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Administration and Management

Business Education Lecturers
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Highlights
Implications for Public Sector
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Discovering Thoughts, Inventing Future

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<table>
<thead>
<tr>
<th>Name</th>
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</table>
| Dr. John D. Theodore | American Military University  
 JDT Management Consultants, President.  
 D.B.A., Business Economy  
 University of South Africa  
 Ph.D. Aristotelian University  
 Business Administration  
 Ph.D. Administration, University of Kansas  
 USA                                                                |
| Prof. Moji Moatamedi | Honorary Vice Chair  
 Ph.D., at The University of Sheffield,  
 MBA, Manchester Business School  
 University of Manchester  
 UK                                                                  |
| Dr. R. Allen Shoaf  | B.A., M.A., Ph.D. Cornell University  
 Cornell University, Teaching Assistant in the English Department,  
 University of Florida, US                                           |
| Professor Maura Sheehan | Professor, International Management  
 Director, International Centre for Management & Governance Research (ICMGR)  
 Ph.D. in Economics  
 UK                                                                  |
| Dr. Mehdi Taghian   | Senior Lecturer  
 Faculty of Business and Law  
 BL Deakin Business School  
 Melbourne Burwood Campus  
 Australia                                                          |
| Dr. Carl Freedman   | B.A., M.A., Ph.D. in English, Yale University  
 Professor of English, Louisiana State University, US                 |
| Dr. Agni Aliu       | Ph.D. in Public Administration,  
 South East European University, Tetovo, RM  
 Asociater profesor South East European University,  
 Tetovo, Macedonia                                                    |
| Dr. Tsutomu Harada  | Professor of Industrial Economics  
 Ph.D., Stanford University, Doctor of Business Administration, Kobe University |
| Dr. Wing-Keung Won  | Ph.D., University of Wisconsin-Madison,  
 Department of Finance and Big Data Research Center  
 Asia University, Taiwan                                              |
| Dr. Xiaohong He     | Professor of International Business  
 University of Quinnipiac  
 BS, Jilin Institute of Technology; MA, MS, Ph.D.,  
 (University of Texas-Dallas)                                        |
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<tr>
<th>Name</th>
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<th>Institution/Department</th>
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<tr>
<td>Dr. Carlos García Pont</td>
<td>Associate Professor of Marketing</td>
<td>IESE Business School, University of Navarra</td>
</tr>
<tr>
<td></td>
<td>Doctor of Philosophy (Management), Massachusetts Institute of Technology (MIT)</td>
<td>Master in Business Administration, IESE, University of Navarra</td>
</tr>
<tr>
<td></td>
<td>Degree in Industrial Engineering, Universitat Politècnica de Catalunya</td>
<td></td>
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<tr>
<td></td>
<td>Web: iese.edu/aplicaciones/faculty/facultyDetail.asp</td>
<td></td>
</tr>
<tr>
<td>Dr. Söhnke M. Bartram</td>
<td>Department of Accounting and Finance</td>
<td>Lancaster University Management School</td>
</tr>
<tr>
<td></td>
<td>Ph.D. (WHU Koblenz)</td>
<td>MBA/BBA (University of Saarbrücken)</td>
</tr>
<tr>
<td></td>
<td>Web: lans.ac.uk/staff/bartras1/</td>
<td></td>
</tr>
<tr>
<td>Dr. Bassey Benjamin Esu</td>
<td>B.Sc. Marketing; MBA Marketing; Ph.D Marketing</td>
<td>Lecturer, Department of Marketing, University of Calabar</td>
</tr>
<tr>
<td></td>
<td>Tourism Consultant, Cross River State Tourism</td>
<td>Development Department</td>
</tr>
<tr>
<td></td>
<td>Co-ordinator, Sustainable Tourism Initiative, Calabar, Nigeria</td>
<td></td>
</tr>
<tr>
<td>Dr. Dodi Irawanto</td>
<td>Ph.D., M.Com, B.Econ Hons.</td>
<td>Department of Management</td>
</tr>
<tr>
<td></td>
<td>Faculty of Economics and Business</td>
<td>Brawijaya University</td>
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<td></td>
<td>Malang, Indonesia</td>
<td></td>
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<tr>
<td>Dr. Ivona Vrdoljak Raguz</td>
<td>University of Dubrovnik, Head, Department of Economics and Business Economics</td>
<td>Croatia</td>
</tr>
<tr>
<td>Dr. Charles A. Rarick</td>
<td>Ph.D.</td>
<td>Professor of International Business</td>
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<td>College of Business</td>
<td>Purdue University Northwest</td>
</tr>
<tr>
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<td>Hammond, Indiana US</td>
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<tr>
<td>Dr. Albrecht Classen</td>
<td>M.A. (Staatsexamen), Ph.D. University of Virginia, German</td>
<td>Director, Summer Abroad Program, Medieval Europe</td>
</tr>
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<td>Travel Course</td>
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<tr>
<td>Yue-Jun Zhang</td>
<td>Business School, Center for Resource and Environmental Management</td>
<td>Hunan University, China</td>
</tr>
<tr>
<td>Dr. Brandon S. Shaw</td>
<td>B.A., M.S., Ph.D., Biokinetics, University of Johannesburg, South Africa</td>
<td>Professor Department of Sport and Movement Studies</td>
</tr>
<tr>
<td></td>
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Beyond New Public Management Paradigm: The Public Value Paradigm and its Implications for Public Sector Managers

