upon registration.

10. For renewal of licenses, candidates need to return the expired license for retrieving the renewed one. In the case of expired license being lost, a police report shall be required.

5.2 Share of tourism sector in the economy and GDP of UAE

Dubai is considered as the most flocked cities around the world and the main reason behind this is the contribution from tourism and hospitality sector to the country’s economy and GDP. In 2013, around 8 million people visited Dubai either for leisure or work purpose and the main attraction sites for them were the beaches, museums, parks and other places of entertainment.

In 2013, Dubai's hospitality sector accounted for 5% in GDP as compared to 4.6 % in 2012 and this increase in GDP due to contribution from the hospitality sector is mainly from hotels and restaurants. Tourism has an important part in the country's economic growth and according to reports 20-30% of Dubai's GDP is related to the tourism sector, which includes transportation, impact on retail and other industries and services. Dubai's workforce has also increased from 2012-2013 at an average of 13% per year and as per the report of 2020 Expo strategic objectives, the next 6 years of Dubai will estimate 277,000 of new jobs to be created and with that 40% will be contributed to the tourism sector.

5.3 UAE Hospitality Industry: Setting the Standards of Customer Service

When it comes to hotel revenue, 2012 saw a huge growth. A total of 5 million customers brought in a total of AED 9.7 billion which is expected to double in the year 2013. The real secret to this huge growth is Training management.

5.4 Training Management

Training management deals with a group of people who have expertise in the Hospitality sector. They have gained this expertise through years of experience working in different departments. These departments are subdivided into various divisions which include accommodations, restaurants, bars, travel & tourism, recreational facilities, gym, parlor, offices, pools and courts. All these divisions require a specific group of individuals which would mean that they cannot switch between these divisions.

Throughout the training management course, training schedules are set up to enhance the employee's knowledge about the customer and the services rendered to them. Also, they are trained with verbal communication tools which enable them to understand the customer needs better. This in turn enables all employees to be on the same page and set up standards which are shared through each individual of the concerned department. Training management personnel can be hired as groups or specific individuals who might specialize in a specific department to maintain the same level of standards in regards to customer service.

5.5 Industry Emiratisation

The authorities are taking proactive measures to ensure that there is a rise in the Emirati workforce in this sector as Emiratis make up 1% of the Abu Dhabi's Tourism sector. This is projected to rise as the Authorities have singled out Training as the key driving force which will give rise to more Emirati joining this sector. Also, the Authorities have created a comprehensive training plan as part of its development strategy.

The training plan also builds upon long term goals by providing World class service standards. This will be achieved by bringing in professionals through human resource management. The plan would target Emiratis so that they eventually take up key roles in the tourism sector. The plan further expands by including Department of Tourism and Commerce Marketing which has established high quality training program packages targeted at Emiratis.

These programs include but are not limited to:

1. **SMART E-Suggestions System:** This system allows employees and customers to submit suggestions and ideas that are evaluated by a specialized committee who recognize and award people for their suggestions if they are implemented.
2. **Hawafeez Initiative:** This encourages employee to give in their best and continue to do so as they will be awarded for their high standards of customer service. The categories through which winners will be selected are as follows,
   a) Distinguished Employee
   b) Distinguished Supporting Employee
   c) Distinguished Supervisor
   d) Distinguished Group or Team force
   e) Best Customer Service
   f) Distinguished Field Employee

3**. Emtiaz Program** provides employees with discounts and special offers from selected shops, restaurants and hotels.

4. **Employee Relations** organizes many entertaining, social, sport and cultural activities that help create a positive and innovative work.

5.6 Training Solutions

Department of Tourism and Commerce Marketing (DTCM) has an external training arm called training solutions which was setup as part of the initiative to ensure that the tourism industry of Dubai continues their world-class development of people at all levels of the organization. Training solutions is unique and different as compared to other which is delivered by colleges, universities and other training institutions because it takes the best tool and learning of the tourism and hospitality sectors and ensure relevance at every stage in the market place. Emphasis is placed on a vocational 'hands-on' approach to learning, making participants more effective and efficient within the workplace.

