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A Cross Industry Study

Barriers to Flexible Working

Highlights

Service Quality Dimensions

Leadership Skills of Managers

Discovering Thoughts, Inventing Future

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Barriers to Flexible Working for Indian Women Professionals: A Cross Industry Study

By Dr. Saundarya Rajesh & Anju Rakesh

Abstract- Flexible working refers to those working arrangements that are significantly different from regular work patterns. It allows employees to choose his/her place or time of work by exploiting the technological advancements that makes it possible to connect to work virtually without having to commute to office and/or do so during hours of the day that suits a particular employee. While men and women can be beneficiaries of such flexible working arrangements, it is the Woman Professional who is also more often expected to be responsible for child care, elder care and household duties and to whom the choice of working flexibly serves as a critical enabler and sustainer of her career. This cross industry study brings to light the barriers that mar the successful implementation of flexible working policies in Indian Corporate offices. It was found that the challenges to flexible working in could be broadly classified as 1) Cultural 2) Infrastructural and 3) Attitudinal. The findings of the study helped us conclude that the ingraining of flexible working in an organization's work culture calls for concerted effort from the employers', the women professionals' and their families' end.

Keywords: barrier, career enabler, flexible working arrangements (FWAs), indian women professionals (IWPs), telecommuting.

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Barriers to Flexible Working for Indian Women Professionals: A Cross Industry Study

Dr. Saundarya Rajesh ^α & Anju Rakesh ^σ

Abstract- Flexible working refers to those working arrangements that are significantly different from regular work patterns. It allows employees to choose his/her place or time of work by exploiting the technological advancements that makes it possible to connect to work virtually without having to commute to office and/or do so during hours of the day that suits a particular employee. While men and women can be beneficiaries of such flexible working arrangements, it is the Woman Professional who is also more often expected to be responsible for child care, elder care and household duties and to whom the choice of working flexibly serves as a critical enabler and sustainer of her career. This cross industry study brings to light the barriers that mar the successful implementation of flexible working policies in Indian Corporate offices. It was found that the challenges to flexible working in could be broadly classified as 1) Cultural 2) Infrastructural and 3) Attitudinal. The findings of the study helped us conclude that the ingraining of flexible working in an organization's work culture calls for concerted effort from the employers', the women professionals' and their families' end.

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1. INTRODUCTION

The intricate association between an average Indian Woman Professional (IWP) and organizational policies that address the unique needs she brings along by virtue of being a woman, leads the social researcher on to a way of work that is transforming the corporate landscape – Flexible Working. With the advent of connective technology that revolutionized the way the world works more so after the turn of last century, flexible working has garnered the attention of policy makers and thought leaders across the globe. It encompasses all working arrangements that allows the concerned employee to choose his/her time and place of work while executing professional commitments with the aid of virtual communication if need be. For e.g. an employee could choose to work from home accessing his/her corporate network through secure systems and be present physically in office only under circumstances that does not offer alternatives for face time.

Irrespective of the country or the culture it is the woman professional who is more in need of work flexibility. This is because, from time immemorial women

have been considered primarily responsible for household duties with the institution of marriage adding new dimensions to their baggage of natural responsibilities such as child care, elder care and overall care of a new family. India is no exception and in the Indian socio cultural milieu women continue to be expected to fulfill their domestic commitments even while making commendable strides at the career front. In such a context, patterns of flexible work are of great relevance to the community of employed Indian women as they offer them greater autonomy over their schedules and enable their attempts to do commendable justice to the dual roles of a professional and a homemaker simultaneously.

Now, let us address the case of an average IWP. According to a 2012 study (Inderfurth & Khambatta, 2012), although women constitute 24% of the workforce in urban India, only 5% of senior level executives in Indian organizations are women as against a global average of 20%. Furthermore, according to the 2011 gender diversity benchmarking report for Asia released by Community Business Org, most Indian women who quit corporate jobs did so while they were between the junior and middle management levels in their organizations (Gender Diversity Benchmarking Report, Asia 2011, 2011). According to yet another research, almost 48% of urban Indian women quit work before they reach the middle of their careers with the Asian average for this figure being 29% (Inderfurth & Khambatta, 2012). This could be because the career motives and the career trajectory of an average Indian man and woman are starkly different. A study by AVTAR Career Creators and Outlook in 2010 (Outlook Business - AVTAR Work Life Balance Survey, 2010) showed that Indian women were very much in need of work flexibility soon after becoming mothers. In a recent survey of Indian Women Professionals by the professional networking site LinkedIn, it was found that 60% of them felt that they will slow down their careers once they have children (Indian women prefer more flexibility at workplace: LinkedIn, 2013). These disturbing and dismal numbers can be rewritten if organizations and the society recognize the role of work flexibility in sustaining the careers of IWPs. Women can balance their professional and personal commitments gracefully and avoid career breaks in the process.

Advocates of flexi-working world over have devoted their time to understand the various hurdles that

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flexi workers need to cross in order to be smoothly integrated to their workplace. While some of the barriers to successful implementation of flexi work are due to indifference within the organization, the others are because of lack of sufficient effort on the part of the employee, found a recent study (College). According to them, some of the concerns that employers of flexible workers had in common were moderate/great extent about abuse of policies, the reactions of customers and clients, difficulties with supervising employees working in a flexible manner, resentment of coworkers, loss of productivity etc. Yet another 2012 report stated that organizations were not completely ready to take the risk of enabling a flexible culture that might require continuous innovation from them (The Benefits of Flexible Working Arrangements, 2012). In a recent research commissioned by Microsoft it was found that employees who wanted to work flexibly, were concerned about their coworkers perception of their operational effectiveness while working flexibly (Flexible working in businesses being 'held back by cultural barriers', 2013). They were also held back by the lack of trust from their organizations on their ability to get jobs done remotely. A study in UK found that the lack of consistent and strong messages to employers about the business benefits of flexible working by way of a coherent and compelling narrative on the same was what was primarily stopping the amalgamation of flexibility into popular work culture (Stewart & Rowlett, 2009). A 2008 survey showed that expense of implementation and start up costs associated with FWAs further retarded an organization's will to initiate policies to this end (Leach, 2008). A fresh perspective on the barriers to telecommuting on the basis of place, time and distance between/ of the components of a telecommuting system was presented in (Brewer, 2000).

As any system is prone to friction while adapting to a futuristic style, the Indian Corporate Sector has also not been able to completely accommodate and nurture the culture of flexible working. This could be because the typical career model was created keeping in mind the male, who with a full time homemaker to support, can rise in the corporate ranks with single minded focus on his career. While most of the studies discussed previously were gender neutral, the research detailed in this paper aims to understand the barriers specific to Indian Women Professionals that they face while trying to avail of flexible working options. These barriers identified and studied can be broadly classified as 1) Cultural 2) Infrastructural 3) Attitudinal.

The cultural blockades to the reign of flexible working include the Indian society's and its professional network's inability to welcome this alternative culture of work owing to their strong affinity for the 'presentee-ism'^[1] culture. Also, majority of Indian organizations have not been able to integrate work flexibility smoothly into their organizational culture as there are very few

successful role models who have proved their mettle by ways of flexible working.

Infrastructural barriers constitute the lack of infrastructural provisions such as those for virtual communication which are vital to most flexi working arrangements. Many organizations are also not keen on operating on hours out of the normal 9-6 schedule that could benefit part time / flexi time workers. Many women professionals do not push themselves to their best to acquire skills that could make FWAs a successful pattern of work. Also, Human Resource personnel in many organizations feel that granting requests for flexible working requires some additional effort on their parts to tailor the office culture to accommodate such ways of work and hence find it problematic.

Attitude that is rebellious to the changing culture of work further also comes in the way of flexible working. Many managers feel that flexible working speaks of under performance of the employee availing it. Resentful attitude of full time workers stemming from their lack of sensitization on the needs and benefits of flexible working further reduces the acceptance levels for such arrangements.

The flow of this research paper is as follows: A preliminary discussion on the different flavors of flexible working is followed by a detailed description of our research methodology. The heart of the paper which is the key findings of this study is the next section. This is wrapped up through discussions. Conclusions drawn are presented in the section after this. In the last section, the future of this work is outlined.

II. FLEXIBLE WORKING ARRANGEMENTS: DIFFERENT FLAVOURS

Flexible working arrangements refer to those working patterns different from the normal working patterns; they can involve changes to the hours an employee works, the times they are required to work or their places of work. With the kind of technological advancement that the world has witnessed, one can afford the luxury of working remotely from any part of the world during any time of the day. Some of the most popular flexible working arrangements amongst employees, world over are:

Part-time work: requires employees to work a lower number of hours than would be considered full time by their employer

Telecommuting: employees do not commute to a central place of work, they can work from home or from any remote location as long as they are connected to work virtually

Flexi-time arrangement: requires employees to be at work during a specified core period, but lets them otherwise arrange their hours to suit themselves

Compressed work hours: employees work the same number of hours, over fewer days

Staggered hours contract: employees can start and finish work at different times

Annual hours contract: employers and employees agree they will work a given number of hours during the year, but the pattern of work can vary from week to week

Job sharing: one job is shared between two people, who might work alternate days, half weeks, or alternate weeks, or one person working in the morning and one in the afternoon

Term-time work: is an arrangement whereby an employee is contracted to work a particular number of weeks per year on either a full or part-time basis. His/her non-working time is scheduled at regular, planned periods which are accounted for by a combination of annual leave and unpaid leave. Designated working weeks will normally coincide with school terms.

III. RESEARCH METHODOLOGY

The foundation for this research was a questionnaire that required women professionals to share their views on various aspects of flexible working. Women belonging to different age groups and based out of cities/towns all over India took the survey. These IWPs also had remarkably different socio, economic and educational profiles which increased the study sample diversity. This included women working at various levels of the organizations from junior managers to the CEOs, some of them who had used flexible working at critical junctures in their lives. While some of these professionals were on career breaks, others had enviable, uninterrupted careers and a few others were en route successful second innings in their careers.

A total of 1060 women took part in the survey. The majority (45%) fell in the age bracket 26 to 35 followed by 21% of IWPs aged 21-25 years and 19% of IWPs aged 36 – 45 years. 6% were women aged above 46 and 1% below the age of 20. Majority of the women aged 26 and above were married. 26% of women came from households having an annual income between 5 to 10 lakhs and another 26% had family incomes between 3 to 5 lakhs. As for their educational backgrounds, 27% of IWPs surveyed held professional post graduate degrees, 26 % were graduates, another 23 % were professional graduates, 10% were diploma holders, 9% were post graduates and 6% held doctoral degrees or equivalent. While 73% of them were currently working full time, 13% of them were working flexibly. 54% of these IWPs had a work experience of 5 years or less, 22% have been working for almost 10 years whereas only 3% of the participants had a total work experience amounting to 20 years plus. 27% of the IWPs surveyed were associated with the IT industry, 14% were HR managers and 10% worked in the finance and accounts

department of their organizations. The distribution of the women workforce (who took the survey) across industries is as shown in Figure 1.

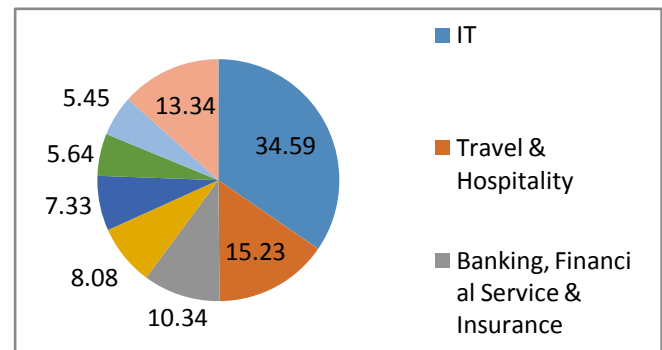


Figure 1 : Distribution of women professionals across industries who underwent this study

IV. KEY FINDINGS

The major findings of this study are presented in this section. Analyses on the responses of women showed that the path to flexible working in the current corporate ecosystem was not entirely smooth. There were three significant classes of barriers that characterized the paths to work flexibility of women professionals at different points in their careers. These were 1) Cultural barriers 2) Infrastructural barriers 3) Attitudinal barriers. The impacts of each of these barriers on the careers of women employed in different industries were studied in great detail. An insightful understanding as to how women professionals at different levels of the corporate hierarchy reacted to problems women faced while attempting to work flexibly is also elaborated.

a) Cultural barriers to flexible working

As can be seen from Table 1, the most common cultural barrier that came in the way of an IWP's path to work flexibility was the lack of successful role models who climbed up the corporate ladder while being a flexi-worker for a large part of their professional journeys. 32% of women professionals in the IT sector and 63% of those who were consultants felt that in the absence of women who made it work 'flexibly', they did not have anyone to look up to and were discouraged to even make attempts to negotiate flexible working with their respective employers. It is upto the few fortunate women leaders of today who were beneficiaries of flexibility to showcase and propagate their success stories so that the women professionals who are now at the threshold of their careers have paths worth emulating. The second biggest barrier under this category was the lack of a flexible culture in the women professionals' organizations. A large proportion of women who undertook this survey felt that when organizational policies were hostile to the concept of flexibility they found it difficult to negotiate and obtain

flexibility from their employers. Agreement of 46% women in the banking sector and 27% in ITES to the threat posed by this barrier is evidence enough. If organizations in the Indian corporate sector were to pay attention to this fact and welcome the wave of work flexibility, they would be able to tap the potentials of the women on their rolls to the fullest possible extent. The third and the last very common cultural barrier to flexible working that IWPs employed in sectors as diverse as IT and manufacturing reported was the presentee-ism expectation of their supervisors and others. Almost 50% of women in the manufacturing industry and 36% of women in the telecom industry felt that their managers strongly believed that to operate efficiently, they need to be present physically at office during what is considered normal working hours. Many women surveyed were of the opinion that not only their line managers but also their circle of friends and family considered them to be less serious about their jobs while working flexibly, possibly because of their reluctance to accept a culture of work that defies the centuries' old norm of being present in office when employed formally. It was only in the consulting sector that women did not feel much threatened by such mindsets (only around 5% women counted this as a barrier) probably because of their nature of work that offered an amount of inherent flexibility. The results are thus indicative of the fact that a change at the very roots of our society's work culture is required in enabling IWPs plot impressive career graphs with the aid of flexibility

Table 1: Cultural barriers to flexible working as viewed by IWPs (industry wise)

Barrier	IT	ITES / BPO	Telecom	Travel & Hospitality	Retail	Manufacturing / Engineering	Banking, Financial Service & Insurance	FMCG / Consumer Goods	Consulting	Media & Advertising	Education	Others	Total
<i>Presentee-ism mindset of supervisor and the society</i>	25.97%	27.78%	36.36%	12.00%	50.00%	50.00%	11.54%	0.00%	5.26%	10.00%	20.00%	0.00%	19.01%
<i>Lack of a flexible culture within the organization</i>	16.88%	5.56%	27.27%	16.00%	16.67%	50.00%	46.15%	60.00%	26.32%	50.00%	24.00%	100.00%	23.55%
<i>Lack of successful women role models who have worked flexibly</i>	32.47%	22.22%	27.27%	24.00%	0.00%	0.00%	11.54%	0.00%	63.16%	30.00%	40.00%	0.00%	27.27%
<i>No big problem faced</i>	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.65%

Table 2 : Cultural barriers to flexible working as viewed by IWPs at different managerial levels

Barrier \ Level	Junior Management (Sr. Exec to AM level)	Middle Management (Mgr to Senior Mgr, DGM, AGM)	Senior Management (GM, AVP, VP, Sr. VP)	CXO / Leadership position (COO, CEO, CFO, CTO, CMO et al)
<i>Presentee-ism mindset of supervisor and the society</i>	21.01%	20.00%	11.11%	14.29%
<i>Lack of a flexible culture within the organization</i>	18.49%	26.25%	30.56%	42.86%
<i>Lack of successful women role models who have worked flexibly</i>	16.81%	35.00%	41.67%	42.86%
<i>No big problem faced</i>	3.36%	0.00%	0.00%	0.00%

In table 2 are shown the attitudes of women professionals at different levels of management (from junior management to Leadership positions) to cultural barriers of flexible working. It might be interesting to note that 42% of women who have made it to the top and are currently corporate leaders feel it is the lack of a flexible culture that was a major stumbling block that they encountered. A good number of women in the junior and middle management levels felt their managers (both men and women) expected them to be present at office and work under their supervision. Seldom were these managers sympathetic to their need for flexibility to the extent that this barrier was career threatening. As women rose higher up in the ranks their quests for the right pattern of flexible work were often deterred by the lack of successful women leaders who had used flexibility at vital points in their career trajectories. They were unsure of their ability to make it big if they opted for work flexibility. 41% of women in senior positions and 42% of women in leadership roles shared this opinion. From the findings, it may be concluded that a paradigm shift in the work culture of organizations should be called for in order to create successful women professionals who are ambassadors of flexibility.

b) Infrastructural barriers

The two major barriers in this category faced by IWPs wanting to work flexibly as found by this study were a) The lack of infrastructural support from their organizations and b) The misconception on the side of HR & Administration department that granting such requests on a case basis would be highly problematic. As can be seen in table 3, 13% of women professionals who are in the Information & Technology domain felt that their organizations did not seem very inclined to extend the addition infrastructural support required to make flexible working a successful model of work. The risk associated with letting employees access confidential data from remote locations (primarily owing to a lack of trust on the concerned employee) could be what stops corporate offices from adapting infrastructure favoring the flexibility wave. Also, many organizations are reluctant to restructure their working hours to suit the needs of women employees especially those with caring responsibilities who might want to come in early and leave early. In this day and age of virtual communication

where technology is literally taking the workplace by storm, it is desired that organizations invest on the components of a flexible office, for e.g by providing secured access to official accounts to productive women personnel who might benefit from it. The women on their part should act responsible on the usage of data and resources pertaining to their respective organizations and thus prove themselves worthy of this working arrangement.

Almost 17% of employed women in the IT enabled services said their requests for flexible working often met with a lukewarm response from their HR departments as many HR managers felt granting such requests on a case basis is problematic and generates additional overheads for them. This could probably be because HR managers who are generally the advisors of policy makers in most organizations feel that it is difficult to evaluate the genuinity of requests for flexible work from women employees. Also, as streamlining and implementing such requests might call for changes in the clauses of certain administrative procedures of the organizations, managers are not fully convinced of the need for the same. They could also be held back by the fact that granting such requests might set unfair standards in the company, wherein male and female employees are treated differently. Our study recommends that the severity of this barrier can be reduced if HR professionals, led by the women amongst them discuss / debate and reach a consensus on organizational policies related to flexible working and hand a fair deal to valuable women employees who are much in need of it. It could be a matter of a few years that such requests are executed with commendable ease just as routine requests for maternity leaves.

Table 3 : Infrastructural barriers to flexible working as viewed by IWPs (industry wise)

Industry	IT	ITES / BPO	Telecom	Travel & Hospitality	Retail	Manufacturing / Engineering	Banking, Financial Service & Insurance	FMCG / Consumer Goods	Consulting	Media & Advertising	Education	Others	Total
Barrier													
<i>Lack of infrastructure in the organization to enable flexi-working</i>	12.99%	5.56%	0.00%	0.00%	16.67%	0.00%	3.85%	0.00%	0.00%	10.00%	0.00%	0.00%	7.02%
<i>Administering of FWA being seen as problematic by HR Admin</i>	3.90%	16.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.00%	0.00%	3.72%

It can be inferred from Table 4 that infrastructural barriers prove to be no serious threats to women in the higher echelons of management. It is women who are at the junior and middle management levels who stumble upon such obstacles. The few who have been able to work their way up the ladder are able to have their way with flexibility often because of their power and position in their organizations and because the organization values their contributions. However junior women (almost 12% of them) opined that infrastructural support from their companies that could enable them to work flexibly was scarce indeed. This prompted many of them to contemplate quitting work even when they did not want to, as their employers were insensitive to their need for work-family integration. 5% of IWPs who were junior managers or below and on whom this research was conducted were of the opinion that all their attempts to negotiate flexibility fell on deaf ears as HR personnel were not ready to take the extra effort required to accept these requests. The onus is now on the women leaders of today's corporate India to initiate a welcome change to this end that can help retain supremely talented women professionals on the career track even when their lives outside of work are extremely demanding of them.

Table 4 : Infrastructural barriers to flexible working as viewed by IWPs in different managerial levels

Barrier \ Level	Junior Management (Sr. Exec to AM level)	Middle Management (Mgr to Senior Mgr, DGM, AGM)	Senior Management (GM, AVP, VP, Sr. VP)	CXO / Leadership position (COO, CEO, CFO, CTO, CMO et al)
<i>Lack of infrastructure in the organization to enable flexi-working</i>	11.76%	3.75%	0.00%	0.00%
<i>Administering of FWA being seen as problematic by HR Admin</i>	5.04%	3.75%	0.00%	0.00%

c) Attitudinal barriers

While infrastructural and cultural barriers had come in the way of the dream of a flexible career for many an IWP, another major class of deterrents were the attitudinal barriers. When employees who prefer the conventional style of work (full time) view flexible or part time work as underperformance, women employees struggling with the juggling pressure of managing work and home are discouraged from opting for flexibility. They harbor the fear of being alienated at the workplace and being considered inefficient. For many IWPs who find themselves in such a scenario, quitting work appears easier than pushing their requests for flexibility. Almost 7% of women employed in varied industrial divisions agree that they have faced this barrier while they evolved to being a flexi-worker. The resentful attitude of full-time co-workers could be attributed to their inability to make minor adjustments to accommodate their team-mate's flexible schedule. It could also be because they misconstrue the granting of requests for flexibility to certain employees as unequal treatment meted out by their managements. This research points out that if all employees in a particular organization decide to accept the importance of work flexibility and its ability to alter the career paths of Indian Women Professionals, it could bring a huge change in the productivity of the women workforce engaged in various trades across India. Another significant barrier of this type was a lack of support from the top management of a company for this all-important women's career enabler. The thought leaders and policy makers of many organizations in the country tend to ignore the urgency associated with formalizing flexible working while focusing on achieving competitive business targets. The fact that only a handful of women are in the top managements of firms across India also could be a reason for this lack of awareness and sensitivity. In the typical corporate career model that suits the career paths of Indian men perfectly, work flexibility as a policy fails to garner attention. 36% of women in the travel and hospitality sector felt that this barrier had derailed their journeys to flexibility.