By Malang B. S. Bojang
Kocaeli University

Abstract- It has been well over two decades now when new public management emerged as a management paradigm. As a management doctrine, new public management is centered on private sector practices implemented in the public sector. Although it has registered some success stories but most of the intended objectives were not met. The public value concept emerges as a response to the weaknesses of new public management and to better equip public sector managers to create public value for the society. The purpose of this study is to explore and evaluate public administration paradigms beyond new public management and to assess public value implications for public sector managers. This study employed cross-sectoral scope review of the extant literature and adopted a narrative approach. In-depth data was collected from top database searches of American and Australian Administrative journals.

Keywords: public value, new public management, public sector managers, public administration.

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Beyond New Public Management Paradigm: The Public Value Paradigm and its Implications for Public Sector Managers

Malang B. S. Bojang

Abstract. It has been well over two decades now when new public management emerged as a management paradigm. As a management doctrine, new public management is centered on private sector practices implemented in the public sector. Although it has registered some success stories but most of the intended objectives were not met. The public value concept emerges as a response to the weaknesses of new public management and to better equip public sector managers to create public value for the society. The purpose of this study is to explore and evaluate public administration paradigms beyond new public management and to assess public value implications for public sector managers. This study employed cross-sectoral scope review of the extant literature and adopted a narrative approach. In-depth data was collected from top database searches of American and Australian Administrative journals.

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I. Introduction

Public administration is a discipline that has managed to comply with the ongoing changes and continuous renovation at all stages during the globalization process. Public administration as an academic discourse has undergone plethora of transformation ushering in different paradigms at any given period of time—from traditional administrative system, New Public Management (NPM), to Post-New Public Management—Public Value, Value for Money. These frequent paradigm shift did not only signal the challenges faced by the public sector but also the continuing search pattern for better and efficient governance in the public sectors.

Although some scholars argued that 1976 marks the born day for public administration as a new identify field (Frederickson, 1976), a modern understanding of public administration as a discipline began in U.S. as response to the administrative system attributed with the spoil system. In the late 19th century, the management apparatus of many states was in disrepute and positions were often based on partisan politics and party loyalties. This was characterized with frequent change of administrative personnel, uselessness, inefficiency, and corruption were rampant (Gruening, 2001; Weber, 1956; Stone and Stone, 1975; Schachter, 1989). These problems led to the progressive movement that stresses on political reforms such as interventionist state, politics-administration dichotomy, merit principle and financial accountability (Wilson, 1887, Waldo, 1948). The progressive register some success stories but not enough to fend against great depression and social welfare problems in 1970s. These challenges mark the genesis of NPM paradigm in the 1980s. It is a way of reorganizing public sector closer to private sector methods. After a decade or so since its emergence (NPM), new paradigms are sort for in public management—Post New Public Management paradigms.