5.6.1 Programs Offered

In association with the **American Hotels and Lodging Association** (AHLA), DTCM Training Solutions provides a wide range of hospitality related training programs, some of these programs include:

- AHLA START Program is for UAE national job-seekers who are interested to join the hospitality industry
- AHLA staff training of the front lines
- AHLA E-learning hospitality training portal
- AHLA management modules and Hospitality supervisor
- AHLA Hospitality train-the-trainer programs

5.6.2 Tourist Guide Course

Tourist Guide has been the most important training course for training solution. Tour guide plays an important role as it provides authentic information to the tourists about their destination from different parts of the world.

The department has a licensing condition for the tour guide who includes passing the training programs, reviewing and updating the programs and only then they can operate the Tour guide. These programs are conducted four times a year and also the department has licensed a total number of 1356 Tour guides including 91 UAE nationals.

5.6.3 Competitions Conducted

They are also conducting competition called Concierge of the Year over the last nine years in order to develop the skills, ability and knowledge of concierge teams of the five-star hotels in Dubai and enhance the service standards of the key area of hospitality industry.

Example Tourism Cultural Authority Abu Dhabi operates an online revenue and statistics system which is accessible through user name and password to licensed hotel establishment only. This system is used by the entire emirates hotel to submit their data regarding revenue and guests statistic information. The Authority then uses this information to produce reports in order to show Abu Dhabi's hotel performance in relation to guests, guest nights, room nights, occupancy, average length of stay and revenue (among other things). These statistics provide the Authority and our key stakeholders with valuable insights into the current performance of tourism industry and assist in the development of visitor and guest strategies.

6. Conclusion

UAE holds a special identity around the world for its famous tourist attractions and business opportunities. With the fast growing economy, it realizes the importance of training and development in tourism because now they are shifting from depending on oil and natural resources to travel and tourism. With the approaching expo 2020, UAE expects to reach its objective of attracting 20 million visitors from around the world. Tourism is a central pillar of Dubai's economic growth and diversification. The Tourism Vision for 2020 will further leverage the sector by broadening Dubai's offering across events, attractions, infrastructure, services, and packages. Part of this strategy involves adapting a marketing approach to showcase Dubai to a wider audience and increasing awareness and conversion of flight and hotel bookings ("Tourism Vision 2020", 2016).

Knowing the importance of tourism, it has not only strived to have maximum tourist attractions and be the most visited tourist country, but has also focused on maintaining those hard achieved goals. UAE is very adaptable in terms of applying new knowledge. It continuously changes its training methods and policies to adapt to changes and move further ahead in its growth. For e.g., use of latest technology is encouraged in all sectors. Many industries are shifting their transactions to online business where they hope to provide better customer service and increase productivity.

The UAE has become a leading regional technology hub given its position as a platform for top tier international tech companies and a stage for global technology-oriented events, said its Highness Shaikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai.("UAE a leading technology hub: Shaikh Mohammed - Khaleej Times", 2016).

In conclusion, UAE knows where to spend in tourism sector to help it to grow and become one of the widely visited countries from all around the world.

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Author's Guideline

Instruction for Authors

There is no standard length for articles, but preferably should be within the range of 8 – 24 pages with a font size of 12 and line spacing of 1.15. This page limit includes all parts of the paper i.e. title, abstract, body, bibliography, appendices and tables.

The title should be brief and not comprise of more than fourteen words written in Times New Roman font- bold and centered in 14 font size (formatted for 8.5" x 11" paper size)

The manuscripts should be composed according to the APA (American Psychological Association) 6th edition format and should be free of grammatical errors.

The article can be submitted via e-mail as per the specified format.

Any deviation from the prescribed format may result in either delayed processing or rejection of the submission, for which the author/s would be responsible.

Content, Length, and Formatting

It is the author's responsibility to ensure that the submitted paper is clear, relevant and thought-provoking. The basic requirements include:

Abstract

The abstract should not exceed 250 words along with the mention of;

a) Author's name (s) and affiliation
b) Email address
c) Title and abstract content

The abstract should be based on a concise summary of the study that is content and scope of the research and should identify with the study's objectives, its methodology and its findings, conclusions, or intended results.