Table 5 : Attitudinal barriers to flexible working as viewed by IWP's (industry wise)

Industry	IT	ITES / BPO	Telecom	Travel & Hospitality	Retail	Manufacturing / Engineering	Banking, Financial Service & Insurance	FMCG / Consumer Goods	Consulting	Media & Advertising	Education	Others	Total
Barrier	6.49%	5.56%	0.00%	0.00%	0.00%	0.00%	3.85%	0.00%	0.00%	0.00%	0.00%	0.00%	7.02%
<i>Resentful attitude of full-time working colleagues</i>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<i>Lack of support for the concept from top management</i>	0.00%	0.00%	0.00%	36.00%	0.00%	0.00%	0.00%	0.00%	5.26%	0.00%	0.00%	0.00%	3.72%

As can be understood from table 6, the cultural barriers to flexible working cease to exist when women rise up in corporate ranks. It is those at the initial stages of their careers who are more likely to encounter insensitive reactions from their colleagues to their need to work flexibly. Around 10% of IWPs at the junior and middle management levels voiced their concern over the resentful attitudes of their co-workers when they work flexibly. It could be that at junior levels, professionals are least likely to enjoy total autonomy over their schedules, targets or deadlines and it is required of them to contribute effectively to their respective teams by being physically present. Their voices go mostly unheard and their subordinates find it easier to complete work without having to make adjustments to fit in the flexible routines of their female co-workers. Another 8% of women of the entry level workforce felt that their managements were not positively oriented towards work flexibility. The lukewarm responses that their requests to be granted flexibility received owing to the management's lack of interest in initiating policies for the same came in their way to career sustainability through flexibility. When women are at senior levels and are directly connected to policy makers of their organizations, the urgency associated with their requests is more pronounced and these requests are more often accepted. If corporate leaders especially women who have successfully negotiated and used work flexibility at earlier stages of their careers, pioneer its cause, it can provide the much needed impetus to the younger women attempting to navigate their careers flexibly.

Table 6 : Attitudinal barriers to flexible working as viewed by IWPs across different managerial levels

Barrier \ Level	Junior Management (Sr. Exec to AM level)	Middle Management (Mgr to Senior Mgr, DGM, AGM)	Senior Management (GM, AVP, VP, Sr. VP)	CXO / Leadership position (COO, CEO, CFO, CTO, CMO et al)
<i>Resentful attitude of full-time working colleagues</i>	5.88%	3.75%	0.00%	0.00%
<i>Lack of support for the concept from top management</i>	8.40%	0.00%	0.00%	0.00%

V. CONCLUSIONS

The study which was conducted amongst women performing vastly different job functions and at markedly different career junctures helped us arrive at some insightful conclusions on the stumbling blocks that characterize an average Indian Woman Professional's path to flexible working. 43% of the research subjects opined that it was the lack of successful women role models who worked their way up flexibly that stopped them from embracing this culture of work. The second most imposing barrier was the lack of infrastructural support at an IWP's organization that would have enabled work flexibility. This research also found that when managers of women employees viewed working flexibly as an act of underperformance, it further diminished the prospects of career growth for these women. Almost 30% of women felt that in the absence of formal flexible working policies at their respective organizations, it was impossible to ingrain this way of work in the organizational culture. The absence of support and enablement from the top management, resentful attitudes of peers and lack of sensitivity to a woman's need to work flexibly were the other significant deterrents. While infrastructural improvement and employee sensitization to create a culture of flexible work, calls for investment of time, money and effort at the organizations' end, the onus is on the corporate society and women themselves to welcome work flexibility shunning all apprehensions regarding its effectiveness. It is also desired that the families of the women professionals wholeheartedly encourage this new architecture of work and give due respect to the professional contributions made by these women. Together, India Inc. could march forward to an empowered, gender balanced workforce tomorrow

VI. FUTURE WORK

The future course of this research is to understand how each of these barriers to flexible working can be overcome. Sensitizing the corporate community on the urgency associated with this provision is also on our agenda. As social scientists striving to increase the labor force participation rate of urban women in India, we aim to pave the way to institutionalizing work flexibility in India.

VII. NOTES

Presentee-ism culture - The work culture in which an employee is required to be physically present in his/her office during formal working hours.

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Service Quality Dimensions of Islamic Banks: A Scale Development Approach

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Keywords: *islamic banks, customer satisfaction, SERVQUAL. CFA, SEM.*

GJMBR-A Classification: *JEL Code: G21, M19*



Strictly as per the compliance and regulations of:



Service Quality Dimensions of Islamic Banks: A Scale Development Approach

Dr. Asif Akhtar^α & Dr. Asma Zaheer^σ

Abstract- The purpose of this paper is to identify the key dimensions of service quality of an Islamic bank. A modified SERVQUAL scale based on five dimensional approach is administered to determine the perception of Islamic banks customers towards service quality. The basic purpose of the study is to develop a scale for this purpose. A mail survey with the help of online questionnaire is carried out. Non probability sampling especially snowball and judgmental sampling techniques for sample size 185 has been used. The responses were collected from the 7 Islamic banks located in the Gulf countries mainly the U.A.E. and the K.S.A. Data analysis is done in the form principal Component Analysis (PCA) and Confirmatory Factor Analysis (CFA) to validate the scale. Independent sample T test and One Way ANOVA are used to validate the hypotheses.

Results from structural equation modeling (SEM) of relationship between multidimensional service quality scale and one-dimensional customer satisfaction are validated. By the ANOVA results, the differences in the service quality dimensions of the banks with respect to demographic variables, has also been ascertained.

Keywords: islamic banks, customer satisfaction, SERVQUAL. CFA, SEM.

1. INTRODUCTION

a) Service Quality

Key to success and survival of any business is the deliverance of quality services to customers and Islamic banks are not exception to this. The banking industry is facing very intense competition due to technological advancement and improved communication systems. Financial services provided by banks are generally undifferentiated products. The banks can distinguish themselves on the basis of improved service quality which is critical for expansion of market share (Shafie, Azmi & Haron, 2004). However, it is difficult to define and measure quality in services because of the intangible nature of services offered. However, a series of researches have been conducted to determine what service quality actually means, what the dimensions of service qualities are and how a bank can have an edge over its competitors in this intensely competitive market. Customer satisfaction, loyalty, recommendation to others, etc. can be achieved through improved service quality.

b) Service Quality Dimensions

The meaning of quality may differ from person to person but generally it is the thing that meets the customer's expectations that is helpful in gaining and retaining customers (Ijaz & Ali, 2013). There has been a debate in literature about how to best describe service quality concept. Parasuraman et al. (1985) presented a service quality model based on GAP analysis. The GAPS are due to differences between – consumers' expectation and management perception, management's perception of consumers' expectation and service quality specification, service quality specifications and service actually delivered, service delivery to consumers and communication to consumers about the service delivery and consumers' expectation and perceived service. Thus, service quality is a function of perception and expectations. It is important to find out the gap between the customer expectations of quality services and customers perceptions of organization's performance. This gap may be regarded as the service quality gap (Tahir & Bakar, 2007). Further, finding out the gaps between service quality standards and service quality performance is also critical. SERVQUAL was developed to measure the customers' perceptions of service quality. SERVQUAL has five dimensions – reliability, responsiveness, tangibility, assurance and empathy (Parasuraman et al., 1988, 1991). Othman and Owen (2001) developed an instrument called CARTER based on 35 items having six dimensions. This was the first time a new dimension was added to SERVQUAL five dimensions called "compliance with Islamic principles" that defines the bank's ability to operate in compliance with the principles of Islamic banking and economy (Abedniya and Zaeim, 2011). Gronroos (1982) suggested three dimensions of service quality – technical quality, functional quality and corporate image. Lehthian and lehthinen (1982) identified three dimensions of service quality as physical quality, corporate quality and interactive quality. Cronin and Taylor (1992) developed SERVPERF to compare with SERVQUAL. Avkiran (1994) proposed four factors scale that consists of seventeen items to measure service quality.

Many authors have discussed that service quality dimensions may vary in different sectors, countries as well as cultures (Chaker and Jabnoun, 2010). The service quality dimensions of reliability, access and understanding the customers are ass-

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ociated with the features of economic development that are usually found in developed countries. Also, the service quality dimensions seemed to have correlation with Hofstede's cultural dimensions such as power and individualism/collectivism (Malhotra et al., 1994).

c) *Islamic Banking*

Islamic Banking may be regarded as a non-interest based financial institution following guided by Islamic Laws in its operations (Haque, Usman and Ismail, 2009). Islamic Banking can be distinguished (Ebrahimi and Moghadam, 2012) from Non-Islamic Banking on three important grounds

- No earning of extra interest (Riba)
- Interest rates should be calculated on the basis of Islamic principle
- Banking facilities should be controlled to be spent based on Islamic principles.

The Islamic banking industry is considered as one of the fastest growing sectors in the world of finance and received recognition by both Muslims and non-Muslims alike (Bhatti, Zafarullah, Awan and Bukhari, 2011). Islamic banking is not merely of interest to Muslim customers, but non-Muslim customers see benefits from such a system (Amin and Isa, 2008). Many Islamic financial institutions in different countries do not have Muslims majorities and conventional banks are providing banking facilities to attract Muslim customers. Citibank, HSBC, OCBC and Standard Chartered are examples (Taap, Chong, Kumar and Fong, 2011).

Islamic banking products are similar to the products of Conventional banking (credit cards, investments, cheque collection, etc.), the difference is Islamic banking follows Islamic Law (Shariah) for their operations in which interest is strictly prohibited (Dusuki and Abdullah, 2007).

According to Asian Banker (2005), Islamic Banking has been established in more than 100 countries with an estimated asset of \$300 billion. Ernst and Young tracked industry performance across core Islamic finance markets with a combined GDP of \$5 trillion in 2011. Islamic banking assets are forecast to grow beyond the milestone of \$2 trillion by 2014. Further, 10 of the world's 25 Rapid Growth Markets (RGMs) have large Muslim populations and this way, offers a large growth opportunities for Islamic banking industry.

d) *Islamic Banking Service Quality and Customer Satisfaction*

Islamic banks have started their operations in 21st century and they are competing with well established conventional banks. They are competing in the same market in terms of products and services offerings (Naser and Moutinho, 1997). It is a challenge for Islamic banks to gain new customers and to retain the old ones. Thus, Islamic banks are not only

competing with each others, but also with the conventional banks which are well established in terms of customers and market share (Ahmad, Rehman, Saif and Safwan, 2010). Banks have realized the importance of service quality for successful survival in this competitive environment (Wang et al., 2003). Service quality is an important determinant in measuring the success of an organization. Customer satisfaction lies in how well a service meets or exceeds their expectations and accordingly customers judge the performance of the organization (Parasuraman et al., 1990). This creates a challenge for marketers to measure service quality from customers' point of view (Abedniya and Zaeim, 2011). Islamic banking showed an extra ordinary performance and studies in the world showed positive perspective of service quality satisfaction by customers (Ijaz and Ali, 2013). Banks should develop customer service standards to maintain profitable relations (Metawa and Almosawi, 1998). Trust and commitment are crucial factors for customer satisfaction (Nelson, 2006) which determines the likelihood of repurchase intentions (Taap, Chong, Kumar and Fong, 2011). The banks all over the world are realizing the importance of quality of services and trying to improve their service quality to attract more customers.

II. LITERATURE REVIEW

Services are intangible in nature. Therefore, it is difficult to define and measure quality in services because of the intangible nature of services offered. However, a series of researches have been conducted to determine what service quality actually means, what the dimensions of service qualities are and how a bank can have an edge over its competitors in this intensely competitive market.

a) *Service Quality Models*

Parasuraman et al. (1985) presented service quality GAP model and described service quality as a function of perception and expectation. The existence of gap is the result of difference between perception and expectation. Thus, key to managing perceived service quality is to minimize this gap.

$$SQ = \sum_{j=1}^k (P_{ij} - E_{ij})$$

Where:

- SQ = Over all service quality;
- K = Number of attributes;
- P_{ij} = Performance perception; and
- E_{ij} = Service quality expectation

This GAP analysis was refined into a scale called SERVQUAL to measure service quality perceptions of customers (Parasuraman et al., 1988) and the original ten dimensions were merged into five

dimensions of reliability, responsiveness, tangibles, assurance and empathy. The instrument was again refined in 1991 (Shafie, Azmi & Haron, 2004). SERVQUAL has been widely used by researchers and managers in assessing the customer perception of service quality in different industries (Sangeetha and Mahalingam, 2011). However, dimensions of the instrument for service quality depend upon the type of industry under study (Babakus and Boller, 1992). Further, culture is also an important factor in determining the dimensions of service quality (Gayatri, Hume and Mort, 2011). Therefore, it is important to develop measures of service quality with respect to the country and culture under study (Jabnoun and Khalifa, 2005) and accordingly, there is a need to modify or add dimensions to existing model, SERVQUAL, to bring out valid findings from research. Othman and Owen (2001) suggested an additional sixth dimension to the existing five dimensions of SERVQUAL as "Compliance" and proposed a new model called CARTER based on 35 items (Shafie, Azmi & Haron, 2004). They considered it necessary because they believed that Islamic banking operates on the basis of different principles and culture. Therefore, they added "compliance to Islamic Law" as sixth dimensions along with items such as – Islamic laws and principles based operations, no involvement of interest, Islamic products and services and provision of profit sharing products. In an application of CARTER model on Kuwait Finance House to measure the service quality in Islamic banking industry, Othman and Owen (2001) found positive link between quality, satisfaction and service encounter. Abedniya and Zaeim (2011) used CARTER model and disconfirmation model for measuring the level of customers' perceived service quality. Shafie, Azmi & Haron (2004) applied CARTER dimensions to study the perception of retail customers of Malaysian Islamic banks and found that level of satisfaction is significant. The CARTER was based on 35 items and evaluated on six dimensions of compliance, assurance, reliability, tangible, empathy and responsiveness. Results prove the reliability of these instruments.

In a study in Malaysian Islamic Bank, Amin and Isa (2008) examined relationship between service quality perception and customer's satisfaction by adopting and modifying SERVQUAL and CARTER scales. In another study on Customized measure of service quality in the UAE, Jabnoun and Khalifa (2005) designed a 30 items questionnaire based on five dimensions of SERVQUAL and two additional dimensions of values and image. Likewise, there has been a continued research by different authors using and modifying SERVQUAL as per the need of the country and culture under study - Al-Tamimi and Al-Amiri, 2003; Jabnoun and Khalifa, 2005; Tahir and Abu Bakar, 2007; Amin and Isa, 2008; Ahmad, Rehman, Saif and Safwan, 2010; Ahmad, Bashir and Nawaz, 2010; Chaudhary and Asif,

2011; Taap, Chong, Kumar and Fong, 2011; Siddiqi, 2011; Ebrahimi and Moghadam, 2012; Ijaz and Ali, 2013.

Despite its wide application, SERVQUAL approach is criticized by some authors on conceptual as well as on operational grounds (Cronin and Taylor, 1992; Babakus and Boller 1992; Brown et al., 1993; Gilmore and Carson, 1993; Teas, 1993 and 1994). Cronin and Taylor (1992) suggested a performance based instrument called "SERVPERF" as they believed that performance based instrument is better than any other service quality measures. However, 22 items from SERVQUAL model were considered valid and were used in the SERVPERF model (Gayatri, Hume and Mort, 2011).

In a new approach, Al-Mutawa and Ibrahim (2013) attempted to match front-desk employees' personality traits with the customers' assessment of Islamic Bank's service quality in the UAE using Mini-Markers instrument and SERVPERF instrument and regression analysis was used to determine the relationship between them. In an earlier study by Bhatti, Zafarullah, Awan and Bukhari (2011) examined key determinants using internal organizational service quality orientation factors (abbreviated as ISQF) from employees' perspective. The paper studied relationship between ISQFs (employees' service performance, service concept, employees' service competence, employees' training and employees' customer service orientation) which are critical to improve service quality performance.

Few other service quality models that have been used by researchers include Logit model (Haque, Osman and Ismail, 2009). Logit model is a mathematical model which guarantees that probabilities calculated from Logit model lie within the logical bounds of 0 and 1. They found a positive relationship of quality of service, availability of service, religious perspective and confidence in bank with perception of customers about Islamic banks. Misbach, Saruchman, Hadiwidjojo and Armanu (2013) applied Structural Equation Model (SEM) to analyze Islamic bank service quality, trust and satisfaction. Butt and Aftab (2013) used SEM procedure to test the relationships among e-service quality, e-satisfaction, e-trust and e-loyalty.

Table 2.1 : Quality Dimensions in Islamic Bank Sector and Key Findings

S.No.	Author(s)	Year	Findings	Key variable used
1.	Ijaz and Ali	2013	Islamic banks managers showed greater satisfaction than customers	SERVQUAL instrument of service quality containing five dimensions of service quality.
2.	Al-Mutawa abd Ibrahim	2013	Personality traits do not have interdependent effect on customers' service quality perception	Mini-Markers instruments to assess personality traits and SERVPERF instrument for service quality
3.	Butt and Aftab	2013	Attitude towards Halal banking has positive influences on e-service quality	Structural equation modeling procedure
4.	Abedniya and Zaeim	2011	Level of customers' perceived service quality	CARTER instrument and disconfirmation model for measuring perceived service quality and gap between the customer expectation and customer perception of service quality dimension
5.	Omar Siddiqui	2011	Positive correlation between service quality attributes and customer satisfaction	A research model was developed to know the interrelationship service quality and customer loyalty
6.	Ahmad, Rehman, Saif and Safwan	2010	Service quality Perception of Islamic banks customers is higher than the Conventional banks	Descriptive statistics for demographic characteristics and T-test to examine the difference in perception
7.	Haque, Osman and Ismail	2009	Confirm positive relationship of quality of service, availability of service, religious perspective and confidence in bank with perception of customers about Islamic banks	A Logit model was used for hypotheses testing
8.	Tahir and Bakar	2007	Service quality provided by banks was below customers' expectations	SERVQUAL model on 22 attributes with five dimensions of Tangibility, Reliability, Responsiveness, Assurance and Empathy.
9.	Malhotra et al.	2005	Customer perception of service quality in developing countries were different from perception customers in developed countries	Used 10 dimensions to measure quality of service
10.	Shafie, Azmi and Haron	2004	Significant validity of 35 attributes of CARTER and six dimensions, compliance being most important dimension	CARTER model with 35 items having six dimensions of Compliance, Assurance, Reliability, Tangibles, Empathy and Responsiveness.
11.	Al-Tamimi and Al-Amiri	2003	Positive significant relationship between service quality and SERVQUAL dimensions, but difference in level of service quality in UAE Islamic banks	Linear regression results to indicate relationship between overall service quality and the SERVQUAL dimensions in the UAE Islamic banks. ANOVA results to indicate differences in level of service quality
12.	Othman and Owen	2001	CARTER model is multidimensional and provides different implications for managers and researchers	CARTER model with 34 items was used. A dimension was added to SERVQUAL as Compliance with Islamic Law dimension
13.	Avkiran	1994	Helps in diagnose problems in delivery of quality services and taking decisions	Seventeen items to measure service quality based on four dimensions (Staff conduct, Credibility, Communication and Assess to teller services.

Table 2.2 : Islamic Banks Service Quality Dimensions and Customer Satisfaction – Review of major Muslim Countries.

S.No.	Year	Author and Country	Findings
1.	2013	Misbach, Saruchman, Hadiwidjojo and Armanu (Indonesia)	Significant influence of Islamic bank service quality on customer satisfaction, responsiveness is the strongest factor and compliance is the weakest
2.	2013	Ijaz and Ali (Pakistan)	Managers showed greater satisfaction than customers for service quality of Islamic banks
3.	2013	Butt and Aftab (Malaysia)	Attitude towards Halal banking positively influences perceived e-service quality
4.	2013	Al-Mutawa and Ibrahim (UAE)	Positive results for linkages between employees' traits and service quality perceptions
5.	2012	Ebrahimi and Moghadam (Iran)	Assurance and responsiveness are most important factors and Islamic banking is least important
6.	2011	Siddiqi (Bangladesh)	SERVQUAL is suitable for measuring service quality in Bangladesh
7.	2011	Taap, Chong, Kumar and Fong (Malaysia)	Difference between Islamic banks and conventional banks lie in terms of degree but not in terms of pattern
8.	2010	Chaker and Jabnoun (Qatar)	Lack of empowerment, centralization and lack of transformational leadership were found significant barriers to service quality in Islamic banks in Qatar
9.	2010	Ahmad, Bashir and Nawaz (Pakistan)	Weak positive correlation between service quality and performance of Islamic banks
10.	2008	Amin and Isa (Malaysia)	Significant relationship between service quality and customer satisfaction

III. RESEARCH OBJECTIVE

To identify the key dimensions of service quality scale for Islamic banks and its variations with the demographic variables of the respondents.

IV. METHODOLOGY

The research design used in this study is Descriptive in nature. Snowball and Judgmental sampling techniques has been used as sampling techniques. There was an online Questionnaire based on modified SERVQUAL has been used for collecting the data. The five points of the scale represent the following five categories of response: (5) strongly agree, (4) Agree, (3) neither agree Nor Disagree (2) disagree, and (1) strongly disagree.

The questionnaire consisted of two parts. The first part included 22 items categorized in five dimensions of the service quality. The second part consists of the 4 items of customer satisfaction.

a) Exploratory Factor Analysis

Exploratory factor analysis (EFA) was performed using SPSS 16. The analysis was conducted using principal component analysis with varimax rotation and Kaiser normalisation as an extraction method. The five factors identified were chosen in terms of eigenvalues larger than 1.0.

The Kaiser-Mayer-Olkin (KMO) test was used to measure the sampling adequacy for principal component analysis. The value of KMO is .679, which is considered good. In order to measure sphericity in the

study, a Bartlett's test was applied, which showed that the sample was significant at 0.000, which is also acceptable and indicating absolute significant.

A reliability test was also applied in this study, as this tests the consistency and the positive correlation between the model's variables. Reliability was measured by Cronbach's Alpha. The closer the Cronbach's Alpha result is to one, the higher the reliability of the study. In this study, the Cronbach's Alpha result was 0.875, which indicates a high degree of reliability. The identified factors represented 66.92% of the variance of the variables.