Like other social sciences discipline, public administration suffered from definition vagueness. This made Waldo to term the field of public administration as having identity crisis in his article ‘Scope of the Theory of Public Administration’ published in 1968. A similar view was lamented by a German scholar Lorenz Von Stein who contended that public administration is the worst of all studies due to its differing and complex concept (Rutgers, 2010). On these backgrounds, it is worthwhile to clarify key concepts such as New Public Management and Public Value in this study.

New public management is the daring paradigm of public administration yet a clear-cut definition remains elusive. To some scholars, it is perceived as ‘management argument’ and ‘administrative philosophy’ (Hood, 1991; Kalimullah et al., 2012), an administrative principle and a reform strategy which many Organization for Economic Cooperation and Development (OECD) nations executed in 1980s (Hood, 1991). It entails not only the structural, but also organizational and managerial transformations in the public sector of these countries (And roniceanu, 2007:154). For others, NPM is a management doctrine focusing on organizational design in public sector and reinventing government (Kalimullah et al., 2012; Osborne and Gaebler, 1993). However, this study opted for the definition given by Pollitt. According to Pollitt (1994) NPM is an ideology or a particular management styles and techniques which many of them borrowed from the private for-profit sector (Pollitt, 1994:1).

Public value on the other hand, a term first coined by Mark Moore (1994; 1995) eradicate the
traditional thinking of post-bureaucratic and post-competition failures that preoccupied the new management discourse (Hefetz and Warner 2004; O’Flynn, 2007). For Kelly et al. (2002) public value are those values state created via services, laws regulation and other actions. Stoker (2006) describes it as ‘more than individual likings of the users or producers of public services. For the purpose of this study, public value refers to a multi-dimensional construct – a collectively articulated, politically mediated preferences consumed by the citizenry– formed not just through ‘outcomes’ but also via processes which may generate trust or fairness (O’Flynn, 2005).

To this end, the purpose of this study is to explore and evaluate public administration paradigms beyond NPM. The article aims to examine emerging approaches by reviewing NPM and distinct it with public value paradigm. This study also emphatically refutes the idea that NPM is based on public choice and managerialism theories only. The study seeks to answer two main questions: What are the implications of public sectors managers in public value paradigm? Conventional wisdom opined that public choice theory and managerialism are the genesis of NPM (Aucoin, 1990; Dunsire, 1995; Schedler, 1995). Is this formula comprehensive and exhaustive?

The initial plotting of wider literature of public value and NPM, the researcher employed cross-sectoral scope of review. The wide sectoral scope informed the researcher’s decision to adopt a narrative approach. Wider range of literature and a summary explanation and interpretation of the literature were employed (Mays et al. 2005; Aveyard 2007). In-depth data was collected from top database searches of American and Australian Administrative journals.

In order to answer the above-mentioned questions, this article is organized into two key sections. The first section deals with qualitative analysis of NPM and emerging issues in public administration discourse—i.e. post-new public management paradigms. This is followed by a discussion on public value paradigm in management. Here the two models (NPM and Public Value) are juxtaposed and significant implication for public managers in practice examined. The study is concluded with some policy recommendations and questions pose for future study highlighted.

II. FROM NEW PUBLIC MANAGEMENT PARADIGM TO EMERGING ISSUES IN PUBLIC SECTOR

Public administration as an academic discourse has transformed to meet contemporary changes. The evolution from new public administration to NPM has been a subject of debate amongst researchers, raising certain probing questions. The presence of contending paradigm in public administration did not only strengthen the future of the field but it also allows theoretical breakthroughs to co-exist (Doorgapersad, 2011). The progression of public administration comes in different paradigmatic sphere—from classical or traditional public administration, neoclassical public administration, new public administration, new public management, to post-new public management and emerging issues in administration. It is noteworthy to briefly spot kick the evolution of public administration to aid our understanding of contemporary emerging issues.