Maximum of 7 key words could be added in the end.

Introduction

The introduction should provide a clear statement of the problem and relevant literature on the subject. Methods and procedures used in the research should be described in detail. Results should be clearly elaborated and must provide a comprehensive picture. Detailed interpretation of data should be included. In the discussion section findings should be interpreted in view of the present study as well as the past findings in that area. Conclusions should be given at the end of article. It should describe the validity of observation and other published work dealing with the same type. Finally the implications of the study should be given to establish the study's relevance and significance.

Author's Guideline

Paper size Specification

The formatting should be done keeping the following in mind;

a) A4 size paper

b) Margins 1.25 inch on all sides

c) Font size 12 Times New Roman with 1.15 - line spacing (bodytext)

d) Title, subtitles, abstract and references single spaced with 4 font size

e) Referencing, graphics & tables as per APA format and will be part of the total pagecount.

Tables and Figures

a) Tables must be in the Microsoft Word table format, and should be created using Times New Roman text, 10 point size. APA-style provided elsewhere must be preferred.

b) Figures must be clearly produced in black and white. All text included in figures should be Times New Roman (10 point minimum).

c) Tables and figures may be oriented horizontally (landscape) or vertically (portrait) within the allotted space.

d) Each table and figure should be identified with a table or figure number and a descriptive title.

e) For any data not generated by the author(s), the source of the data should be given (in short form) below the table or figure and also should be listed in full in the references.

Footnotes and References

a) Footnote material should be incorporated into the text wherever required. If footnotes are necessary, the note number should be typed in the form of superscript in the text. The notes should be mentioned at the end of the page as endnotes.

b) References should be integrated into the text in short form and listed altogether at the end of the article in the APA referencing.

c) For research articles with three or more authors, the first author's name following "et al." should be used. For multiple citations, alphabetize citations by author's last name may be used.

d) The author(s) should make sure that the in-text citations (including citations in footnotes, tables, and figures) correspond to the list of references/ bibliography at the end of the study.

Copyright Transfer

a) The publication of the submission will be withheld to establish the originality of the work to ensure that it has not been submitted for publication elsewhere.

b) Submission of a paper also implies that, upon acceptance of an article by the journal, the author(s) will transfer copyright of the article to the publisher.

Miscellaneous

a) The America n Numeric System should be followed to quote any figures (one billion = 1,000,000,000; one trillion = 1,000,000,000,000), rather than lakhs and crores.

b) Spell out all numbers from one to ninety-nine, unless:

  i. the number contains a decimal point, e.g., “6.2” and “ 0.12”

  ii. the number precedes a percent sign or a unit of measure, e.g., “47%” and “16µm”

c) Each author will be entitled to one copy of the issue in which his or her article appears.

Note:

The editor reserves the right to amend, abridge or otherwise alter the contents of the paper to make it suitable for the publication. However, every attempt will be made not to affect the spirit or effectiveness of the paper.

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Huge credit goes to the vision and dedication of Maj. Gen. Khadim Hussain, HI (M) (Retd) Rector Foundation University Islamabad, who helped materialize the seemingly abstract mission of "inspiring creative inquiry and research" through the establishment of a Graduate Research Center (GRC). The a i m of GRC is to create an environment which facilitates both the seasoned and amateur researchers to jointly address the development issues of social and industrial life in a collaborative manner. It also strives to provide a platform to the students and faculty of the university to utilize the available infrastructure, generate innovative research ideas, seek help in commercialization, employ the current facilities and discover new avenues for research publications, become reputable member of the existing research groups and seek expert advice on designing a project proposal, data collection tools and analysis.

The contributors and readers of the Foundation University Journal of Business and Economics are encouraged and invited to identify new avenues for the promotion of scientific and collaborative research activity for the benefit of national economy and humanity at large. The Editorial Board greatly acknowledges the contribution of GRC in the publication of its current issue.

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