Table 3.1 : Islamic banks service quality dimension Statements

Dimensions	No. of items
Tangibility	1-4
Reliability	5-9
Responsiveness	10-13
Assurance	14-17
Empathy	18-22
Customer satisfaction	23-26

Table 3.2 : Results of factor Analysis

Item no.	Factor Loading	Factor extraction	Cronbach's alpha	Mean Value
Tangibility 1	0.806605	21.08665	.515	3.6706
Tangibility 2	0.648282			3.5059
Tangibility 3	0.69773			3.8706
Tangibility 4	0.823918			3.8471
Reliability1	0.885335	15.81549	.722	3.8353
Reliability2	0.742648			4.0118
Reliability3	0.782888			3.1176
Reliability4	0.713545			3.9176
Reliability5	0.657836	8.598285	.605	4.3647
Responsiveness1	0.645635			3.5176
Res11	0.770433			3.5176
RES12	0.679438			3.9294
RES13	0.553201	7.80762	.660	3.8235
A14	0.478			3.9412
A15	0.559525			4.2824
A16	0.484582			3.8471
A17	0.439919	7.062446	.677	3.8471
E18	0.634971			3.9059
E19	0.583003			3.6118
E20	0.612363			3.9412
E21	0.873837	6.591995	.869	3.9059
E22	0.414168			3.9294
SAT23	0.6804			4.2353
SAT24	0.458958			4.3176
SAT25	0.775875	4.2235		4.2235
SAT26	0.723989			4.2235

V. MEASUREMENT MODEL

Confirmatory factor analysis was estimated on 22 items measuring six constructs. In addition, it was also checked the measurement properties of the variables by comparing the baseline model with alternate models. Suggested six-factor model resulted in a significant chi-square statistic and goodness-of-fit indices suggesting that the model fits the observed co-variances well ($\chi^2=815.1$, $p<0.01$, $df=283$, $\chi^2/df=1.87$ (<3), CFI=0.954; GFI=0.597; AGFI=.501; RMR=0.110; RMSEA=0.01). In addition, all items loaded significantly on their respective constructs (with the lowest t-value

being 3.58), providing support for the convergent validity of measurement items. Finally, discriminant validity was obtained for all constructs since the variance extracted for each construct was greater than its squared correlations with other constructs (Fornell & Larcker, 1981). With overall model accepted, each of the dimensions was evaluated separately for construct reliability (CR) and variance extracted, the values are shown in table 2. It shows that the CR ranges from 0.765 to 0.897, the construct's average variance extracted (AVE) ranges from 0.521 to 0.679, and the construct's AVE of each latent variable is over 0.5, which represents sufficient convergent validity (Hair *et al.*, 1998).

Table 5.1 : Results of CR, AVE and Cronbach's Alpha

Constructs	Cronbach's Alpha	Composite Reliability	Average Variance Explained
Tangibility	.826	.893	.567
Reliability	.844	.865	.679
Responsiveness	.927	.897	.534
Assurance	.866	.765	.656
Empathy	.896	.786	.521
Satisfaction	.786	.834	.556

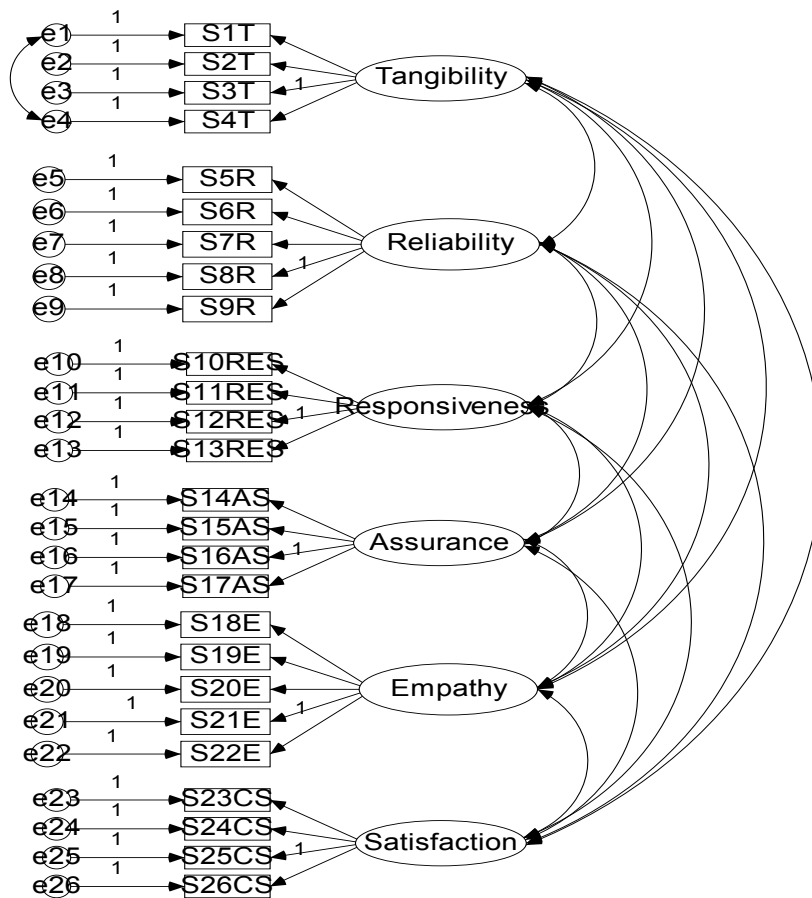


Figure 1 : Proposed Model

Table 5.2 : Model Fit Indices

Fit Indices	Measurement Model	Structural Model
CMIN/DF	2.880	2.997
RMR	.110	.112
GFI	.597	.468
AGFI	.501	.434
CFI	.554	.589
RMSEA	.015	.019
Chi-square(DOF), p-value	815.1, 283 & .001	387.399, 16, .000

VI. SERVICE QUALITY DIMENSIONS WITH DEMOGRAPHIC VARIABLES

Demographic Variables\Service Quality D.	TAN.	REL.	EMPATHY	RESP.	ASSUAR.	CUSTOMER SATISFACTION
AGE	Insignificant	Significant	Insignificant	Insignificant	Insignificant	Insignificant
GENDER	Insignificant	Insignificant	Significant	Insignificant	Insignificant	Insignificant
COUNTRY	Insignificant	Insignificant	Significant	Insignificant	Significant	Insignificant
PROFESSION	Insignificant	Insignificant	Insignificant	Insignificant	Significant	Significant
EDUCATIONAL QUALIFICATION	Insignificant	Significant	Significant	Insignificant	Insignificant	Insignificant

VII. RESULTS AND DISCUSSION

From the data analysis it has been found that Tangibility along with different demographic variables

such as Age, Gender, Country, Profession and Educational Qualification has insignificant difference. Reliability along with demographic variables such as Age and the Educational Qualification has significant

difference while along with Gender, Country and Profession it has insignificant difference.

Empathy along with age and profession has insignificant difference while gender, country and educational qualification has significant difference. Responsiveness with demographic variables such as Age, Gender, Country, Profession and Educational Qualification has insignificant difference. Assurance along with Country and Profession has significant difference while along with Age, Gender and Educational Qualification has insignificant difference.

Customer satisfaction along with Profession has significant difference while along with Age, Gender, Country and educational Qualification it has insignificant difference.

VIII. CONCLUSIONS

Now a days with the changing world scenario in the aftermath of global financial crisis, remain profitable is a key challenge for the financial institutions. They are exploring ways to keep their customers satisfied with the quality of service they provide. They are developing frameworks to determine the drivers of service quality and their impact on overall customer satisfaction. Islamic banking industry pays more attention on the dimensions of service quality to remain more competitive with their conventional counterparts. This study applied five dimensional model of SERVQUAL for measuring the service quality of Islamic banks. Tangible elements of Islamic banks have a direct impact on satisfaction. So it needs to be improved further to achieve high satisfaction level.

In financial transactions, reliability of the service providers is a vital factor of service quality. This study also approved this hypothesis that reliability influenced satisfaction. Banking institutions need to devised strategies to strengthen this dimension of service quality. In Islamic banks, transaction is reliable if it compliance the basic principle of transparency, justice and free from interest. An interesting finding is the negative influence of responsiveness on customer satisfaction, which demands for the redesign of the existing communication network of the banks. Assurance influences the customer satisfaction of the banks along with the empathy as the one of the construct of service quality.

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41. Reference for paper 5 & 6





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Social Safety Net for Employment Generation and Capacity Development: Current State and Policy Dynamics

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Abstract- More than one third of the total population in Bangladesh fails to meet their basic needs with the income they earn. Basically poor people, senior citizens, poor women, and geographically-disadvantaged people are the most vulnerable, striving to get a minimum living standard. This is why Government, donors and NGOs are implementing different aspects of social policies at local level to help general people to meet their basic needs by creating income generating activities and capacity development. Although previous results of research represent the situation of policy implementation quite well, it is hard to get the evidence of which factors influence the implementation of social protection policy and how they do so. Against this backdrop, this paper tries to answer some specific questions including who played what role from the policy initiation through the policy formulation stages? what were the priorities and concerns of these stakeholders? And, how has such a policy genesis affected policy performance? In this research, National Service Program has been taken as a case. Core activities of the project are capacity development and two years temporary employment generation. The article found that National Service Program is an exceptional policy where ruling political party expressed their greater concern and allocated money to implement the program. In this policy process political commitment is a determinant factor which gives the guaranty of policy success i.e resource allocation and maximum utilization of financial and non-financial allocation. The finding confesses that if political party generates the idea and owns the policy then its implementation becomes easy.

GJMBR-A Classification: JEL Code: E29, F68



Strictly as per the compliance and regulations of:



Social Safety Net for Employment Generation and Capacity Development: Current State and Policy Dynamics

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Abstract- More than one third of the total population in Bangladesh fails to meet their basic needs with the income they earn. Basically poor people, senior citizens, poor women, and geographically-disadvantaged people are the most vulnerable, striving to get a minimum living standard. This is why Government, donors and NGOs are implementing different aspects of social policies at local level to help general people to meet their basic needs by creating income generating activities and capacity development. Although previous results of research represent the situation of policy implementation quite well, it is hard to get the evidence of which factors influence the implementation of social protection policy and how they do so. Against this backdrop, this paper tries to answer some specific questions including who played what role from the policy initiation through the policy formulation stages? what were the priorities and concerns of these stakeholders? And, how has such a policy genesis affected policy performance? In this research, National Service Program has been taken as a case. Core activities of the project are capacity development and two years temporary employment generation. The article found that National Service Program is an exceptional policy where ruling political party expressed their greater concern and allocated money to implement the program. In this policy process political commitment is a determinant factor which gives the guaranty of policy success i.e resource allocation and maximum utilization of financial and non-financial allocation. The finding confesses that if political party generates the idea and owns the policy then its implementation becomes easy.

1. INTRODUCTION

The performance of developing countries to tackle the poverty was not satisfactory from last 1990s. In South Asia and Africa, poverty situation was dismal and 10 percent more people has fallen into poverty after this time. It is well evident, therefore, that a business-as-usual approach is inadequate to pull up the poverty stricken people in the mainstream of development (Coady, 2004). Most of the development thinkers and international development agencies, including World Bank suggested that a more effective poverty reduction strategy is required. More specifically, a renewed comprehensive approach is demanded for reducing poverty rate within a stipulated time frame whereas ad-

hock or isolation activities are failed to achieve the desired result (Haddad et al. 2003, Sahn and Stifel 2000). To make the poor people free from chronic poverty, malnutrition, and disease a widely accepted approach is "social safety net". Social safety net programs refer to such programs whose main focuses are to reduce poverty directly in a sustainable manner.

Bangladesh is a developing country in South Asian country where 142.319 million people live in 147,570 square kilometers (Bangladesh Population and Household Survey, 2011). Around one third of its total population lives below the poverty line which is considered as the main obstacle of development of the country. The national poverty rates of this country were 70% in 1970, 40% in 2005 and 31.5% in 2010 (BBS, 2011). As per the Article 15(d) of the constitutional of Bangladesh, state will give social security of poor and vulnerable people, which may be termed as "social safety net". In every year, Government of Bangladesh takes various initiatives for improving the socio-economic condition of poor people. Social Safety Net (SSN) Programs are implemented to give the social protection of poor people or to save them from any kind of shock. Even though the ultimate goals of such programs are to bring benefit for the disadvantaged section of the society, but very often it fails to attain desired goal. As per latest evidence, 24.5 percent of the population received any one services from social safety net services¹ and among them only 10% is not really poor and they are not eligible to receive the services (BBS, 2011). In 1980s two studies found that leakage ranged between 24 per cent and 29 per cent (Osmani and Chowdhury 1983, Asaduzzaman and Huddleston 1983). An national level survey showed that 40 percent of beneficiary households belong to the top three quintiles (BBS, 2006). Carlo del Ninno (2001) estimated leakage as 26 per cent. In a recent study of Khuda (2011) mentioned that leakage of resources is around one-third of the total allocation. Even though Government has introduced the SSN since its independence to create a poverty free Bangladesh but till date outcome SSN programs are not up to the mark to tackling the challenges of poverty. Many researchers (Rahman and Choudhury, 2012; Rahman, 2006; BIDS,

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¹ From the total 34 social safety net services

2003) have conducted study on SSNs, and they focused on the issues of implementation where policy making dynamics remain as untouched. In this backdrop, this study uncovered policy dynamics of SSN in Bangladesh because policy dynamics determine the nature of ownership which ultimately influences the outcome of specific policy.

II. SOCIAL SAFETY NET IN BANGLADESH: AN OVERVIEW

In Bangladesh, SSN was introduced immediate after independent. Pervasive poverty was seen since its independence in 1971 (around 75% of its population was below the poverty line) in Bangladesh which is legacy of past. Social protection or safety issues came out as a prominent agenda while the state was framing it's Constitution. The issue was then included in the constitution. Bangladesh Constitution, Part II, Articles 15 describes:

"It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens-

- (a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care;
- (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work;
- (c) the right to reasonable rest, recreation and leisure; and the right to social security, that is to say to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases" (Constitution of Bangladesh).

Even though the Constitution of Bangladesh gives the assurance that state will ensure the social protection of the disadvantaged people, only two programs e.g. food rations and relief work were considered as safety net tools after independence (Awal, 2012). In 1974 Bangladesh faced a famine situation, and to tackle this situation new programmatic initiatives had been taken by the state, and Food for Work (FFW) program was one of them. This program was basically a component of the integrated rural development Comilla Model.² In Bangladesh this program emerged as a separate and vastly scaled-up program for addressing the seasonal unemployment.

The end of 1980s was considered as a turning point. Urban and rural rationing was phased out, and stakeholders raised question about efficacy of the

program as an anti-poverty program. Bangladesh experienced devastating floods again in 1988 and 1989. Due to devastating floods people had been fallen in trouble to meet their basic needs. This situation twisted a concern to expand the coverage of SSN. In this connection, two new programs were implemented in late 1980s which brought positive changes in infrastructure maintenance and social forestry. The main focus of this program was to utilize the unproductive labor force of rural area. The 1990s brought a number of changes. Another two new safety net frontiers were initiated keeping the human development and social empowerment issues in the central point of the programs. The programs were known as "primary stipend program" and "secondary female stipend program". The second frontier was opened in the late 1990s to give the social protection of elderly and destitute women such as widows and abandoned women. The other benchmark in the end of 1990 was the institutionalization of post-disaster food security program. After the 1998 floods Vulnerable Group Feeding (VGF) has become the mainstay as the post disaster safety net. In 2008 the 100 days employment program launched for the seasonal poverty stricken pockets of Bangladesh (Barkat, 2012).

In fiscal year 2011-12 Government implemented 89 SSNs and allocated Tk. 225560.5 million which was 13.79 per cent of the budget and equal to 2.51 per cent of the gross domestic product (GDP).³ In the revised budget of 2010-11 showed that in Social Protection and Empowerment sector Government has spent Tk. 208935.2 million which was 16.07 per cent of the total budget and equivalent to 2.64 per cent of the GDP.⁴ At least eight ministries are involved with the implementation of the programs of SSNs. Apart from education related programs (e.g food for education, Female Secondary School Assistance Program), all SSNs benefits are distributed through the local government bodies and NGOs (Zohir and et.al, 2010). Because of multiplicity of service providers it is very tough to make a clear cut demarcation between government and NGOs provided SSNs. Recent evidence showed that SSNs recipient households have brought positive changes on three indicators, such as-savings, land access through lease and livestock assets by using SSNs (Rahman and Choudhury, 2012).

III. THEORETICAL DISCUSSION

To dig out the policy dynamics of social safety net in Bangladesh a theoretical framework has been

³ Finance Division, Ministry of Finance. Budget Documents 2011-12. "Safety Net 2011-12" http://www.mof.gov.bd/en/budget/11_12/safety_net/en.pdf?phpMyAdmin=GqNisTr562C50xdV%2CEruqIWwoM5&phpMyAdmin=XRGktGpDJ7v31TJLuZ5xtAQmRx9

⁴ Finance Division, Ministry of Finance. Budget Documents 2011-12. "Safety Net 2011-12" http://www.mof.gov.bd/en/index.php?option=com_content&view=article&id=183&Itemid=1

² The Comilla Model was a rural development programme started in 1959 in Bangladesh (then East Pakistan)

developed after consulting a set of theories in the discipline of “public policy”, such as, three streams model of agenda setting, sub-system theory and policy ownership theories.

Policy making process happens in a specific environment which consists of different factors, like economic, political, social, geographical, demographical, cultural, institutional, international, etc (Malone, 2005). In this complex interaction, both actors and institutions play their roles which are shaped by different factors. Some of these are involved in the process due to their formal authority to promote the agenda, to provide technical and financial support, while others are to advocate in favour of their own interests (Rhodes, 1997). According to sub-system theory, in public policy all actors are generally divided into two parts: state/governmental actors and societal actors/non-government actors. Elected officials (executive and legislative) and appointed officials reside within the state actors. Research organizations, CSOs/NGOs and mass media reside within societal actors or non-state actors (Ramesh and Howlett, 1995). In every country, these two actors play vital roles, but both may not present equal influence. Role and influence of actors depend on nature of interest, capability and technical knowledge, power of actors as well as intensity of the importance of the factors. Especially, the role and influence of actors depends upon the dynamics of the role of these factors and actors (Verschuere, 2009). As in other developing countries, public policy-making goes through a complex and ambiguous process. The process is also ambiguous and complex in Bangladesh because there is no formal, established and visible process and institutional arrangement in the public policy-making (Aminuzzaman, 2002).

Kingdon (1995) applied a model of organizational decision-making in the policymaking processes. Kingdon described that policy processes are neither elite nor pluralist in their entirety. Instead, completion was found in separate “streams” of policymaking activity among pluralist forces and elite forces. According to Kingdon’s view, an issue becomes an agenda item with the confluence of three “streams”: the problem stream, the proposal stream and the politics stream. “Problem stream” refers how and who makes a specific issues as prominent policy problem among the existing societal problems (Laraway and Jennings, 2002). In proposal stream advocates of specific solution and opponents of a specific solution describe both proponent and opponent sides of a specific problem. Considering the policy solutions, policy coherence and viability of these solutions in the specific context, decision-makers take decisions (Stout and Stevens, 2000). This stream considers the factors in the political environment that have a powerful influence on the agenda-setting. Kingdon identified three major components that make up the political stream: the

national mood, organized political forces, and events within the Government (Laraway and Jennings 2002). Successful agenda setting requires that three streams come together at a critical time and then a “policy window” opens. (Kalu, 2005 ; Kelly 2005). Through this window specific agenda items become subjects of policy decision.

Policy ownership and implementation are internal linked. If politician and bureaucrats do not appreciate the future benefits of the policies and do not take necessary action policies will not bring the ultimate result. In order to assess the ownership it is necessary to analysis who generate the policy idea, who take strategies to promote the issue as policy agenda, who adopted or recognized the idea, to what extent policy actors are committed to allocate fund and to take strategies to implement the policies (Osman, 2005 ; Nyamugasira, 2000).

Public policy analysts who have contributed in the field of public policy of Bangladesh revealed that traces of hundred year long colonial administration and law are profound in the policy process of Bangladesh (Bhuiyan, Faraizi and McAllister, 2008). Some researchers (Rabbani, 2012 ;Schurmann and Mahmud, 2009; Panday, 2008) argued that after the year 2000 a new trend was found, and it was revealed that politicians and CSOs or NGOs have been found playing the role of key policy actors in policy formulations in social sectors of Bangladesh with support from donors in creating evidences and policy advocacy . Political actors, especially Prime Minister and concerned Minister showed their leadership role in social policy related agenda setting and policy formulation which did not happen before 2000. Under this circumstance the questions have been raised who won the policy and to what extent they will play proactive role to implement these policies since success of social policy in Bangladesh depends to a large extent on the financial and technical support from the state and non-state actors. In this perspective, this research explored the policy dynamics in safety net in Bangladesh and “national service program” has been considered as case.

IV. POLICY DYNAMICS IN SOCIAL SAFETY NET

All social policies have not been taken only for reducing burden of poverty since many programs were the outcome of narrow bureaucratic or political interests (Rahman and Choudhury, 2012). In the social sector of Bangladesh a good number of interest groups including government agencies, local government bodies, political parties and NGOs who try to maximize their interest and influence the policy making process and budget allocation. Apart from the interest issue, features of safety nets also invite policy debates, such as food

versus cash debate (Ahmed. et al,2007) conditional cash transfers (CCT) versus allowances etc. which one bring the best possible outcome. Following sections will unearth the dynamics of social safety net in Bangladesh. In this regard, National Service Program has been taken as a case.

a) *National Service Program: an overview*

Considering the youth community as valuable human resource and future leaders of Bangladesh incumbent Government have taken a program entitled, National Service Program (NSP). Since this segment of population are known as self-confident and productive, it is very much essential to make them skilled human resource by maximizing their endless potential. To uphold the electoral pledge the present Government approved National Service Program in 2009-10 in order to providing temporary employment to the unemployed youths passing S.S.C to above through their involvement in national building activities. As per the approved policy, Government started to piloting the program in three districts namely Kurigram, Barguna and Gopalganj. At first stage, the assigned organization, Ministry of Youth & Sports conducted three months training on ten particular modules. After completion of training youth are deployed for two years in the different nation building services of the Government. It is expected that the training and field experience will improve the capacity of youths and they would be able to engage themselves in employment/income generating activities in future.

i. *Aims and objectives*

To impart training and provide temporary employment to the interested unemployed youths who are Secondary School Certificate (S.S.C) to above qualified in the age group of 18-35 years. Core activities of the project are:

- Three months training to the unemployed youths in the age group of 18-35 years on 10 particular trades.
- Two years temporary employment/attachment to the trained youths in different organizations / services.

ii. *Financial benefits*

Every youth will have Tk.100/- as training allowance daily during training period. In employment period, each of the youths will be given Tk.200/- as service allowance daily.