In the 19th century, administrative apparatus in U.S and Europe were dominated by spoiled system coupled with patronage politics, massive corruption and unbearable welfare conditions. In a bid to respond to these challenges, the progressive movement led by Frederick Taylor’s scientific management, Weber’s (1946) bureaucracy, and Wilson’s (1887) policy-administration division, opined for one best way in eradicating administrative incompetence and corruption—i.e. advocating for administrative efficiency (O’Flynn, 2007; Gruening, 2001). These traditional theorists built on organization theories to supplement it with management principles. The agitators anticipated public managers to build on this management principles to perform the following functions: Planning, Organizing, Staffing, Directing, Coordinating, Reporting and Budgeting—or, in Luther Gulick’s shorthand: POSDCORB (Gulick, 1937: 13).

In the aftermath of second world war, scholars started to re-evaluate and challenge traditional model of administration. These critics were led by Herbert Simon and set the foundation for neoclassical public administration. Simon contends that administrative principles are not scientific, but inconsistent proverbs that were drawn from common sense. He therefore, encouraged extrication of values from facts and separating science into pure and applied branches (Simon, 1976). Simon and colleagues are in favor of behaviorism, structural functionalism, and systems theory that underpines welfare economics and decision theory (Gruening, 2001:4).

The neoclassical public administration was dared by new public administration is ts dominated by behavioral and positivist research. Concerning about the future of public administration, Dwight Waldo invited only young scholars of the discipline for a conference. These young gentlemen, full of energy and spirit initiated a movement called New Public Administration (NPA). This movement arose as a response to the failures of classical and neoclassical public administration—attributed with discrimination, injustice, inequality. The conference participants seek for re-orientation and that democratic structures and social equality should be a priority and not just efficiency of public sector (Marini, 1971). However, the failure with new public
administration was that it did not propose much more than this normative re-orientation. During the 1980s and 1990s, the public sector environment has evolved due to ideological and economic transformation. Economic crisis in 1970s is a case in point which defined the function of government grounded on Keynesian economic management and the universal welfare state (ÖmürGönülşen, 2007); imperious bureaucracy, meagre performance coupled with inadequate accountability in public sector, wide spread corruption etc., have given rise to the emergence of NPM (Sarker, 2006).

The NPM paradigm began in the late 1970s and early 1980s. It was first developed in Britain under Prime Minister Margaret Thatcher and in the local governments in the U. S. due to ill economic recession and tax revolts (Gruenig, 2001). It is an administrative doctrine and reform tool for most of OECD countries in late 1970s (Hood, 1991; Pollitt, 1993; Androniceanu, 2007). In part at least, NPM was a reaction to perceived weaknesses of the traditional bureaucratic paradigm of public administration (O’Flynn 2005; Stoker, 2006). Its focus is on economic, efficient and effective delivery of public services. The NPM paradigm is sum up in seven dimensions or elements:

1. Hands-on professional management;
2. Explicit standards and measures of performance;
3. Greater emphasis on output controls;
4. Disaggregation of units in the public sector;
5. Greater competition in the public sector;
6. Private sector styles of management practice;

It is vital to note that NPM is not a homogenous whole but rather have numerous parallels and overlaps, but also significant variances in the way NPM is professed. This component features were recognized by a host of scholars including Hood (1991, 1995), Dunleavy and Hood (1994), Flynn (1993), Pollitt (1993). Key essentials comprise various forms of decentralizing management within public sector—autonomy and devolution, budgets and financial control, market-type machineries, privatization, and increasing emphasis on performance, outputs and customer orientation (Rahman et al., 2013; Islam, 2015).