Three months training course includes following modules:

- Nation and character building training
- Disaster Management and social service training
- Basic computer training
- Self-employment training
- Idea of different service sectors of the Government.
- Health and family planning service related training

- Education and physical education related training module.
- Agriculture, forest and environment related training
- Social security law and order related module.
- Union Parishad and Upazilla Parishad service related module.

iii. *Fields of Attachment/Employment after completion of training*

The trained youths will be offered temporary employment for two years in different local organizations. This temporary employment starts in this financial year (2010-11) and designed to be ended in financial year 2012-13. Fields of employment are given below:

- Teaching at primary and secondary school levels
- As a computer teacher in schools where computer course has been in operation.
- Working as community police for assistance to law and order enforcing agencies in the fields social security, maintenance of public property, traffic and fundamental laws.
- Assistance to clients receiving health service in hospitals and clinics.
- Guidance to common people for having different types of loan including agri-loan run by the Govt.
- Assistance to organizations concerned to protect adulteration in food business agencies like hotels and restaurants and food distributions in upazilla and districts.
- Working for the youths trained in livestock, poultry and fishery towards their self- employment activities.
- Rendering agriculture related information service to farmers and implementing Govt. decisions in this field.
- Work for awareness building, alert and warning; recovery and rehabilitation with local administration in disaster management.
- Assistance to schools for sports development.
- Activities in connection with awareness building for environment development and nursery and gardening.
- Assistance to implementation work in the fields of social security and old-age allowance.
- Helping LGED for supervision and maintenance of their infrastructural development works. Except above areas the youths concerned will be employed in different organization as per local requirement.

[Cited from <http://www.dyd.gov.bd/nsp.php> accessed 18.03.2013]

b) *Problem Stream*

Using the international indicators the BBS (2009) found that unemployment rate of Bangladesh is very low level (5.0%), but the same institution mentioned

that the real unemployment rate (28.7%) is higher than the calculated rate. In Bangladesh there are some poverty prone pockets such as *monga* and *sidr/aila* affected areas where permanent unemployment and seasonal unemployment rate are comparatively higher than any other region of Bangladesh. Economic recession and price hike of oil and essential commodities bring new miseries in their lives. For ensuring minimum standard of the poor people, Government has taken many initiatives but educated young people who have lot of potentiality to contribute in nation building are out of social safety net coverage. In this connection, Government has taken NSP for the educated people for maximizing the use of potentiality of youth to contribute in nation building. Government have started to piloting the NSP in *monga* affected and *sidr* affected area both are known as poverty affected area in Bangladesh.

Bangladesh has achieved significant success in poverty reduction and national headcount rates of poverty⁵ declined from 49% to 40% between 2000 and 2005, those in the southwest changed very little. According to HIES study, 52 percent of people in Barisal division were poor estimated on the basis of Head Count Rate using the upper poverty line (HIES, 2005). The situation of poverty in Khulna and Dhaka divisions is comparatively better off except, Gopalganj, Madaripur and Shariatpur. The estimates of head count rates (CBN) by divisions using upper poverty line found that higher portion of poverty affected people live in Barisal division with 39.4 percent than among all other divisions followed by Rajshahi including Rangpur (35.7 percent), Khulna (32.1 percent), Dhaka (30.5 percent) and Sylhet (28.1 percent). (Cited in, Titumir and Rahman, 2011 : 10).

Borguna district, where NSP has been started in pilot basis is a coastal district of Barisal division. The coastal zone is one of the regions of Bangladesh where number of unemployed people is higher compared to national level and average per capita GDP (at current market price) in the coastal zone was Tk 21,379 in 1999-2000, compared to Tk 22,684 outside the coastal zone (Ahmad, 2003). Though the data is about 12 years back but till today vulnerability situation is not improved against the vulnerability. A study of ILO (2008) showed that people do not get adequate employment opportunities because of catastrophic disasters to meet up their basic need, such as food. So, food security situation is vulnerable in this area.

Among the three piloting districts, Kurigram is situated in the northern part of Bangladesh. Poverty situation is much worse in northern districts than other regions of Bangladesh. The worst situation was brought in the day light by the media and development thinkers after 2000s. According to the World Food Program

(WFP)'s estimation 80-90% people of this area are employed in agriculture whereas the national rate of agricultural employed is 51 percent (Khandoker: 2005). In this area, 54 percent of the people are identified as employed person but among these, 60 percent of them work only 110 days to 160 days in a year (The Prothom Alo, 22 July, 2005). Also their labor wage is the lowest in the country. During *monga* some people eat only one meal a day or even one meal for two to three days (Shabuddin and Ali, 2006). People, particularly the poor, also suffer from more diseases during the lean season because of insufficient food and inadequate nutrition. Sometimes they even eat things that are hazardous to their health.

Even though media and development practitioners have been highlighting the chronic poverty issues in Bangladesh, but till now the socio-economic situation of this region is comparatively lower than other regions. A recent study (Khondker, 2010) retrieved that considering the some development indicators status of northern part is lower than three hill districts. In the north, 44.2% of all household members had no schooling whereas the number was 55.2% in the south. Percentages of secondary education completed people of three hill districts are higher than the greater Rangpur and the figure are respectively 13.3% and 16.6%. Same trend has also been found in secondary and above higher secondary education.

To reduce different kind of vulnerabilities and shocks concerned stakeholders raising voice for taking necessary initiatives so that people of the poverty prone pockets in Bangladesh get opportunities to meet up their basic needs.

c) *Proposal Stream*

In this stream different interest groups come forward with solution to solve the problems. For solving the unemployment situation of Bangladesh, especially in the poverty prone pockets policy advocates prescribed a number of solutions. Among the salutations extended the coverage of social safety nets, providing credits and assets and organizing capacity development training were the prominent options. Main theme of policy advocacy activities was put pressure on decision makers to take decisions to extend the safety nets coverage.

⁵ Using the upper poverty line

Table : Some Selected Recommendations for Extending Coverage of Social Safety Net

Name of Advocacy Work	Recommendation/s	Organized by /Conducted by
Mora Kartik to Bhora Kartik : Scaling Up Comprehensive Monga Mitigation (Rahman, 2007)	Promotions of skills and non-farm occupations which effectively link to evolving market demand.	Power and Poverty Research Center ⁶ (PPRC), Ministry of Agriculture, PKSF, LGED and funded by DFID
Safety Nets and Safety Ladders : Exploring a Comprehensive Approach to Social Protection in Bangladesh (Rahman , 2006)	Government should take necessary initiatives for extending formal and informal employment related coverage so that vulnerable	PPRC and Planning Commission, Bangladesh
Report from the Special Disaster and Emergency Response Group DER Meeting ⁷ on 'Monga' 2004	The Government should set up a specific regional development plan for the areas affected by 'monga' to promote the development of non-agricultural businesses and employment possibilities there.	Concern, GUK, Helen Keller International, WFP Rangpur Regional Office
Coastal Livelihoods (Ahmad, 2003),	Need more investments in the development of human resources and the physical infrastructure that facilitates human resource-based activities.	Integrated Coastal Zone Management, Bangladesh

Considering the demand of national and international policy actors, Awame League (AL), a leading political party in Bangladesh included the agenda of employment issue as brand name "national service" in their election manifesto in 2008. This program was influenced by some international program, such as National Service Scheme, India (see : <http://nss.nic.in/> for more details) , Zimbabwe's National Youth Service Program (http://icicp.org/sites/default/files/Country%20Profile_Zimbabwe.pdf) and The National Service Training Programme of Malaysia. There are good resemblances among the programs and NSP which indicated that NSP of Bangladesh was influenced by the international experiences.

d) *Politics Stream*

Political priority is not only important in agenda-setting phase but also important in other phases, like-policy formulation, policy implementation and evaluation. Recognition of a specific problem is not necessary guarantees that the government will implement programmes effectively providing financial and other resources (Shiffman & Ved, 2007; Spiller, Stein & Tommasi, 2003). Political priority refers to the degree to which political leaders consider a specific problem significant among the existing problems, with the allocation of financial, human and technical resources significant enough to encounter the severity of the problem (Shiffman & Ved, 2007). As we understand priority is meaningful when (1) national political leaders openly express grave concern for specific problem; (2) the Government consider the problem using an official decision-making process and (3) the Government allocates and disburse fund to commensurate with the problem's gravity (Shiffman, 2007).

Last two decades, successive governments of Bangladesh have given extended attention to provide public safety nets to the poor and vulnerable people (Hossian and Osman, 2007). Though Government has strong commitment, many SSN programs were proliferated because of narrow bureaucratic or political interests (Rahman and Choudhury, 2012). Several important lessons have been learned while implementing various SSNPs in Bangladesh, one of the major concerns was that successful implementation requires high-level political commitment (Khuda, 2011). "Political-will" played vital role in taking decision about "national service program". The present Awami League government has given emphasis on poverty reduction through employment generation and they included it in their election manifesto 2008 and mentioned, "A project will be undertaken for young men and women with HSC degrees for appointment in the 'national service' for two years".

e) *Translation this Policy into Practice*

NSP got attention for fulfilling as a major election pledges within a year. After being elected as Prime Minister, Sheikh Hasina has introduced the program 'National Service Program' for giving work to the jobless youths of the rural areas. Under this NSP, 720,000 educated youths of rural Bangladesh have given three months training with monthly payment of Tk.6, 000 TK for each, and then they have assimilated in a suitable job for two years (http://www.thedailystar.net/newDesign/print_news.php?nid=129937). The NSP involves training of the selected jobless youths in different areas which including disaster management, agriculture, public security, social welfare, health and family planning, physical education, environment, and

⁶ A private research organization in Bangladesh

⁷ <http://www.lcgbangladesh.org/derweb/achieve/docs/2004/Monga%202004/DER%20Group%20Report%20on%20Monga%202004.pdf>

services of the union and Upazila Parishad levels. Government has allocated 20 crore TK for the fiscal year 2009-2010 for implementing this program (<http://www.moysports.gov.bd/National%20Service.html>).

Political leaders had significant influence in selecting beneficiary of the national service program ruling. Many young educated people who would like to get benefit from this service they give money to the ruling political leaders. Also, some people included themselves in the list of beneficiary of the national program using their political and social network. Also, Government did not allocate adequate resources to make the program successful. To train and employ almost 65,000 youths for two years require approximately Tk. 1,000 crore where In FY2010-11, Government allocated Tk. 190 crore only (CPD, 2010).

f) Discussion and Conclusion

Since Bangladesh is a disaster prone country, a good number of people struggle with poverty and disaster. For giving the assurance of basic rights of this disadvantaged community, Government of Bangladesh has been implementing different sorts of social safety net program in rural area of Bangladesh. Analysts criticized that most of program are do not get proper attention to target the appropriate beneficiary, selection process is politically biased, and political leaders maximize their benefit from the SSN programs (Rabbani, 2012; BRAC⁸, 2008; Hossain and Osman, 2007). Before 2000s most of social safety net programs were temporary basis and did not give attention to target the poverty prone pockets and disaster affected area such as *monga*, affected area, costal belt, *haor* area, *char* land and hill tracts area.

The article found that at the beginning of 2000s media, national and international NGOs highlighted that Government should take special policies for improving the vulnerability situation of disaster prone. Taking these advocacies into consideration AL as political party has included the "national service program" issue in their election manifesto. In this country policy do not get proper attention from the ruling political party and implementing agencies. As an example it can be said that in the health sector "community clinic" is such kind of issue. AL Government (1996-2001) started to functioning the community but the next BNP government (2001-2006) stopped to provide fund making the community (Rabbani, 2012). Researchers mentioned that Health and Population Sector Program (HPSP) has failed to attain the expected their due to the lack of commitment of policy makers and implementing agencies (Osman, 2005). NSP is an exception where ruling political party expressed their greater concern and allocated money to implement the

program. This program is now at middle position of implementation, we have to wait to measure the success and failure of the program. The number of beneficiary, nature of expansion and allocation of money reflects political commitment of ruling political party.

In policy process political commitment is not only one determinant which gives the guaranty of policy success, resource allocation and maximum utilization of financial and non-financial allocation is another critical factor to translate the commitment into practice. If political party generates the idea and owns the policy then its implementation becomes easy.

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Building Communication Highways for Research Dissemination

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Abstract- Research communication is the practice of translating the output of research into practical and understandable manner. This phenomenological study looked into the lived experiences of 13 Ph.D. in Management graduates in the area of their dissertation research dissemination. Anchored on the central question, "How is the research output communicated from the research's producer (researcher) to the potential users?" the researcher used a semi-structured questionnaire to capture the experiences of the participants in research communication. The responses were transcribed, went through the process of phenomenological reduction and analysed using Patton's (1990) steps in phenomenological research analysis. The findings of the study revealed that participants utilized various communication strategies to disseminate their research outputs. This study also suggested that timeliness and openness to change are important features of communicating research outputs.

Keywords: *research communication, communication strategies, timeliness, openness to change, research dissemination.*

GJMBR-A Classification: *JEL Code: M19*



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Building Communication Highways for Research Dissemination

Don Stepherson V. Calda^α & Evelyn S. Javier^σ

Abstract- Research communicate on is the practice of translating the output of research into practical and understandable manner. This phenomenological study looked into the lived experiences of 13 Ph.D. in Management graduates in the area of their dissertation research dissemination. Anchored on the central question, "How is the research output communicated from the research's producer (researcher) to the potential users?" the researcher used a semi-structured questionnaire to capture the experiences of the participants in research communication. The responses were transcribed, went through the process of phenomenological reduction and analysed using Patton's (1990) steps in phenomenological research analysis. The findings of the study revealed that participants utilized various communication strategies to disseminate their research outputs. This study also suggested that timeliness and openness to change are important features of communicating research outputs.

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1. INTRODUCTION

One of the main problems in the dissemination of academic management output is the practitioners position that it has lesser impact in the practical world. As Davies (2006) observed, practitioners are more likely to read 'airport books' than even the most practically-inclined journals. Earlier, researchers even observed that managers ignore those journals because "as our research methods and techniques have become more sophisticated, they have also become less useful for solving the practical problems that members of organizations face" (Susman & Evered, 1978 in Davies, 2006). The academic community has responded to these present problems in two different ways namely: improving communication of research outputs and closer collaboration between researchers and practitioners (Rynes et al., 2001). The first response is based on the contention that academic management research does indeed contain relevant information and helpful propositions to the practitioners and that it could be better understood and appreciated if it is presented and communicated. In this way, research outputs would indeed be put to practical use more often (Davies, 2006).

The question of what makes information convincing in relation to its utilization is a rhetorical one

(Van de Ven & Schomaker, 2002). Rhetoric is the use of persuasion to influence the thought and conduct of one's listeners. So how does rhetoric help the success of communicating research outputs? Van de Ven & Johnson (2006) cited Aristotle's three elements of the art of persuasion, to wit: *logos, pathos and ethos* (p. 804). *Logos* pertains to the message which should be clear, logical, practical and consistent with the supporting evidence. *Pathos* is said to be the power to mix emotions, beliefs, values, knowledge, and imagination of the audience to provoke not only sympathy but empathy. *Ethos* pertains to credibility, legitimacy and authority that a speaker brings or develops into in the course of the argument. Barnes (1995) believed that *logos, pathos and ethos*, if combined properly, shape the persuasiveness of any communication including that of communicating research outputs. Relative to this, Van de Ven & Johnson (2006) have argued that what influences practitioners to use research outputs is the degree to which the result of the research challenges the reader's (or in the case of functionality of research) assumptions.

Another problem in research communication is the common belief of academic scholars on the supply chain of knowledge. There is a "trickle down" view (Van de Ven & Johnson, 2006) by the academic researchers that knowledge is created and tested by academic researchers, taught to the students by instructors, adopted and diffused by consultants and practiced by practitioners. The problem with this idea is that academic researchers do not have the monopoly of knowledge creation (Van de Ven & Johnson, 2006). In other words, collaboration and communication of management research are important to fully realize the intention and maximize the result of a conducted research. With regard to the management research conducted in Divine Word College of Calapan Graduate School, unfortunately, the problem of communication hinders the full implementation of research results. Copies of research have only become part of a bigger collection of dissertations in the library. Instead of using them for practical use, the results have not found their way to the target beneficiaries due to lack of dissemination strategies.

To effect changes, research outputs need to be communicated to key target audiences (Von Grember, Babu, Rhoe, & Rubinstein, 2005). Communication is fundamental to all the recipients of the study and it can

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be done early enough in the research process by using language that the recipients can fully understand. Thus, good communication is a key ingredient in maximizing the impact of research into practice (IDRC, 2008). Various communication tools and approaches are also available to help researchers communicate research. The International Development Research Council (2008) suggested that a research communication strategy must have the following components namely: a) objective which refers to the reason why a research is to be conducted; b) audience is also important since they will be the ones to accept or ignore the research results; c) message of a research that should be visible, clear, relevant and actionable; d) tools and product refer to the choice of communications facilities be used in disseminating research outputs; e) channels that are important to make sure that research are properly delivered to its target recipients; f) resources that refer to the materials, finances and people to help in disposing and disseminating research; g) timing which is the timeline of the conduct of a research and ; h) feedback on the assessment of the conduct and result of the research.

Research dissemination is defined as the circulation of research findings, whether orally or in written format that involves the provision of information on research, in more or less tailored form including guidance and guidelines (Everton, 2000). The study conducted by Walter, Nutley and Davies (2003), identified two forms of research communication and dissemination namely: passive dissemination which refers to ad hoc, unplanned, and untargeted forms communication of research output such as publication in academic journals and; active dissemination which refers to the tailoring of research findings to a target audience and instituting a dynamic flow of information from the source (p. 7).

In terms of passive dissemination of research findings, researchers have found a minority of practitioners who read or referred to research findings. Walter et al. (2003) mentioned some barriers that inhibit the impact of passive dissemination and communication of research findings, to wit: a) lack of access to research finding, including poor or distant library facilities and limited circulation within organization; b) lack of time of practitioners to read and access research outputs; c) lack of skills to interpret and analyze research findings; d) sheer volume of research literature; e) scope and presentation of findings not being "user friendly" (p. 8).

On the other hand, active dissemination and communication of research results have a great impact on the success of research communication. Lomas (1991) found that the provision of consensus recommendations could bring about a change in attitudes. But this does not only mean that findings should be presented in different formats because they would unlikely change behavior. Smith (2000) also

suggested that quality guidelines are important to tailor research outputs to its target users. Mass media is also a good avenue to disseminate research. Grilli & Freemantle (2002) pointed to reasonable evidence on the crucial role of mass media in creating positive changes in the implementation and communication of research outputs. For example, in the health care practice, Palmer and Fenner (1999) observed that the use of media and other public education programs could generate community and patient pressure to incorporate research findings into practice.

Another factor that affects the success of communicating research output is motivation (Cheung, 2008). Motivations on where and what to publish vary on the reach and target audiences. For example, Luukkonen (1992) found out that publication in international forums is a trend in the research world most specially in biomedicine because that is equated with fame aside from the ability to reach wider target audiences. A major motivation for communicating research is gaining peer esteem and confidence. Swan (2008) observes that

Significantly, almost all researchers say that when they are choosing a journal in which to publish their work, they wish to publish in one that has the right audience. They also say that this does not always tally with journals that have the highest impact factors in the field...publishing in journals that reach the right audience brings reward in terms of recognition by peers (p. 62).

The birth of World Wide Web has changed scholarly communication. Wouters and de Vries (2004) stated that the Web was not only influencing the way how scientific and scholarly researchers organize their work but the Web has also "clearly become the dominant medium of scientific authors and scholars" (p. 1258). On the other hand, Palmer (2005) argued that the Web did not change the perspective on how research outputs are communicated saying that "it has not replaced formal journal publication, but instead serves as an additional means of distribution" (p. 1143). He also suggested that the Web would enable scholars and researchers to ask for collegial support and means of scholarly communication, noting that this is an "essential counterpart to the massive e-journal bundles, preprint servers, and institutional repositories under development" (Palmer, 2005, p. 1150). In short, any form of communication, be it online or traditional, has contributed to how research outputs are successfully communicated.

Based on the above-mentioned literature, research findings can be disseminated and communicated orally or in terms of written materials. And as a form of academic management research, dissertation in management does not exclude itself from various forms on how results are communicated from

the researcher to the target users. Evidence from the literature review suggest that successful research communication strategies are tailoring approaches to the target audience in terms of research content, message, implication and medium; paying attention to the source of the message and; permitting active critiquing of research findings through peer discussion and publication in different scholarly journals.

This journal article would answer the research question, *"How is the research output communicated from the research's producer (researcher) to the potential users?"* as well as the research hypothesis that *"A research output is communicated in various forms of communication practices."* Findings of this study revealed that the central themes of research communication involve communication strategies, timeliness of research communication and openness to change.

II. METHOD

Type of Research. Qualitative research is considered as the most appropriate research method to be utilized in this study. This type of research could convey a rich and detailed account of the analysis the quantitative research cannot provide. Qualitative research allows for a comprehensive and deeper investigation of issues – meaningful answers to questions, valid reasons and perspectives of individuals who are affected by the issue, factors that affect the issue and the response and reaction of individuals in relation to the issue (Guba& Lincoln, 1985).

Research Design. To fully understand the experiences of Ph.D. in management researchers, the researcher utilized Creswell's (1998) phenomenological research design. Phenomenology is a tradition in German philosophy focusing on the lived experience of the individual. Rossman and Rallis (1998) argued that those who are engaged in phenomenological research focus on the in-depth meaning of a particular aspect of the experience. Meanwhile, phenomenological study is described by Patton (1990) as a research study "that focused on descriptions of what people experience and how it is that they experience what they experience" (p. 71). This method captures the individual's experience of the subject being studied. On the other hand, Creswell (1998) believed that "researchers search for essentials, essence or the central theme underlying meaning of the experience and emphasize the intentionality of consciousness where experiences contain both the outward appearance and inward consciousness based on memory, image and meaning" (p. 52). This kind of inquiry is particularly appropriate to address meaning and perspectives of the research participants. Thus, the major concern of phenomenology is what Schwandt (2000) described as the analysis to understand "how the everyday, inter-subjective world is constituted" (p. 22) on the perspective of the research participant.

Participants. The participants of this research were 13 Doctor of Philosophy in Management graduates from Divine Word College of Calapan Graduate School who have conducted dissertation research regarding management issues in academe, environment, business and public service. They graduated five (5) years ago and their dissertation research were output-oriented meaning the research has uncovered solutions to the research problems and which solutions have been intended to improve practices. The utilization of 13 respondents was based on Creswell's (1998) process of collecting information through the conduct of primary in-depth interviews. List of dissertation research conducted in Divine Word College of Calapan Graduate of School was requested from the College Library to include dissertation research that would fit the above-mentioned criteria. After completing the list of 13 dissertations, the researchers contacted the writers and informed them about the intent and rationale of the research. Informed consent, as suggested by Bailey (1996) was requested from the participants signifying their full cooperation to the research process. Proper protocol for the conduct of research in the Graduate School was strictly followed.

Data Gathering Procedure. The researcher used Creswell's (1998) procedures of phenomenological inquiry. First, the researcher understood the concept being studied. The phenomenon in this present study is research communication. The researcher then prepared semi-structured interview guides based on the literature review and research assumptions. The said interview guides explored the meaning of the lived experiences of the research participants relative to the research topic. After the completion of the interview guide, the researcher collected data from the participants who have lived experience of the phenomenon under investigation. This information was collected through interviews conducted personally by the researcher. From there, the researcher explained the rationale of the research as well as the confidentiality details. Codes were employed by the researcher to pertain to the participants in order to maintain confidentiality. After data were collected through interviews, phenomenological data analysis of Patton (1990) was applied. Interviews were transcribed and protocols were divided into statements, the units were transformed into clusters of meanings and the transformation tied together making a general and textural description of the experience (Creswell, 1998). The phenomenological report ended with the researcher interpreting essential structure of the lived experience in a manner that ensured understanding of the readers and users of the research at hand.

Mode of Analysis. Rossman and Raliis (1998) suggested that "phenomenological research analysis requires that the researcher approach the texts with an open mind, seeking for the meaning and structures that emerge" (p. 184). After which, the researcher employed

Patton's (1990) steps in analyzing data from phenomenological research as follows: first was the elimination of personal biases and clarifying preconceptions about the phenomenon. This is called *epoche*. The researcher was aware of "prejudices, viewpoints or assumptions regarding the phenomenon under investigation" (Katz, 1987 in Patton, 1990). This he achieved by reading the corpus repeatedly. The second step is called phenomenological reduction wherein the researcher bracketed out the world and presuppositions to identify the data in its purest form, uncontaminated with bias and unessential interruptions. This step is commonly known as bracketing. Denzin (1989), as cited by Patton (1990) proposed steps in bracketing which can be done locating within the personal experience key phrases and statements that directly pertain to the phenomenon in question; interpreting the meanings of these phrases as an informed reader; obtaining subject interpretations of these phrases which can be seen in follow up questions or explanations; inspecting the meanings of the essential statements featured in the statement and; offering a tentative statement or definition of the phenomenon in terms of the essential features identified. After bracketing, textural portrayal of each theme was done which described the lived experience. The third which was the last step is the development of structural analysis that contained the lived experiences or the true meanings of the lived experiences shared by the research participants. Repertory Grid was utilized to bracket, thematize and develop the themes emerging from the data analysis process.

III. FINDINGS

The present study has revealed the significant role of communication in making a research functional. This can be viewed from the matrix of research communication that emerged from the present study:

MATRIX OF RESEARCH COMMUNICATION	
THEME	CATEGORIES
Communication Strategies	Publication
	Presentation to Users
	Presentation in Conferences
	Peer Discussion
Timeliness	Urgency
	Novelty
Openness to Change	Responsiveness
	User-friendliness
	Result Reception

Figure 1: Matrix of Research Communication

As gleaned from the matrix, the themes that prevailed under communication research outputs were: the use of various communication strategies, the

timeliness of disseminating research outputs and the ability of the research to create change in the subjects of the study.

a) Communication Strategies

Utilizing various forms of communication strategies was one of the ways employed by the participants of this study to reach their target users. It is interesting to note that the common forms of communication strategies employed by the research participants were publication, presentation to users, and presentation in conferences as well as peer discussion.

Publication of research in journals has a big advantage on the part of the researcher. The participants of this study shared that part of their study, if not the entire whole, was published in online publication reaching more audience. A respondent also confided that her dissertation was published in a journal managed by the Commission on Higher Education. Because of the observation of scientific process of investigation, Participant RC claimed that his research output was published verbatim:

"Because I presented the entire process on how did I accomplish such kind of dissertation output and they were convinced. No strong recommendation coming from the publication. Then the expert, they do respect the entire concept and even the research output, specifically the module. They publish it verbatimly.)" (RC)

"A portion of the study is actually considered for publication, online publication, to be particular." (CA)

"My paper was part of a published material for dissertations and masteral studies within Region IV." (CC)

Acknowledging the fact that a research is conducted to answer and give solutions to prevailing problems in the community is foremost in the mind of the researchers. As gathered from the responses, the participants presented the result of their study to the community where they conducted the research. They gave copies of the research to the research respondents: community, government agencies and implementing offices to be used for improvement of the current processes. Other participants presented the output to a gathering of faculty and employees for them to know the result of the study. Personal distribution of copies and explanation of the result to authorities concerned were also some of the ways done by the participants, as articulated in the following responses:

"I gave a copy for those who became part of my research." (RC)

"I submitted the research to the proper agency of the government. It was submitted to the provincial government and specifically the Department of Agriculture." (RD)

"It was presented in the academic council meeting, also in the meeting with the faculty, kasi during that time, we have just finished our pre-accreditation that was in 1998 and I finished it in 1999, so it was discussed also with the faculty members." (VV)

"Basically I gave copy to the National Youth Commission, I presented it with the SKs because I used to orient the Sangguniang Kabataan everytime there's a new election in the national level." (HD)

"I talked with the guidance counselor of the elementary and secondary level, and I talked also to the principal just to tell her the result of my study." (LA)

"I went to the principals of every school, I returned and I shared the lesson plan which was the output of my study)." (MC)

Aside from presentation of research outputs to the subjects of their study, participants made wider research dissemination by presenting their research in various academic conferences. The responses revealed that participants presented their research outputs in international educational conferences and local conferences. A respondent even presented her dissertation to the army battalion in the locality making the members of the military more optimistic about their career growth. As verbalized by the respondents:

"I presented my paper in Hawaii international conference. I was able to present it three times, one is international presentation." (RD)

"The study is actually presented in an international conference at Bicol University and the other one in an international management conference in Malaysia." (CA)

"I was invited as a speaker with the command battalion here in Naujan to share about my paper. It uplifted my morale to be working with other people." (EM)

Discussing the result of the research with academic peers and colleagues has also contributed to wide dissemination of research. As claimed by the participants of this study, peer discussion has two-fold purposes: first is the continuous improvement of the research and the immediate transfer of knowledge produced from the producer to the user. The following responses are expressive of these observations:

"Peers have a vital role because researcher should not be alone. They also helped for others to understand my paper." (RC)

"I'm already teaching in the graduate school, and I said to my co-teachers, if they need something, they can read the book. So they read my paper." (LA)

b) Timeliness

The time element is important to make the dissemination of research as successful as possible.

Research outputs should be able to address the research problems as quickly as possible. Further, research should respond to the urgent need of the community. As claimed by the subject-interviewees, they conducted their dissertation research to respond to the urgent needs of their community. A participant purposely conducted a research to prove the importance of Sangguniang Kabataan in local governance. Still, another participant did his research in response to the need of DepEd for valuable materials in implementing the new educational curriculum. Participant LA, on the other hand, conducted her research to make significant improvements in the guidance office where she worked for years. Concerning the urgency of responding to research problems, the participants explained:

"There was a call for the abolition of SK that time. So I decided to make an empirical study about it to let our legislators know that SK should not be abolished." (HD)

"That time DepEd is trying to introduce another curriculum which is Makabayan, part of the challenge given by DepEd is to come up with module that will help teachers explain the newly-implemented curriculum. So that's precisely the reason of this representation why I prompted to conduct this study." (RC)

"The Guidance Office that time needed a program that will make its entire program as one. With my study, I can contribute to such changes." (LA)

Making new, original and pioneering research outputs has contributed to the novelty of research process. As gleaned from the responses, the element of novelty cannot be disregarded. A respondent claimed that as a pioneering study in cooperative management in the province, his research offered solutions to the problems existing in the field. Another respondent said that her research focus was on Social Reform Agenda, one of the key projects of the national government to alleviate poverty and which that time, no research has ever been ventured as yet. The following articulations were made by the respondents:

"My paper is a pioneering study in the area of cooperative management and the problems identified are somehow based on the existing practices and use of the cooperative." (CA)

"The social reform agenda is very new that time since it was just implemented by the national government. There was no study being conducted about SRA so I write about it." (EM)

c) Openness to Change

One of the key features of timeliness of research output is the ability of the researcher to create changes in the participants' respective field. First under the category of openness to change is responsiveness. The subjects of the study claimed that aside from doing

research related to the problems of the community, the research should be able to respond to the problems cited in the study. The responsiveness of research conducted by the participants is evident when their research addressed issues of concerns related to the operative functions of management and produced modules needed for local government consumption. The importance of responsive research outputs was expressed by the participants with the following responses:

"Because of this study, some issues which were overlooked before, such as the operative functions of personnel management namely the recruitment, selection, hiring, placement, development, maintenance and separation were now given attention." (CC)

"I am thinking of a module to write, and then give it to the Mayor for the tricycle drivers. Because I know the tricycle drivers need some things about how to relate with the customers, the riders." (EM)

Another aspect of putting the mechanism of change in the life of their respondents is the use of simple language in the dissertation research. Participants of this study used various strategies to make their research output user-friendly. One of the participants used simple language since his respondents were ordinary citizens. Another made her dissertation paper short but concise compared to other papers while Participant HD used real and actual experiences of his respondents for them to be able to connect with the focus of his dissertation paper. The following responses attest to the ways of making their paper user-friendly:

"I used simple language, of course for them to understand better." (MD)

"My paper is only hundred twenty five pages. Because I've seen dissertations in AIM Makati and UST and it's only hundred pages or more. So ah I'm sure it's user-friendly, and the sentences that I used are simple." (CC)

"The real purpose of my paper is to appreciate the beauty of SK, so I used actual experiences to show it." (HD)

The acceptance of the results of research can be of value to the change perception effort of the research. The responses showed that most of the target users of research received the result on a positive note. A participant said that her subjects agreed with the result of her study, a sign that her research went well and could offer performance improvements plan for Peace Education. The research could create a vision to get more involved in the social issues. Another participant said that his subject implemented the output of his research to improve the system by initiating changes in structures and policies to solve current

problems. Participant MD alleged that the output of his study was positively accepted by MINSCAT administration and used it as a reference for legislation to transform the college into a university. The respondents expressed:

"During the result validation, I talked to Mrs. Isla and she said tha the result was correct. That was the signal that they accept the result of my study and whatever my suggestions are, they will apply it for the betterment of the Guidance Office" (LA)

"Since my output talks about peace education, democracy and tolerance, the DepEd people were convinced. The action was there – they implemented it, they bought and talked about it." (RC)

"The MINSCAT President that time, Sir Bacudo, accepted the result of my dissertation and he used it as attachment and proof for the Congress to approve the law that will make MINSCAT a university." (MD)

"When I gave a copy to Fr. Provincial, he was happy because that's what they need to improve the system in the Northern Province. Because of my dissertation, the problems they saw were addressed properly to become functional." (SM)

IV. DISCUSSION

This phenomenological study has identified various variables on how research communication affected the functionality of research conducted by Ph.D. in Management graduates of Divine Word College of Calapan. The select group of respondents were able to share various strategies they have utilized for their research to be communicated across the academic community and the participants of study as well. They have also shared that urgency and novelty are crucial factors affecting the timely response of the researcher in the choice of problem investigated. Further, the findings revealed that responsiveness, user-friendliness of research output as well as the research participants change perception are important considerations in the success of the researcher's goal to communicate the research result and to create change among the target beneficiaries of the study.

In this study, the categories of communication strategies such as publication in journals, presentation to users and academic conferences and peer discussion are usual communication highways used by academic scholars and researchers to disseminate their research outputs. These strategies are commonly utilized to make research outputs used for practical purposes (Davies, 2006). Because research's purpose is to create changes in the community, research outputs should be properly communicated. This is one of the challenges of utilizing research outputs (Van de Ven& Johnson, 2006).

Research outputs should be communicated in any form to effect changes (Von Grember et al., 2005). With the contention that research should be communicated not only to the research subjects but also to the academic community as well, this study has identified two kinds of research dissemination, as suggested by Walter et al. (2003). In this study, publication in academic journals and presentation to academic conferences as examples of passive dissemination of research output were utilized. Here, the target users are mostly readers and listeners came from various fields of specialization. On the other hand, the active research dissemination was done through peer discussion and presentation to users. Peer discussion makes research an epitome of research application. Because of peer discussion, researchers are able to improve the quality of research and at the same time effect a new perception among the members of the academic community on certain research issues. In addition, presentation to users, as a form of active research dissemination created a dynamic flow of information from the source to the users in order to create positive changes (Walter et al., 2003). Peer discussion also aids the accessibility of research findings. Wenger (1998) termed this scenario as "communities of practice".

It is also interesting to note that timeliness, as a key issue in research communication became a major consideration. The categories of urgency and novelty, involved a fundamental change in the mindset that puts precedence in the communication of research for the purpose of functionality of research outputs. The International Development Research Council (2008) postulated that timing is one of the components that would make a research communication successful. The findings of this study are also in consonance with the observation of Hanjoon and Chankon (2002) that the usefulness of a research in management is strongly influenced by the features of the research including its design. Hence, research with novel design can become functional in application because it can provide new approach to case selection, data gathering and constructs generation for more valid results. Also, Ordonez and Maclean (1997) suggested that research with topics of interest on the part of decision-makers can draw significant implication in terms of output implementation and use.

On the other hand, Walter et al., (2003) admitted that researchers that simply presented findings in different formats unlikely change behaviour. In other words, researchers should not only stop by presenting the research output, instead, they must create a vision for change as well as strategies to realize it. However, his study has suggested that communication strategies are not sufficient to make research functional. Research outputs must be responsive, applicable to the needs of the users and well-received by the community. In this

way, research outputs can become functional. Active dissemination, as suggested by Walter et al., (2003) is vital in the overall functionality of research output. With the genesis of World Wide Web, the availability of research that is responsive and user-friendly has become a generally-accepted practice in the research community. It has become a medium for communicating research that would respond to the need not only of the subject of the research but also across the academic and practical community (Wouters & de Vries, 2004).

V. CONCLUSION

The findings of this study have established the fundamental role of research communication. As a significant component of functional research, communicating research takes various forms and styles. Based on the findings of this study, it can be concluded that researchers utilize various strategies to communicate their research to the users and to the larger audience. As researcher builds communication highways for their research, functionality of research is assured.

Communication strategies that have been increasingly popular and relevant take the form of publication in research journals, presentation to the research users, presentation in international and local conferences and peer discussion. These approaches create active and passive dissemination of research.

Timeliness of research, on the other hand, makes the research output respond to the urgent needs of the subject community. Novelty, or commonly known as the "newness" of the research in approach, design or outcome can also address the research issues.

Lastly, research should be a vehicle for change in the community, grounded on the need to respond to the urgent needs through a research that is user-friendly. In this case, the results will be positively accepted by the subjects to create a change effort that would build on what was deemed as right but just the same, will continue to identify what else to improve by turning research into practice.

Research dissemination is translated into an effective and successful rendering of results that have taken form in the amount of contribution they have to the functionality of research. Communication strategies have ushered in a visible change in behaviour, creation of new ideas, and integration of new concepts into the system's processes and functioning and subscription to innovations by way of module and technology that are tried and tested in the field.

Communication is therefore, the key to a successful research output dissemination and implementation.

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The Need for Leadership Skills of Managers in Macedonia

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The Need for Leadership Skills of Managers in Macedonia

Konstantin Petkovski^α & Fanche Joshevska^σ

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Keywords: team leadership, organizational climate, organizational culture, efficiency and effectiveness.

1. INTRODUCTION

The management of the human resources is one of the important determinants for proper management of the entire process of the organization, which achieves its efficiency and effectiveness. It is a need that represents a necessity in the various spheres of organizational activity. If in the past, and unfortunately even today, the traditional notion of capital refers to money and profitability of the organization and all the processes are turning to their increase, the modern approach in management suggests that the most significant capital is the intellectual one that provides a knowledge, skills and creative abilities that are provided to enhance the quality of the work and its products, which provides enhanced quality and increased competition on the domestic and the world market. It follows that any organization, whether it belongs to the public, the service or the economic sector needs a modern approach to the management of the human resources.

Often we are witnessing a situation in which prevails uncertainty in the business held, followed by

economic and political turbulences, leading to the need for a different way of managing the work which needs to be very different from what management and managing organizations were in the past. Management in the past was characterized by situations in which the role of the human factor was treated as something that does not need to be wasted time on and employees were treated as doers of certain tasks and activities without taking into account their intellectual potential, opportunities, needs and individual desires. The poor way of management has led to situations whose consequences can not be obsolete and improved even after a long period of time. The thing that represents our past, but unfortunately, our present too is setting managers who are not even close to what professionalism, competence and expertise mean. The way most of them do their work is characterized with a style of management that does not correspond to the needs and circumstances of the organization. The need for independent decision making and solutions that are posed in the form of orders, lead to conflict situations characterized by a high degree of destructiveness, which develops a sense of alienation and not belonging in the organization, for a great number of the employees. It reflects negatively on the organizational climate that does not allow opportunities for creative work, develops a high degree of demotivation among the employees and organizational culture is far from what functional means. This "style" of management is mostly characterized by situations in which the use of teams and teamwork do not create preconditions for team learning. The teams are made of people who lack the necessary features that are required to undertake and execute the appropriate role. Such teams are just a collection of people who share the same views, opinions and interests that are largely coincide with those of the manager. These teams are the place of cloned entities. This practice does not give the opportunity to develop the leadership that should reach the level of institution in a modern and successfully managed organization. In a word, there are usually placed managers who do not have skills that will enable transformation into team leaders.

It is a fact is that we live in a different way of social structure and the constant changes worldwide impose the need for different or modern approach of thinking related to management. Each country is part of the world and should adapt to it. The demand for changes is an opportunity that will be the basis for a

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different approach in thinking to the organizational and the individual level. The development of the systematic way of thinking, the development of personal vision with built conditions for its transformation in a common and shared vision, the establishment and the proper functioning of the teams, will result in building an organization that is delivering healthy climate, functional organizational culture, and applying the leadership in the team. It creates conditions for constructive, creative and professional relationship on all levels of management and employees, which is the foundation for building, development and implementation of the organizational learning. The organizations that learn will always be under constant growth and development.

This paper aims to influence on the improvement of the current situations of the organizations that will help them cope with all the requirements arising from the process of globalization, as well as getting through and maintenance on the global and on the domestic market.

II. RESEARCH METHODOLOGY

The transition process in our country has left deep consequences from organizational and from communicational aspect resulting in poor economic situation, a lot of unemployment and social moments that are on a level very far from the European standards. The position in the organizational systems that have been established recently, and those who come from the period before the transition, are characterized by conditions of unhappy and unmotivated employees, and the financial benefits of such work are often on the margins of what means social existence. It can be concluded that there are dissatisfied managers whose organizational systems are far from the desired state as well as dissatisfied employees who work in organizations that are not even close to the desired. There was planning and implementing of a number of reforms aimed to initiate fundamental changes in the organizational life and work. The benefits of the same, in large part, did not give the expected and desired goals. It comes to the conclusion that these changes require a different way of management of the organizations.

It requires a different approach in the work which is based on modern processes of organizing the whole work and developing relationships within the organization that will lead to increased efficiency and effectiveness. Accordingly, the appearance in this research stems from the ability or the competence of the managers for team leadership, establishing a healthy organizational climate and building functional organizational culture as basic elements of the contemporary approaches to management.

The poor management affected and still affects the reduced efficiency and effectiveness in both business organizations and institutions that have implemented

social activities. Decision making by one person, the presence of conflicts, which often have the character of destructiveness, poor communication at various levels of hierarchy, the application of inappropriate management styles etc. lead to a state of poor interpersonal relationships and work atmosphere that is far from the desired for each member of the organization. The basic problem that enables persistence of such situations stem from the absence of managers at different levels in the organization structure, the ability to identify the needs and consistent implementation of team leadership as well as establishment of a healthy organizational climate and functional culture.

The process of transition and the occasional unsuccessful reforms impose the need for introducing and implementing the daily organizational learning which aims at achieving the highest form of organizational commitment as a source of energy for organizational efficiency and effectiveness. Based on this, the subject of this research is the need that every efficient and effective business organization should have a capable manager to develop, implement and institutionalize a team leadership, a healthy organizational climate and functional organizational culture.

The aim of the study was to test the views and opinions of the managers and the other employees in the commercial, public and service sectors, in terms of the need for competence of the managers to develop and implement the team leadership, a healthy organizational climate and functional organizational culture.

For the purpose of the research process was prepared a questionnaire in which were placed 54, i.e. 63 statements aiming to examine opinions regarding the ability of the manager as team leader for successful teamwork which is characterized with good climate and functional culture, aiming at achieving efficiency and effectiveness of the organization. The feedback was enabled with a given grading scale, which consisted of offered alternatives. The survey was conducted in three types of organizations: public institutions, commercial and service activities in which were asked 594 respondents. In order to meet certain standards and requirements, the survey covered 106 managers and 488 who were not managers. Gender representation was achieved by including 323 members female and 271 males.

III. EMPIRICAL RESEARCH

The research confirmed the hypotheses, but from the many examined issues in this paper will be presented only some of them, the most characteristic from which responses were received indicators as a basis for proof of the hypothesized frame.

The ability of the team leader to handle the assigned tasks implies an analysis of the current compared to the conditions that need to be achieved.

What will be the future of the team like, and therefore the organization as a whole depends on the present. The faster the current problems are identified, the easier will be exploited the opportunities provided by the following day. For this purpose in the questionnaire was set the statement: "The manager as a team leader should do a thorough analysis of the current situation and the ones that need to be achieved". Based on the processed data, it was concluded that 90% of the respondents think that it is a necessity that should be completely or very often applied by the team leader, 8% of the respondents have the opinion that it is a necessity that needs to be implemented occasionally, and only 2% of the respondents based their opinion that it is a need that does not need to be performed.

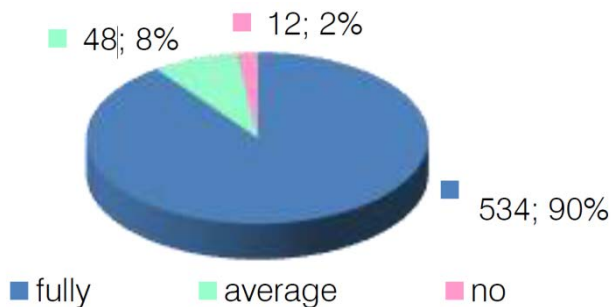


Figure 1 : The manager as a team leader should do a thorough analysis of the current situation and the ones that need to be achieved

The teams are places in which the change is accepted as an opportunity and a need for the development of the organization. At some point arise conflicts as a result of the various styles which derive from the team roles, as well as the various interests of its members. A proper way of solving and achievement of constructive feature is enabled by the achievement of the state "getting - getting", which is characterized by satisfying the various needs and interests of the parties in the conflict. This situation can only be achieved by skillfulness in the team leading.

The need for identifying the views and the opinions of the respondents on these theoretical findings was enabled in the questionnaire with the statement: "The manager as a team leader should solve the conflict situations by the principle "getting – getting". The processed data showed that 78% of the respondents believe that this is a necessity which the team leaders should apply on a daily basis or very often in their work, 14% think it should be an occasional activity for the leaders, while 8 % think that it does not need to be part of the characteristics of the team leadership.

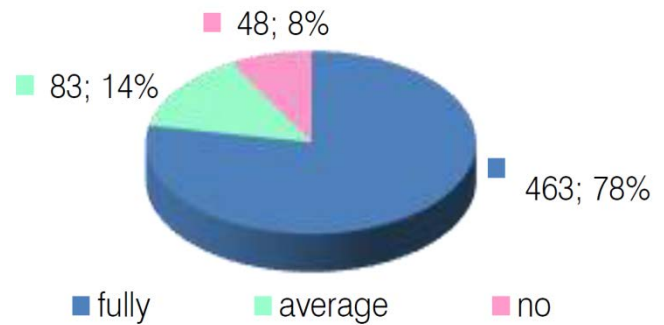


Figure 2 : The manager as a team leader should solve the conflict situations by the principle "getting-getting"

The basic need to develop the teamwork is building good interpersonal relationships within the team. One of the tools for achieving this situation is the need for honesty in the business. Honesty allows development of cooperation and unity in the team. To what extent this will be the practice by the members of the team depends on the leader. The only way that the interpersonal relationships within the team are founded on such basis represents the personal example of the leader. The manner of his behavior, within the team and outside of it, should be based on the principles and standards of honesty and integrity.

The need for honesty as a primary factor in building good relations in the team was studied with the following statement in the questionnaire: "The manager as team leader should develop conditions in which the honesty is the primary factor in the work". The processed data showed that 85% of respondents believe that honesty is the primary factor for successful team leadership that should be fully or mostly applied by the leader. On this question 11% of respondents have a formed opinion that it is necessary to be applied by the leader occasionally or rarely, while the remaining 4% did not consider it necessary to represent the feature of the leadership role.

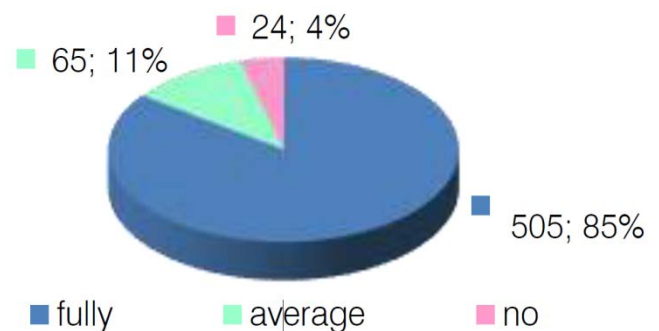


Figure 3 : The manager as team leader should develop conditions in which the honesty is the primary factor in the work

The efficient and effective leadership is accomplished by the realization of its functions in the

team as well as outside of it. The functions that apply outside the team, aim at building a relationship with the environment, which are accomplished by promoting the teamwork and its features, the negotiating support, the protection of the team members from all the negative influences from the external environment, assessment of the opportunities and the external circumstances as well as expanding information from the team to the organization and the external environment and vice versa.

In this context, came out the statement, in which was built the need to adapt the organization according to the socio-cultural factors in the social environment. The obtained data show that from the total number of respondents 81% believe that these relationships are the foundation for building efficient and effective relations with the environment and that it directly affects on the increase of the profitability and on the organizational development. The external environment is the one that by its needs affects on the behavior of the organization. If you do not "hear" their needs and suggestions, the organization develops bureaucratic relations, resulting in its aging or dying. The data from the survey show that only 14% of the respondents believe that this need should rarely be achieved, and 5% that the organization does not need to perform this type of customization.

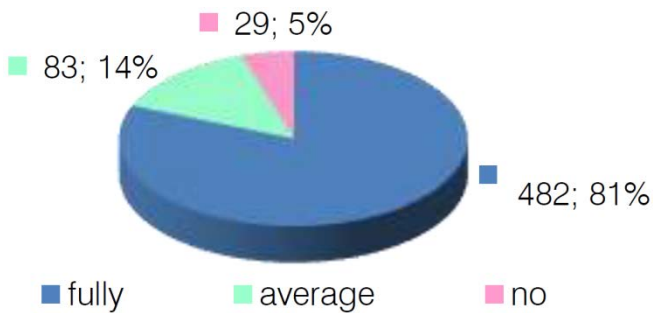


Figure 4 : The manager, as a team leader, needs to develop conditions in which perform adjustments according the organizational constructed socio-cultural factors of the social environment

The work climate represents the whole atmosphere in which the working process is realized. It is a unique set of material-technical, financial, personnel and organizational structural factors. During the realization of the workflow the individuals need to align their emotional reactions to those of the team or the organization. If this practice is not an everyday feature of the behavior of each individual appears a situation in which they with their differences in behavior and feeling, negatively affect the common organizational climate. With this is questioned the efficiency and the effectiveness of the organization.

In this context is set a statement which aims at the recognition of the views of the respondents in relation to creating optimal working conditions that develop a sense of belonging. Thus, 85% of the respon-

dents think it should be a feature that is completely or very often implemented, 11% are on the opinion that such conditions should occasionally or rarely be provided by the team leader, while the remaining 4% have an opinion that there is no need of it. From these data it is safe to conclude the necessity of building a sense of belonging, which, on the one hand, increases the motivation and unity, and on the other hand, the individual productivity, which is a prerequisite for organizational effectiveness.

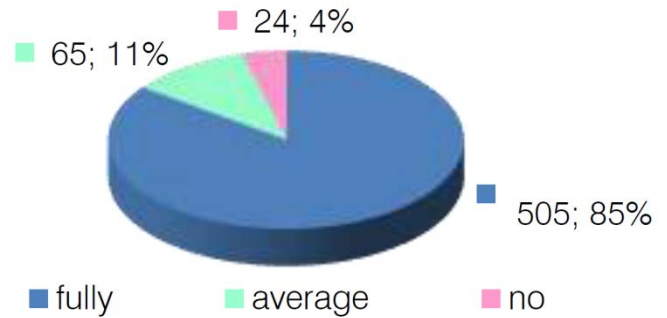


Figure 5 : The manager, as a team leader, needs to develop conditions in which prevails the sense of belonging to the organization in each member

Another factor, which is an integral part of the organizational climate, is the financial factor. The whole process of working in an organization is influenced by its available financial opportunities. Finances are necessity for the performers of the internal working processes, as well as for the external factors that are directly or indirectly associated with the organization.

In order to examine public opinion on the need for good management of the financial resources in the questionnaire was given a group of four statements. Thus, one of them was to give a picture of the views and opinions of the respondents regarding the ability of the team leader for a creative investment in new working processes. The processed data showed that 86% of the respondents agree that it is complete need or something that often needs to be implemented, for 9% it should be occasional or rare characteristic of the team leader, while only 5% that it is not necessary at all.

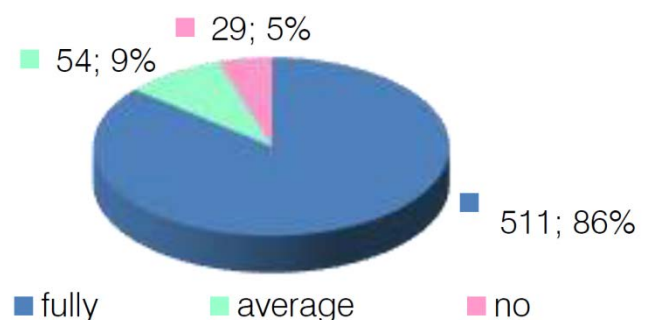


Figure 6 : The manager, as a team leader, needs to be able to invest creatively in the new working processes

A key factor in the overall work of the organization, in each and every segment is the man. What will be the process of selection of the workforce like, how much will the manager ensure training of the employees, which means specialization of their jobs, and how they will create conditions for a sustainable and fair progress of each employee in their career, are prerequisites to achieve efficient and effective operation of the entire process.

For confirmation of these theoretical findings in the questionnaire were presented seven statements. One of them which concerned the need for competence of the leader of the team for building objective criteria and instruments which are placed in the role of evaluating the performance of human resources, 80% of the respondents believe that it is a necessity to be an integral part of the leadership activities every day or very often, 14% of the respondents think that it is a need that needs to be applied occasionally, and only 6% have an opinion that there is not some great reason for it.

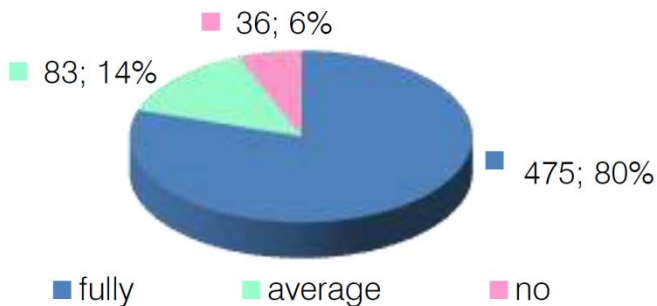


Figure 7 : The manager, as a team leader, should have formulated objective criteria and instruments for evaluating the performance of the human resources

In addition to this in the questionnaire followed the statement: "How much should the manager (the head) as a team leader, build organizational system in which is applied the concept of a career development under the principle of equality?" which represents a segment in the process of building a "healthy" organizational climate. The career development has developed a sense of belonging to the organization and complete dedication to the work. Equality is a factor that motivates, stimulates and develops a sense of internal competition in the individual. 79% of the respondents considered that this need should be fully or often a feature in terms of the organization, 14% think it should be an occasional practice, while 7% saw no reason that it should ever be applied.

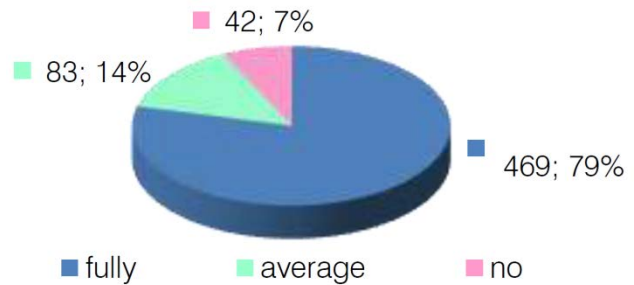


Figure 8 : How much should the manager (the head) as a team leader, build organizational system in which is applied the concept of a career development under the principle of equality

The third pillar, on which is based this scientific research is the organizational culture. It means (Schein, 2004) "a set of important conclusions, invented, developed or discovered by a given group, and facing the problems of external adaptation and internal integration, formulated well enough to be able to be considered significant and as such can be transferred to the new group members as a correct way of perception, thinking and feeling the same problems" (Vujić, 2012). Organizational culture (Brown, 1995) "refers to a specific form of beliefs, values and behaviors learned by experience that are developed through organizational history and are manifested through material objects and the behavior of the members of the organization" (Vujić, 2012).

Organizational culture means a system of standards, norms, beliefs, criteria, opinions and a number of other elements that are the basis for the proper functioning of the organization as a whole. On this basis in the questionnaire were placed four statements. One of them intended to allow consideration of the need for competence of the team leader for the determination of quality criteria that would be fully implemented in the work process. The data derived from the processing, point that 83% of respondents have a view that this is an absolute need or a need that often should be applied by the leader of the team, 13% think that it should be implemented occasionally, while 4% think there is no need of it.

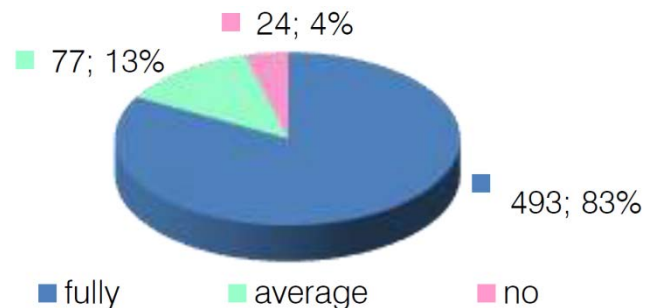


Figure 9 : The manager, as team leader, needs to define quality criteria implemented in the whole working process

The teams are a place where the conditions for initiating changes and their subsequent implementation and institutionalization. The changes cause appearance of different interests, which, if the team fails to create objective opportunities for their transformation into common or shared interests, occurs the process of destructive conflict which negatively reflects in the overall team and organizational performance.

Based on the data obtained, it is noted that 86% of the respondents have a clear view of the need for full or often applied need to build work policy in which there will be no conflicts of interests. The remaining 10% think it should be an occasional practice of the team leadership, and only 4% that there is not a great need.

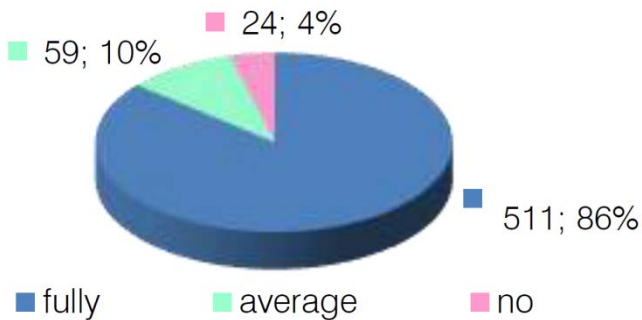


Figure 10 : The manager, as a team leader, needs to build work policy without conflicts of interests

One of the leader's ability is management or time management. The ability to manage your own time and the time of the subordinates allows completing the objectives in precisely specified time frames. For this assumption in the questionnaire was given the proposition aimed to perceive the ability of the managers as team leaders for appreciation of their own, and the time of the subordinates. The data indicated that 86% of the respondents have the opinion this is necessity and should be a feature of the team lead in whole or often, 9% of the respondents that it is a necessity that should rarely be used, while 5% that it does not need to apply to the work of the teams and their leadership.

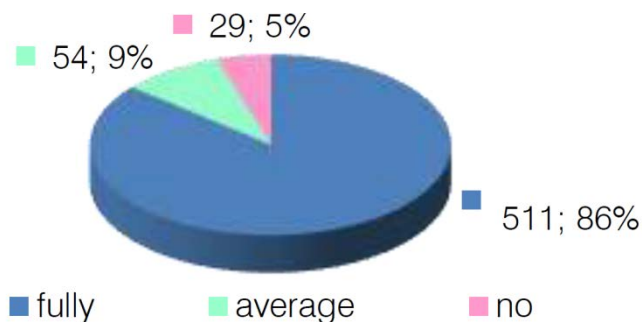


Figure 11 : The manager, as a team leader, should appreciate their own, but also the time of their employees

One way for a proper teamwork leadership, is the delegation of the responsibilities. This, on the other hand, is a tool for optimum time. The data showed that 88% believe that the leading role should possess this capability and that it should be fully or mostly applied in the everyday practice, 8% of the respondents - it is an ability that leaders should apply in rare situations, while only 4% delegation is a process that does not need to be part of every leader's behavior.

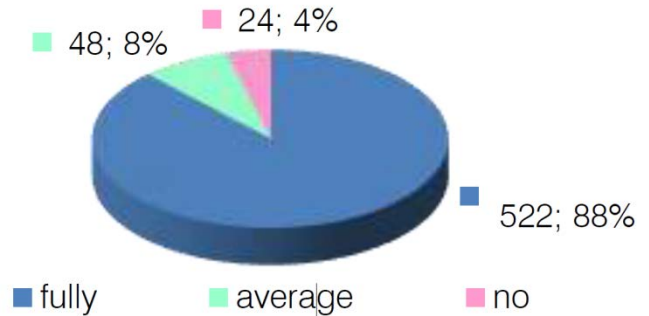


Figure 12 : The manager, as a team leader, during the time management, should delegate the obligations

Based on these data, it was confirmed that the efficiency and effectiveness of a business organization depends on the ability of the managers for team leadership, establishing a healthy organizational climate and building functional organizational culture.

IV. CONCLUSION

The team work is determinant, which allows modern approach to managing and running the organizations. How big will be the degree of success, depends on the skills of the leaders to guide the teams. Successful leaders, create and lead the team in a way that allows the development of synergy, which is the foundation of achieving a common or shared vision, which is based on the common ground of opinion. It is a condition characterized by a high degree of team learning, which represents the basis for developing organizational learning with all the attributes arising from it. These conditions lead to the occurrence, development and application of a "healthy" organizational climate which is imperative for building an organization that will satisfy each of its members. The established norms and values that are respected and applied create conditions for building an organizational culture that is "a panacea for all industrial, economic and social pain" (Petkovski, 2000). The organization, which was established on the basis of these three key pillars, provides the conditions for achieving and keeping its own efficiency and effectiveness.

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Factors Influencing the Outcome of Formal Credit Requests by Small-Scale Rice Farmers in Teso District, Kenya

By Millicent J.I. Ekasiba, Paul A. Odundo, Charles M. Rambo
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Abstract- Small-scale farming plays a crucial role in poverty alleviation and hunger reduction in line with the first Millennium Development Goal (MDG). New rice technology was introduced in Kenya in 2003 to boost production, fill up the national rice deficit and improve food security. However, anecdotal evidence suggests that the adoption of the new rice technology remains below targets. The main reason cited by farmers for laxity is financial constraints, which impedes infrastructural development and acquisition of necessary inputs and equipment. However, no comprehensive study has ever focused on the relationship between farmers' profile and the outcome of formal credit requests. Consequently, this study was conducted to identify and explain factors influencing the outcome of applications for formal credit by small-scale rice farmers in Chakol Division of Teso District. Farmers were identified through registers compiled and maintained by the Lake Basin Development Authority (LBDA) and traced to their homes. Both quantitative and qualitative analysis techniques were used to analyze the data. The study found that the outcome of applications for formal credit was significantly related to gender, marital status, education level, income, type of land tenure, land size, farming experience and number of previous credit requests.

Keywords: *small-scale farmers, formal credit, outcome of credit application and technology adoption.*

GJMBR-A Classification: *JEL Code: E5, J59*



FACTORS INFLUENCING THE OUTCOME OF FORMAL CREDIT REQUESTS BY SMALL-SCALE RICE FARMERS IN TESO DISTRICT, KENYA

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Abstract- Small-scale farming plays a crucial role in poverty alleviation and hunger reduction in line with the first Millennium Development Goal (MDG). New rice technology was introduced in Kenya in 2003 to boost production, fill up the national rice deficit and improve food security. However, anecdotal evidence suggests that the adoption of the new rice technology remains below targets. The main reason cited by farmers for laxity is financial constraints, which impedes infrastructural development and acquisition of necessary inputs and equipment. However, no comprehensive study has ever focused on the relationship between farmers' profile and the outcome of formal credit requests. Consequently, this study was conducted to identify and explain factors influencing the outcome of applications for formal credit by small-scale rice farmers in Chakol Division of Teso District. Farmers were identified through registers compiled and maintained by the Lake Basin Development Authority (LBDA) and traced to their homes. Both quantitative and qualitative analysis techniques were used to analyze the data. The study found that the outcome of applications for formal credit was significantly related to gender, marital status, education level, income, type of land tenure, land size, farming experience and number of previous credit requests. Furthermore, binary logistic regression models indicated that the outcome of formal credit requests was influenced by income level which accounted for the highest proportion of variance at 11.3 percent. This was followed by years of experience in rice farming (9.8%), education level (8.9%), land size (7.8%), gender (6.9%), land tenure (5.6%) and marital status (3.6%). The regression models explained up to 53.9 percent of variance in the outcome of credit requests by rice farmers. The study recommends the need: to inform farmers about existing credit products, interest rates and prequalification conditions, to help clear misconceptions and myths associated with formal credit; develop innovative and flexible financing packages for small-scale rice farmers that are also gender-sensitive; initiate a comprehensive lending package that includes a training program, targeting farmers with information and skills on how to manage credit funds.

Keywords: *small-scale farmers, formal credit, outcome of credit application and technology adoption.*

1. INTRODUCTION

Agriculture plays a key role in the Kenyan economy both directly, for instance, through food production and indirectly through employment creation

through the value chain from the farm gate to retail stores. In this regard, agriculture contributes up to 25 percent of the national Gross Domestic Product (GDP) and provides employment opportunities to over 75 percent of the national workforce. Small-scale farming accounts for 75 percent of the total agricultural output and about 70 percent of marketed agricultural produce [Kibaara, 2006; Government of Kenya (GoK), 2010]. The Agricultural Sector Development Strategy (ASDS) 2010-2011 defines small-scale farmers as those undertaking their production in farms averaging 0.2 to 3 hectares, mainly for commercial purposes. Based on this, small-scale farmers produce over 70 percent of maize, 65 percent of coffee, 50 percent of tea, 80 percent of milk, 85 percent of fish and 70 percent of beef and related products (GoK, 2010).

Various empirical studies, including Stamoulis (2007) and World Bank (2008) note that the growth of small-scale agricultural sub-sector is the primary remedy to poverty, particularly in developing economies. In this regard, the expansion of small-scale farming has a great potential to reduce poverty by increasing incomes of farmers and reducing expenditure on food (Stamoulis, 2007; World Bank, 2008). According to Ravallion (2001) an increase in household income by 2 percent translates to a fall in poverty level by about 4 percent on average. Besides, the GDP growth originating from agricultural sector is about four times more effective in reducing poverty than GDP growth of other sectors (World Bank, 2008). Thus, the growth of small-scale farming has immense potential in alleviating poverty and reducing hunger in line with the Millennium Development Goal (MDG) number one.

a) Access to formal credit by small-scale farmers

Nonetheless, the growth of small-scale farming requires sustainable access to affordable formal credit to facilitate expansion and adoption of new technologies, which would boost and sustain production. Although all business ventures, including farming require capital to grow and realize their potential, small-scale farming in Kenya has not received adequate support from the financial sector, regarding access to formal credit (Kibaara, 2006). Hence, access to formal credit stands out as one of the key impediments to the adoption of new technology by

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small-scale farmers in most parts of the country, including Teso District. Due to a limited access to formal credit, Kenyan small-scale farmers rely on retained earnings and credit from informal sources, which are often unpredictable, unsecure and have a limited scope for risk-sharing. Consequently, to cope with the growing demand for food, credit requirements of small-scale farmers become too complicated for informal credit sources, thus, the need to enhance access to formal credit (Kibaara, 2006; Odhiambo, 2007).

Formal credit facilities are important for the expansion of farming activities and technology adoption to improve production towards food security in the country (Odhiambo, 2007). As noted by Atieno (2001), access to affordable credit services is considered a good catalyst for the expansion of farming activities, adoption of new technology and economic development in the country. Nevertheless, access to formal credit by small-scale farmers remains a key concern, mainly due to unfavorable lending policies in terms of collateral requirement, prescribed minimum loan amounts, high cost of transaction and complicated loan application procedures (Atieno, 2001). The marginalization arises because most small-scale farmers find it difficult to provide collateral that commensurate with prescribed minimum loan amounts. Besides, most farmers find loan application procedures too cumbersome for their financial and technical capacity (Atieno, 2001; Kibaara, 2006). Furthermore, financial institutions are often reluctant to lend to small-scale farmers due to the high risk of agricultural activities, resulting from erratic weather conditions; as well as lack of credible credit history and collateral (Odhiambo, 2007).

A study conducted by the United Nations' Food and Agricultural Organization (FAO) notes that that in Africa agriculture accounts for only 2 percent of the commercial credit, a situation that undermines agricultural sector's meaningful contribution to poverty eradication in the continent's fragile economies (FAO, 2004). Most small-scale farmers are by-passed by formal credit provided by financial institutions for lack of collateral and credit history (Pearce, 2004). A World Bank study also confirms that financial institutions have not been fully responsive to the financing needs of agricultural ventures due to perceived inherent risks. As a result, the share of credit provided to the sector by financial institutions has been lower compared to the proportion that goes to the manufacturing, trade and other service sectors. This continues to impede expansion and technology adoption (World Bank, 2008).

Most small-scale farmers cope with funding constraints by depending on their savings from low incomes, while some farmers rely on micro-credits provided by friends, relatives and informal money lenders. In view of this, there is no doubt that limited access to formal credit impedes the ability of small-scale farmers to adopt new technology and improve

yields towards food security (Pearce, 2004; Kibaara, 2005).

b) *Introduction of new rice varieties in Teso District*

Rice is the second most important cereal crop after maize in terms of consumption, and is mainly grown by small-scale farmers as a commercial and food crop in Kenya. However, for the past decade rice production has been lagging behind the consumption trends, which are triggered by population growth and high urbanization rates. However, due to progressive change in eating habits, rice consumption has increased to 12 percent as compared to 4 percent for wheat and 1 percent maize, between 2003 and 2008 [Ministry of Agriculture (MoA), 2008]. The national rice consumption is estimated at about 300,000 metric tons against an annual production of between 45,000 and 80,000 metric tons. This prompts the importation of about 180,000 metric tons annually and an average cost of KES 7 billion (Kouko, 2005; Kega & Maingu, 2006).

However, the wide gap between the demand and rice production is a challenge in many African countries, leading to cyclical and recurrent famines in the continent. Based on this situation, new rice varieties, dubbed 'New Rice for Africa' (NERICA) were developed by the West African Rice Development Association (WARDA) in 2000, after several years of research. The NERICA varieties combine traits of the hardy African and Asian rice varieties (WARDA, 2001). These varieties have been bred and selected for high yields, short maturation periods, tolerance to a biotic stresses particularly moisture, salinity and high response to mineral fertilization, amongst other traits. Owing to its success, the new varieties were distributed to various parts of the continent for pilot studies and adoption.

In Kenya, NERICA technology was introduced in 2003 by the Government for pilot studies, which were conducted in various parts of the country, including Coastal and Western and regions. In the Western region, pilot studies were conducted in the Lake Basin Development Authority (LBDA) Alupe Farms in Chakol Division of Teso District. The studies concluded that small-scale rice farmers would be better off if they changed from traditional upland rainfed rice variety, *Dourado precoce*, to improved varieties due to the high minimum rate of returns ranging from 148-303% expected from the change. However, anecdotal information shows that the rate of adoption of the new varieties has been too low and failed to meet project implementers' targets.

As noted by field reports compiled by Kenya Agricultural Research Institute (KARI), small-scale rice farmers in Chakol Division continue to grow traditional varieties, which are low-yielding (KARI, 2004). Although farmers cite various reasons for the slow rate at which new rice varieties were being adopted, financial constraints emerge as the most critical factor, which in

turn, impedes access to inputs and equipment. This factor was also identified by Okech, Wawire, Kor, Okiya, Otieno and Onyango (2006) in their study which compared the traditional and improved rice varieties in terms of net returns. Secondary factors delaying the adoption of new rice varieties include high poverty levels, inadequate access to extension services, inadequate knowledge of crop husbandry practices associated with the new varieties, cultural beliefs associated with the traditional rice varieties and fear of change.

Like any business venture, small-scale rice farming requires sustainable access to formal credit to allow the adoption of new technology that would boost and sustain production (Pearce, 2004; Odhiambo, 2007). Small-scale rice farmers require financial support to lay down necessary infrastructure, acquire farm inputs and equipment, access extension services and markets (Kandinate, 2007). However, most commercial banks shy away from financing small-scale farmers through prohibitive collateral requirements, high interest rates, as well as demand for credit track record, which most farmers don't have (Pearce, 2004; Kibaara, 2006; Odhiambo, 2007; World Bank, 2008). In view of this, the study was conducted to investigate and document factors influencing the outcome of credit applications by small-scale rice farmers in Chakol Division, Teso District.

c) *Statement of the Problem*

The role of small-scale farming in the realization of the first MDG on poverty alleviation and hunger reduction by 2015 is a well-documented fact (Ravallion, 2001; GoK, 2010; Kibaara, 2005; Stamoulis, 2007; World Bank, 2008). New rice technology was introduced in Kenya in 2003 to boost production to meet escalating consumption trends (Okech *et al.*, 2006). However, there are indications that the rate at which the new technology is being adopted is way below targets set by project implementers, including the MoA, KARI, LBDA and funding partners. As noted in periodical field reports compiled by KARI, despite the introduction of new and more promising rice varieties, small-scale rice farmers in Chakol Division continue to grow the low-potential traditional varieties. The key reason cited by farmers for their reluctance to adopt new technology is financial constraints, which impedes the development of infrastructure and acquisition of necessary inputs and equipment (KARI, 2004; Okech *et al.*, 2006).

It needs no mention that farming, like other business ventures, requires sufficient capitulation funding to facilitate infrastructural development, access to inputs, crop management and marketing (Pearce, 2004; Odhiambo, 2007; Kandinate, 2007). Although commercial banks play a key role in supporting economic development, most of them shy away from financing small-scale farmers due to perceived high risk of failure, which is primarily associated with extreme

weather conditions (Pearce, 2004; Kibaara, 2006; Odhiambo, 2007; World Bank, 2008). This situation suggests an eminent funding gap for small-scale rice farmers. Field reports indicate that some farmers are coping with the situation by sourcing credit from other sources, such as friends, relatives, shylocks and self-help groups; however, informal credit is barely enough to suffice their funding needs (Kibaara, 2006; Odhiambo, 2007; Kandinate, 2007).

In spite of this reality, no comprehensive study has been done to document factors influencing the outcome of applications for formal credit by small-scale rice farmers in Chakol Division. The information generated by the study will go a long way in supporting decisions of the Government and stakeholders to improve access to formal credit for such farmers. Besides, the information will enable lobby groups strengthen their advocacy for formal credit as a way of enhancing adoption of new rice varieties for better net return, economic development and food security.

d) *Purpose and Objectives*

The broad objective of the study was to assess factors influencing the outcome of applications for formal credit by small-scale rice farmers. More specifically, the study investigated farmers' demographic, socio-economic and farm attributes influencing the decision of financial institutions to either award or fail to award credit.

II. DATA AND METHODOLOGY

The cross-sectional survey design with both quantitative and qualitative approaches was applied to guide the research process. Primary data was collected from small-scale rice farmers in Chakol Division of Teso District between March and June 2011. The farmers were identified through a register compiled and maintained by the Lake Basin Development Authority. Using the register, systematic random sampling was preformed to give every farmer an equal opportunity for selection. The sampling process yielded a total of 375 farmers; however, only 322 were successfully interviewed by the end of June 2011. This gives a response rate of 85.9 percent. Selected farmers were traced to their homes from where they were interviewed.

Both quantitative and qualitative analysis techniques were used in the study. While quantitative analysis generated cross-tabulations with chi-square and binary logistic regression, the qualitative component elicited qualitative information based on the opinions and experiences of the farmers. Binary logistic regression is used to predict the proportion of variation in a dichotomous variable from a set of independent variables (Aldrich & Nelson, 1984). When applying the model, the predicted variable takes the value 1 with a probability of success θ , or the value 0 with probability

of failure $1-\theta$. In this study, the dependent variable was the *outcome of credit request*, with only two possible

values – *successful* or *unsuccessful*. The model is often expressed as indicated below: -

$$\text{Logit} [\theta(Y)] = \log \left(\frac{\theta(Y)}{1 - \theta(Y)} \right) = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_i X_i + \varepsilon$$

Source : Aldrich & Nelson (1984)

Where: Y = the predicted variable *outcome of credit application*; $\theta(Y)$ = the probability that credit request was *successful*; $1-\theta(Y)$ = the probability that credit request was *unsuccessful*; α = the constant term of the equation; $\beta_1, \beta_2, \dots, \beta_i$ = the regression co-efficients associated with independent variables; X_1, X_2, \dots, X_i = independent variables and ε = the error term. Although the model has several output parameters, this study was

interested in the $\text{Exp}(\theta)$ or *odds ratios*. The Statistical Package for Social Sciences (SPSS) and Microsoft Excel packages were used to facilitate quantitative analyses. Figure 1 below shows the conceptual framework used in the study, which shows that access to formal credit was influenced by various factors, conceptually categorized as socio-economic, farm attributes and demographic factors.

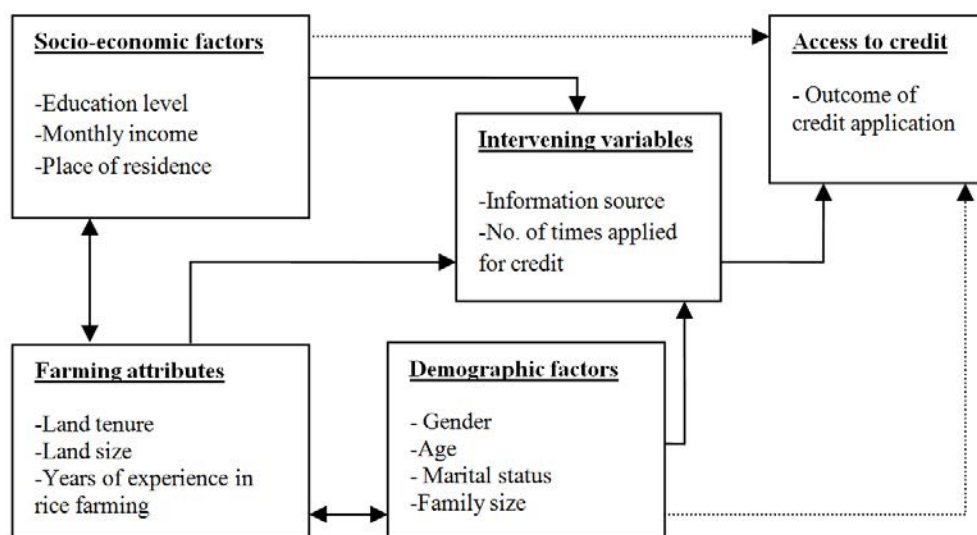


Figure 1: Conceptual framework

However, the effect of independent variables on the dependent variable is likely to be confounded by a set of intervening variables, which include the source of information about credit services and the number of times one has applied for credit in the past, among others. Furthermore, qualitative data was processed and analyzed following three steps. In the first step, data was organized under each thematic area. Data was then summarized into daily briefs after each interviewing session. The second step involved description of daily briefs to produce interim reports, while in the third step, data was analyzed systematically for patterns, content and meaning to the study objectives (Best & Khan, 2004).

III. STUDY FINDINGS

The findings have been organized under four key thematic headings, including farmers' demographic profile, socio-economic factors and farm attributes, in line with objectives of the study. Variables under each

concept have been correlated with the outcomes of formal credit requests by small-scale rice farmers in Chakol Division of Teso District. Financial institutions referred to here, included commercial banks and microfinance institutions. The study covered a total of 322 small-scale rice farmers sampled randomly. Of this lot, 216 (67.1%) had ever applied for credit from financial institutions, while up to 106 (32.9%) rice farmers had never applied for credit. Regarding the frequency of application, figure 1 shows that 100 (46%) rice farmers had applied for credit once, 40 (19%) had applied twice, while 41 (19%) had applied for credit more than thrice.

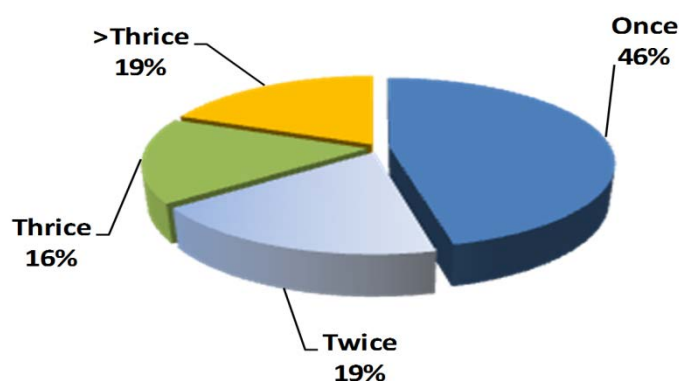


Figure 1: Number of times rice farmers have applied for credit in the past

Farmers who had applied for credit were further requested to indicate the status of their last application, whether it was successful or not. In this regard, 77 (35.6%) farmers reported that their last application for credit was successful, the majority, 139 (64.4%) were unsuccessful. There is no doubt that this outcome frustrated the desire of many farmers to adopt new rice varieties. Without proper funding many rice farmers were not able to access inputs and necessary equipment, forcing some of them to postpone the idea of trying out the new varieties. Farmers felt it was safer to plant old varieties with which they were familiar, rather than try out new ones whose demand for input was higher. From the management perspective, change is a fearful process that requires comprehensive information and motivation to be achieved. Adoption of new technology involves change in the mindset, which requires support in terms of financial security to mitigate inherent risks.

Farmers who had never applied for credit cited various reasons for their non-action. Out of 106 farmers, 61 (57.4%) cited the fear of default in repayment, particularly due a high risk of crop failure, low yields and poor marketing infrastructure, which would enable rice farmers to fetch good prices for their produce. Up to 43 (40.6%) farmers believed that the process of credit access was too complicated and required people with

education to understand. Such sentiments referred to the amount of paperwork involved in the application process for credit, which was then linked to lack of information on how to access credit services for small-scale rice farmers. Another 24 (22.6%) farmers cited high interest rates charged as the main challenge, while 27 (25.5%) mentioned phobia associated with bank credit, based on negative experiences of their acquaintances who failed to service their credit due to poor yields and low returns from rice farming.

a) Farmers' demographic profile and credit access

The study found that more than two-thirds of rice farmers who requested for credit from formal financial institutions were unsuccessful in their applications. This sub-section examines how selected demographic factors correlate with the success or failure of applications for credit from formal financial institutions. As indicated in figure 1, out of the 77 successful applicants, 57 (74%) were men and 20 (26.0%) were women. This shows that the success of applications for credit favored men more than women, which may have implications on the extent to which men and women adopted the new rice varieties. This finding is reinforced by the proportion of men and women who were unsuccessful in their applications.

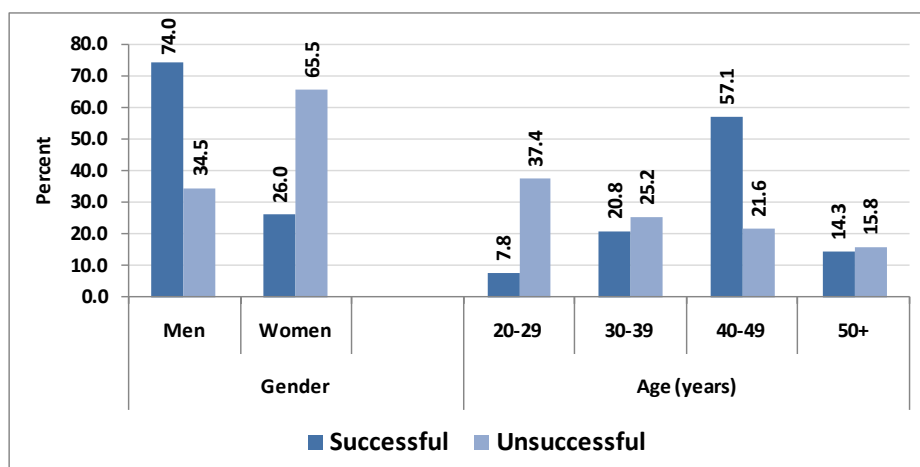


Figure 1: Gender, age and the success of credit applications

The figure also shows that the majority of rice farmers who were unsuccessful in their applications were women (65.5%). The analysis obtained a calculated χ^2 of 26.782, with 1 degree of freedom and a p-value of 0.000, which is significant at 0.01 error margin. This implies up to 99 percent chance that the success of credit request by rice farmers in Chakol Division was significantly associated with gender. This confirms that access to credit services was skewed in favor of men, further implying that men were more likely to be in the frontline in the adoption of new rice varieties because of economic advantages.

Using logistic regression models, the analysis showed that credit requests by men were about 1.8 times more likely to be successful than applications made by women. In this regard, variation between members of the two groups regarding credit access was significant at 0.01 error margin, implying up to 99 percent chance that men had greater chances of accessing credit from formal financial institutions than women. This logically follows that male farmers in the study area had a greater advantage in the adoption of new rice varieties than female farmers.

Farmers who participated in this study were aged between 20 and 61 years. The results presented in

table 1 show that the majority of rice farmers whose applications for credit were successful (57.1%) were in the 40-49 years age bracket, followed by those aged 30 to 39 years (20.8%). Among those whose applications were unsuccessful, up to 37.4 percent were aged 20 to 29 years, followed by those in the 30-39 years age group. Based on this pattern, the analysis obtained a calculated χ^2 of 8.224, with 3 degrees of freedom and a p-value of 0.053, which is significant at 0.1 error margin. This suggests up to 90 percent chance that the success of credit application significantly associated with rice farmers' age.

Given that the favored age groups - 30 to 39 and 40 to 49 years, this suggests that the prime age of productivity was one of the factors likely to influence the decision of financial institutions to provide credit or fail to do so. People aged 30 to 49 years fall in the most active groups and marks the peak of human productivity. The age bracket also coincides with the time when families are formed and raised. Hence, financial institutions prefer lending to farmers in the said age brackets more than those in higher or lower brackets.

Table 1: Demographic profile and success of credit applications

Demographic factors	Successful		Unsuccessful	
	Frequency	percent	Frequency	percent
<i>Marital status</i>				
Single	2	2.6	6	4.3
Married	58	75.3	98	70.5
Divorced/separated	13	16.9	11	7.9
Widowed	4	5.2	24	17.3
Total	77	100.0	139	100.0
<i>Family size</i>				
No children	1	1.3	5	3.6
1-4 children	23	29.9	45	32.4
5-9 children	48	62.3	79	56.8
10 children +	5	6.5	10	7.2
Total	77	100.0	139	100.0

As regards marital status, the results show that 75.3 percent of the farmers whose applications were successful were married at the time of the study, while 13 (16.9%) were either divorced or separated. Among those whose applications were unsuccessful, 98 (70.5%) were in marital unions at the time of the study. There is no doubt that the success of credit applications favored rice farmers in marital unions. This suggests that family responsibility was one of the factors considered by financial institutions before awarding loans requested. In relation to this, the analysis obtained calculated χ^2 of 17.551, with 3 degrees of freedom and a p-value of 0.010, which is significant at 0.05 error margin. This implies up to 95 percent chance that the success of credit application by rice farmers in study area linked to marital status.

Consequently, farmers who were likely to adopt the new rice varieties were people having family responsibility. This is logical because children need food to grow and develop fully. Children are more vulnerable to food insecurity than adults. Further analysis using binary regression models confirms that married farmers were about 2.1 times more likely to obtain successful outcomes in their credit applications than unmarried farmers and 1.4 times more likely to be successful than those widowed. In each scenario, variation between the groups was significant. Based on this, rice farmers in marital unions were likely to take the lead in adoption of new rice varieties due to economic advantages.

The results summarized in table 1 further show that 62.3 percent of the rice farmers whose applications were successful had between 5 and 9 children, followed

by 29.9 percent who reported having 1 to 4 children. Among those whose applications were unsuccessful, 56.8 percent had between 5 and 9 children, while those having 1 to 4 children were 45 (32.4%) rice farmers. Based on this pattern, the analysis obtained a calculated χ^2 value of 1.056, with 3 degrees of freedom and a p-value of 0.587, which is not significant. This suggests lack of relationship between family size and the success of application for credit by rice farmers in the study area. In other words, the success of credit applications had no link with applicants' family size.

b) Farmers' socio-economic profile and credit access

Socio-economic attributes captured by this study include education level, usual place of residence, average income and land tenure/ownership. The results

presented in figure 2 show that of the 77 successful credit applicants, 24 (31.2%) had attained university education, while 35 (45.5%) had college education. Among those who were unsuccessful, up to 69 (49.6%) reported having secondary education, while 15 (10.8%) had college education. However, more than a third (38.8%) of the farmers in this group, compared to 6.5% in the groups whose credit requests were successful had attained primary education or below. Generally, the analysis reveals that the success of credit applications favored rice farmers with at least secondary education. In other words, farmers with secondary education and above stood a better chance of getting favourable results on their applications than those who had less than secondary education.

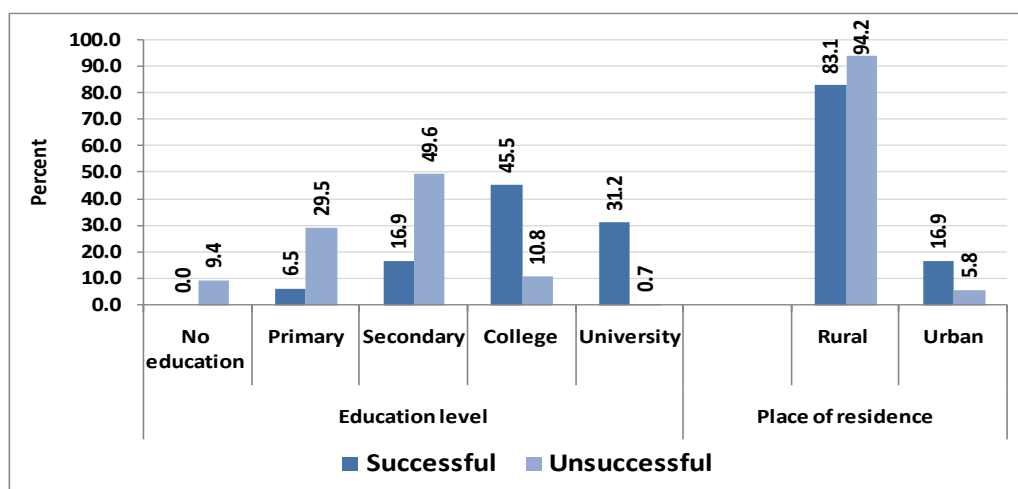


Figure 2: Education level, place of residence and the success of credit applications

By virtue of being in a better position to access credit services provided by formal financial institutions, rice farmers with some secondary education upwards were more likely to adopt new rice varieties than those who were lowly educated. In this regard, the analysis obtained a calculated χ^2 of 26.991, with 4 degrees of freedom and a p-value of 0.000, which is significant at 0.01 error margin. This implies up to 99 percent chance that the success of credit requests was significantly linked to rice farmers' education level. Furthermore, binary logistic regression results show that credit requests by university graduates were about 3.7 times more likely to be successful than requests made by farmers with no formal education. In this regard, variation between the two groups is significant at 0.01 error margin. Hence, access to credit services provided by financial institutions significantly correlates with farmers' educational attainment.

In addition, figure 2 indicates that among the 77 successful credit applicants, up to 64 (83.1%) were rural dwellers. Similarly, most farmers whose credit requests were unsuccessful [131 (94.2%)] resided in rural areas. Bivariate analysis obtained a calculated χ^2 value of

2.641, with 1 degree of freedom and a p-value of 0.988, which is not significant. This implies that the success of credit applications was not significantly correlated to applicants' usual place of residence. In other words, the decision to award or not award loans to rice farmers was based on factors different from applicants' place of residence.

Regarding average income, the results in table 2 show that out of 77 successful credit applicants, up to 33.8 percent were in the KES 60,000-79,000 income bracket, while 19.5 percent were earning between KES 40,000 and 59,999. Among farmers whose applications were unsuccessful, 27.3 percent were in the KES 60,000-79,000 income bracket. Notable from the results, though, is that more than one-third of those whose applications were unsuccessful compared to only 11.7% of the successful applicants were earning below KES 40,000.

Table 2 : Average income, land tenure and the success of credit requests

Variables	Successful		Unsuccessful	
	Frequency	percent	Frequency	percent
<i>Average income</i>				
<KES 20,000	2	2.6	22	15.8
KES 20,000-39,999	7	9.1	31	22.3
KES 40,000-59,000	15	19.5	26	18.7
KES 60,000-79,000	26	33.8	38	27.3
KES 80,000-99,999	12	15.6	18	12.9
KES 100,000-149,000	10	13.0	4	2.9
KES 150,000 +	5	6.5	0	0.0
Total	77	100.0	139	100.0
<i>Land tenure</i>				
Owens land singly	67	87.0	83	59.7
Owens land jointly with family	10	13.0	42	30.2
Owens land jointly with non-family	0	0.0	13	9.4
Rented land	0	0.0	1	0.7
Total	77	100.0	139	100.0

In this regard, the analysis yielded a calculated χ^2 value of 12.323, with 6 degrees of freedom and a p-value of 0.021, which is significant at 0.05 error margin. This means up to 95 percent chance that the success of credit requests was significantly tied to applicants' income level. Rice farmers whose average income was above KES 40,000 per month were considered more favorably than those whose incomes were below the stated amount. This is based on the assumption that having a high level of income influences one's credit-worthiness. A study conducted by Pearce (2004) noted that access to formal credit was significantly linked to applicants' ability to repay their loans, which is indicated by average income. Consequently, rice farmers with average incomes above KES 40,000 were better placed to access credit resources, which enhanced their chances of adopting new rice varieties to improve production, food security and economic status.

More still, multivariate analysis results indicated that rice farmers earning KES 150,000 or more were about twice more likely to have successful credit requests than farmers whose income was below KES 20,000 per month. Variation between top and bottom earners was significant at 0.01 error margin, implying up to 99 percent chance that average income was one of the factors influencing access to credit services by rice farmers in Chakol Division.

The study also found that up to 87.0 percent of the 77 successful credit applicants owned land singly, while 13.0 percent owned land jointly with family members. Sole ownership was also the most dominant mode of land ownership among rice farmers whose applications did not go through. However, up to 9.4 percent reported joint ownership of land with non-family members. Bivariate analysis obtained a calculated χ^2 of 7.359, with 3 degrees of freedom and a p-value of

0.036, which is significant at 0.05 error margin. The results imply that the success of applications for credit by rice farmers in the study area was significantly related to the type of land tenure. In other words, rice farmers owning land solely were better placed to access credit from formal financial institutions than those who owned land jointly with other parties. Consequently, rice farmers owning land solely were also favored when it comes to the adoption of new rice varieties.

Further analysis indicated that rice farmers owning land solely were 2.6 times more likely to have their applications successful than those farming on rented land. In this regard, variation between rice farmers owning land solely and those practicing agriculture on rented land is significant at 0.05 error margin, implying up to 95 percent chance that type of land tenure significantly influences the success of credit requests from financial institutions.

c) Farming attributes and credit access

Factors covered by the study included land size, years of experience in farming rice and the number of times farmers had applied for credit. The study found that out of the 77 successful credit applicants, up to 46.8 percent owned between 2.5 and 2.9 acres of land, while 28.6 percent had 2.0 to 2.4 acres. The results in table 3 further shows that about 75.5 percent of the successful credit applicants had at least 2 acres of land. Contrastingly, 58.3 percent of those whose applications were unsuccessful compared to 10.4 percent of the successful applicants had below 1.5 acres of land. The analysis obtained a calculated χ^2 value of 17.645, with 4 degrees of freedom and a p-value of 0.012, which is significant at 0.05 error margin, implying up to 95 percent chance that the success of credit requests was significantly associated with the size of land owned by

applicants. In other words, the size of land was one of the factors considered by financial institutions before loans were awarded to applicants.

Multivariate analysis results indicated that rice farmers owning 2.5 to 2.9 acres of land were about 2.3 times more likely to have successful credit requests than those owning less than 1 acre of land. The variation between largest and smallest land owners is significant

at 0.01 error margin; thus, suggesting up to 99 percent chance than farmers with 2.5 to 2.9 acres of land were better placed to access credit provided by financial institutions. Hence, the size of land owned by farmers influences the chances of their credit requests being successful; thus, the larger the land size the greater the chances that credit requests will be successful.

Table 3 : Farming attributes and the success of applications for credit

Variables	Successful		Unsuccessful	
	Frequency	percent	Frequency	percent
<i>Acreage</i>				
0.2-0.9 acres	2	2.6	44	31.7
1.0-1.4 acres	6	7.8	37	26.6
1.5-1.9 acres	11	14.3	23	16.5
2.0-2.4 acres	22	28.6	19	13.7
2.5-2.9 acres	36	46.8	16	11.5
Total	77	100.0	139	100.0
<i>No. of times applied for credit</i>				
Once	8	10.4	92	66.2
Twice	15	19.5	25	18.0
Thrice	19	24.7	16	11.5
>Thrice	35	45.5	6	4.3
Total	77	100.0	139	100.0

Regarding the frequency of applications, the study found that up to 45.5 percent of the 77 successful farmers had applied for credit more than thrice, while 24.7 percent had done so three times. Among farmers whose credit applications were unsuccessful, up to 66.2 percent had applied for credit only once. This variation had significant implications on the probability of obtaining favourable results in application for credit from financial institutions. The analysis further yielded a calculated χ^2 of 11.365, with 3 degrees of freedom and a p-value of 0.034, which is significant at 0.05 error margin. This means up to 95 percent chance that the success of credit application is significantly associated with the number of previous credit requests made to financial institutions. This further implies that the success of credit requests was related to the number of times one applied for such credit. In other words, rice farmers applying for credit repeatedly without losing hope stand a chance of being successful than those who applied once and gave up due to unfavourable outcome.

Access to credit services provided by financial institutions may be influenced by the number of previous requests made by an individual. In this regard, the results show that farmers who had requested for credit more than thrice earlier were about 2.7 times more likely to succeed than those making request the first time. Variation in access to credit between the two groups is significant at 0.05 error margin, which confirms that the

number of previous applications influences the success of current request for credit.

Farmers in the study area report varying levels of experience in rice cultivation. In this regard, out of 77 successful credit applicants, figure 3 shows that 39 (50.6%) participants reported experience of 15 years or more in the cultivation of rice, while about one-third (31.2%) had 10 to 14 years experience. Notable from the results summarized in figure 3 is that up to 69.1 percent of those whose applications were unsuccessful compared to only 18.2 percent of successful applicants reported an experience below 10 years. Based on this, the analysis yielded a calculated χ^2 value of 27.319, with 3 degrees of freedom and a p-value of 0.000, which is significant at 0.01 error margin. This implies that the success of credit requests was significantly associated with applicants' farming experience. Farmers with 10 years of experience in rice cultivation were more favored by the success of credit applications. They were also better placed when it comes to the adoption of new rice varieties.

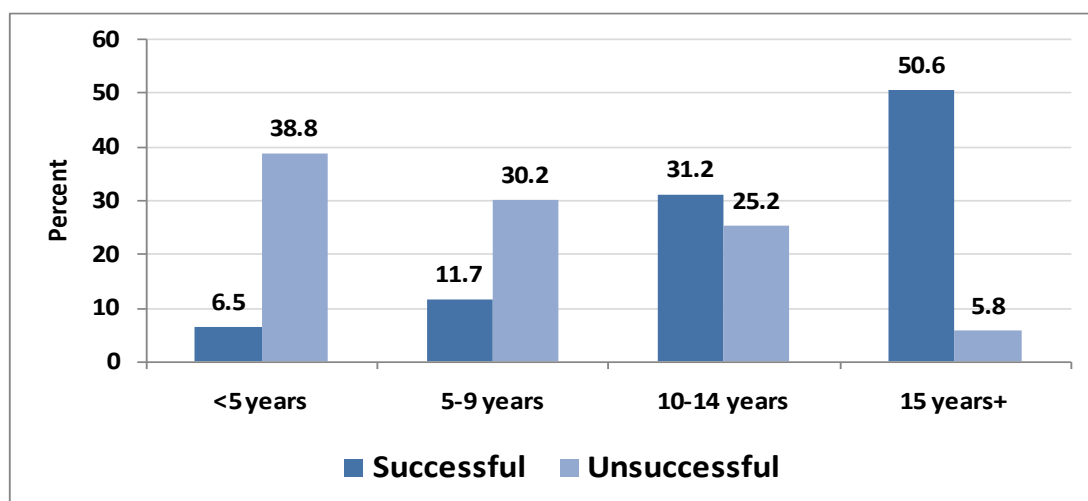


Figure 3 : Years of farming experience and the success of credit requests

The results obtained from binary logistic regression analysis indicates that rice farmers with 15 years or more of experience were about 1.8 times more likely to get successful outcomes in their application for credit from financial institutions. The variation in access to credit services between the two groups is significant at 0.01 error margin, suggesting up to 99 percent chance that the duration of farming experience

influences access to credit. The results show that the longer that the farming experience the greater the chance that a farmer's credit requests will be successful. Figure 4 shows the results obtained when the change in -2 Log Likelihood (-2LL) associated with each covariate are plotted on a scattergram and a trendline fitted.

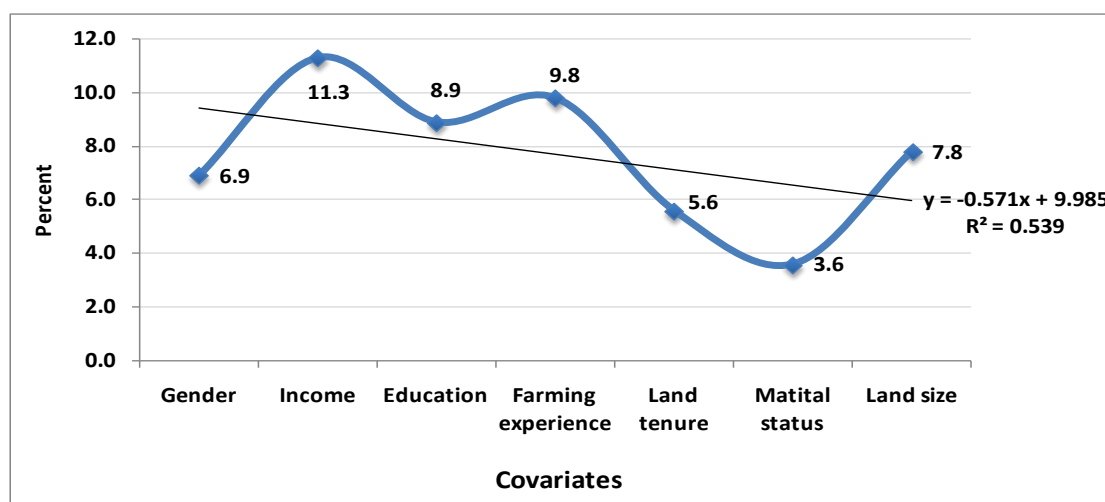


Figure 4 : Effect of covariates on the success of credit requests

Figure 4 shows that income level accounts for highest proportion of variance in the success of credit requests by rice farmers (11.3%); this is followed by years of experience in cultivating rice (9.8%), educational attainment (8.9%) and land size (7.8%). In the fifth place gender (6.9%), followed by land tenure/ownership (5.6%) and marital status (3.6%). The sum of proportions of variance accounted for by the covariates is 53.9 percent. This implies that the regression model explains up to 53.9 percent of variance in the success of credit requests by rice farmers.

d) Information sources and access to credit by rice farmers

Access to information is a critical factor influencing farmers' access to credit facilities provided by formal financial institutions. Availability of relevant information is a motivating factor for an individual to take steps to request for credit. For this matter, participants who had ever applied for credit from the institutions (216) were requested to state how they came to know about the availability of credit services. The results presented in figure 5 show that radio was the main source of information on credit services provided by

financial institutions, as cited by 34 (44.2%) rice farmers whose credit application was successful and 93 (66.9%) of those whose applications were unsuccessful. The next important source of information for members of both groups is friends, which was stated by 19 (24.7%)

rice farmers whose requests were successful and 51 (36.7%) rice farmers whose requests were unsuccessful. Also important were newspapers, financial institutions (formals) and road shows organized by the instructions or their agents.

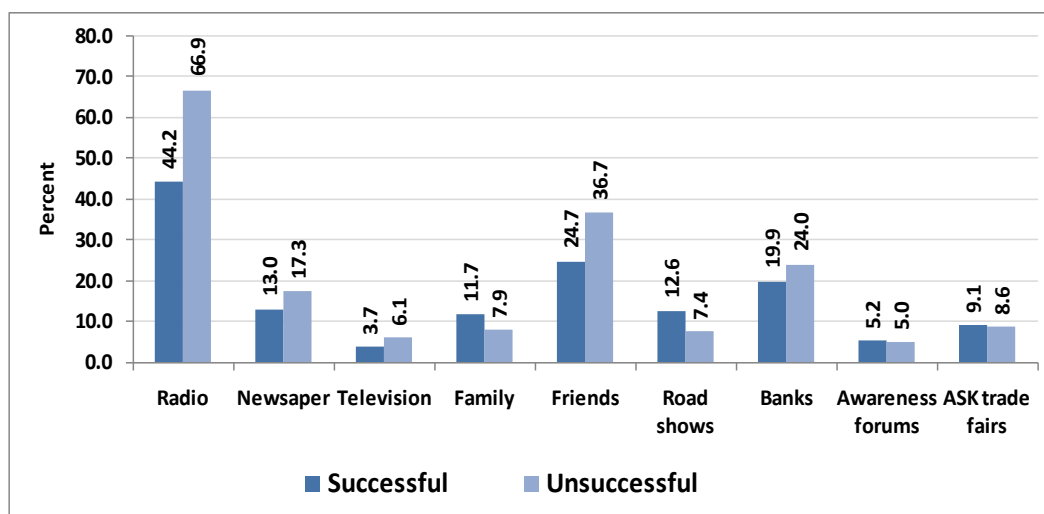


Figure 5 : Main sources of information about formal credit

Bivariate analysis obtained a calculated χ^2 value of 9.677, with 8 degrees of freedom and a p-value of 0.057, which is significant at 0.1 error margin. This suggests up to 90 percent chance that rice farmers whose applications for credit were successful and those whose requests were unsuccessful were significantly different in terms of information sources about credit services. The significance of relationship between these two variables is marginal implying that members of the two groups were not far apart regarding their information sources. However, the role of mass media, particularly radio and friendship networks are key to reaching out for rice farmers in Chakol Division.

IV. SUMMARY, CONCLUSIONS AND IMPLICATIONS

The broad objective of this study was to determine factors influencing access to formal credit by small-scale rice farmers in Chakol Division, Teso District. The study was necessitated by the slow response of community members to the adoption of new rice varieties provided by the Government of Kenya after successful field trials. Although the slow response of community members in the adoption of new rice varieties was linked to various factors, inadequate access to formal credit services emerged as the primary challenge cited by community members, as indicated in anecdotal literature (KARI, 2004).

As noted by Atieno (2001), credit approval by financial institutions is a process involving various steps, the most critical being risk evaluation based on the information provided by an applicant. Risk evaluation

involves information such gender, age, marital status, family size, average income, education level, type of business venture, years of experience in managing similar ventures, farm size, type of land tenure and expected output per unit of land, among others. Based on this, the factors covered by this study were grouped into three categories, namely, demographic, socio-economic and farm attributes. The study found that access to formal credit provided by financial institutions was significantly related to various factors, including gender, marital status, education level, income level, type of land tenure, land size, farming experience and number of previous credit requests.

Through multivariate analysis, the study found that credit requests by men were about 1.8 times more likely to be successful than applications made by women. This logically follows that male farmers in the study area had a greater advantage in the adoption of new rice varieties than female farmers. However, it's worth noting that until recently, women have been at a disadvantaged position to access formal credit, particularly due to limited access and ownership of properties such as land and capital equipment, which may be used as collateral to secure formal credit. Creating special credit packages for women rice farmers in response to their unique socio-economic attributes, challenges and circumstances may be a positive step in empowering women to access formal credit, intensify rice farming and play a more important role in alleviating poverty and hunger as envisaged by the first MDG.

In relation to education level, the study found that the higher the education level the greater the

chances of rice farmers accessing formal credit. In other words, rice farmers with university and college education were about 3.7 times more likely to access formal credit than those with no formal education. Nonetheless, pegging credit access on education level may lock out many rice farmers with lower formal education. In this study, up to 27 percent of the rice farmers had less than secondary education. Although education level is an important criterion for accessing loans, locking out many rice farmers with no education may limit the potential of small-scale farming in poverty alleviation and hunger reduction. This necessitates a training program on credit access and management; without which, even farmers with university education run a risk of mismanaging credit funds.

Overall, the main factors influencing access to formal credit include income level which accounts for the highest proportion of variance in the success of credit requests by rice farmers at 11.3 percent. This is followed by years of experience in cultivating rice (9.8%), educational attainment (8.9%), land size (7.8%), gender (6.9%), followed by land tenure/ownership (5.6%) and marital status (3.6%). The regression model explains up to 53.9 percent of variance in the success of credit requests by rice farmers.

The study found that about one-third (32.9%) of the farmers had never made any attempt to secure formal credit. The reasons cited by this group, included the fear of default in repayment, complicated application procedure and phobia associated with bank credit. These reasons can be attributed to a common denominator, which is lack of information. Initiating appropriate measures to inform rice farmers and help them meet prequalification conditions will go a long way in making formal credit services more responsive the financing needs of small-scale farmers. Financial institutions should design appropriate messages on credit products, interest rates and prequalification conditions, which should be disseminated to rice farmers through the mass media, particularly radio and other forums such as ASK shows, farmers' training centres and public barazas among others. The information should be mainstreamed in government structures such as provincial administration and agricultural extension services. Disseminating such information is particularly necessary to help clear misconceptions and myths associated with formal credit; thus, make financial institutions more responsive the financing needs of small-scale rice farmers.

Furthermore, financial institutions should initiate a comprehensive lending package that includes a training program, targeting small-scale rice farmers with information and skills on how to manage credit funds and honor their credit obligations as scheduled. This requires financial institutions to provide technical and managerial advice to rice farmers on how to create bigger investments out of their farms. This kind of

support should nurture a strong, mutual and sustainable partnership between the institutions and rice farmers.

V. LIMITATION

The study was conducted between March and June, which coincided with long rains in western Kenya. The poor condition of the rural access roads frustrated mobility within the study area. Consequently, although 375 rice farmers were sampled, only 215 interviews were successfully conducted within the first two months. As a remedy, the study duration was extended by one month, which in turn, improved the response rate to 85.9 percent.

VI. SUGGESTIONS FOR FURTHER RESEARCH

Small-scale rice farmers remain inadequately served by financial institutions in terms of formal credit. As a result, such farmers have been coping by sourcing financial support from alternative sources, albeit not sufficient to address their financing needs. This study did not assess coping measures initiated by small-scale rice farmers in Chakol Division and the effectiveness of such measures. This is an area that future studies should consider for empirical investigation.

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Search engines for most searches, use Boolean searching, which is somewhat different from Internet searches. The Boolean search uses "operators," words (and, or, not, and near) that enable you to expand or narrow your affords. Tips for research paper while preparing research paper are very helpful guideline of research paper.

Choice of key words is first tool of tips to write research paper. Research paper writing is an art. A few tips for deciding as strategically as possible about keyword search:



- One should start brainstorming lists of possible keywords before even begin searching. Think about the most important concepts related to research work. Ask, "What words would a source have to include to be truly valuable in research paper?" Then consider synonyms for the important words.
- It may take the discovery of only one relevant paper to let steer in the right keyword direction because in most databases, the keywords under which a research paper is abstracted are listed with the paper.
- One should avoid outdated words.

Keywords are the key that opens a door to research work sources. Keyword searching is an art in which researcher's skills are bound to improve with experience and time.

Numerical Methods: Numerical methods used should be clear and, where appropriate, supported by references.

Acknowledgements: Please make these as concise as possible.

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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring



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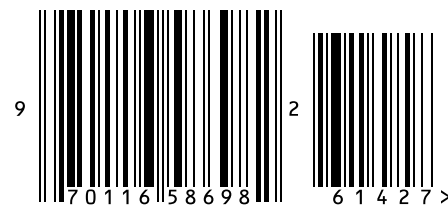
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