### Table 1: Competing Perceptions and Components of Npm Paradigm

<table>
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<tr>
<td>- hands-onspecialized administration</td>
<td>- delegating power and authority within public sector</td>
<td>- deconcentrating authority away from the center to allow for flexible governance</td>
</tr>
<tr>
<td>- the need to shift to a more quasi-market form</td>
<td>- doing away with classical bureaucracies into distinct agencies</td>
<td>- government inspire by steering not rowing</td>
</tr>
<tr>
<td>- move for a better competition and good contracting relationship in the public sector through open space for effective competition</td>
<td>- familiarizing quasi-market type and private sector mechanisms for effective competition</td>
<td>- public sector competition within enhances diversity of alternative service providers</td>
</tr>
<tr>
<td>- private institution management practices, approaches and technique are the emphasis</td>
<td>- clearer departure between customer and service provider function</td>
<td>- stress on mission not rules</td>
</tr>
<tr>
<td>- output controls are the main focus</td>
<td>- emphasis is on quality, and customers satisfaction</td>
<td>- consumer-driven</td>
</tr>
<tr>
<td>- standards and performance indicators are spell out clearly</td>
<td>- performance targets for managers</td>
<td>- output-oriented state and not inputs</td>
</tr>
<tr>
<td>- emphasis is on discipline in resource use; and wider transparency in budget</td>
<td>- secure budgets</td>
<td>- enterprising government: earning not spending</td>
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## III. The Public Value Paradigm in Administration

Public value has emerged to reformulate the two divergent approaches in public administration discourse— i.e. the progressive public administration and NPM. Public value theorists not only aimed to reformulate contrasting paradigms nor rejecting them, but acknowledge the important dimensions of public administration in a more inclusive way. Public value is a sub-field within the discourse of public administration. Public value developed during the massive global financial crisis that began in 2007 from which the private sector sink to an all-time low (Turkel and Turkel, 2016:2). Public value combines government actions coupled with resource management, collaborative governance and democratic administration. Arguably, public administration now appears moving towards public
value as a reaction to multi-sector deficiencies of classical administrative policies (Turkel and Turkel, 2016).

Public value is a buzzword in recent times. This is because of the wider attention it received among scholars and practitioners in the field of administration (Moore 1994, 1995; Bozeman 2002; Alford 2002; Kelly et al., 2002; Stoker 2006). The importance of public value is not only limited to considering government actions but also appraising policy decisions and creating service delivery (O’Flynn, 2007). Public value first proposed by Mark Moore (1994, 1995) refuted the classical theories and their perception on market and government role (Hefetz and Warner 2004). In other words, public value indicates a change from strong philosophical positions of market versus state provision which draws on Moore’s work. Public value would necessarily emphasize on values valued by the citizenry more (Williams and Shearer, 2011).

Public value supporters recognize the unique dichotomy between public sector and private sector. These features are summarized in Moore’s (1995) strategic triangle concept where he deliberates on the importance of aligning the authorizing environment, operational and administrative capabilities, and values, objectives and mission to create public value. Similarly, Stoker (2006) also highlighted service delivery as a major point of departure between public and private sectors. The importance of this distinction cannot be over emphasized since politics is vital in public value paradigm. The dominant subject in public value study that seeks to answer the question, “what does government activity contribute to society?” The public value perspective centers on the “strategic triangle”—the core framework of the public value approach. The three critical elements of this framework are: (a) legitimacy and support, (b) operational capacity, and (c) the public value account (Witesman, 2016; Moore, 1995). Similarly, Kelly et al., (2002) also identified three dimensions or components of public value—i.e. services, outcomes, and trust.

### Table 2: Paradigms to Public Administration

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Classical public administration</th>
<th>New public management</th>
<th>Public value</th>
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<tbody>
<tr>
<td>Public interest</td>
<td>Public objectives defined by politicians</td>
<td>Driven by individual references, customer choice</td>
<td>Individual and public preferences and choices via consultation</td>
</tr>
<tr>
<td>Performance goal</td>
<td>Supervising inputs</td>
<td>Supervising inputs and outputs</td>
<td>Multiple goals ranging from trust, results, public satisfaction and outputs</td>
</tr>
<tr>
<td>Accountability model</td>
<td>Departmental and Parliamentary accountability</td>
<td>Performance contracts and consumers accountability via market mechanisms</td>
<td>Multiple methods from citizens supervising government; consumers as service users; tax paying public as funders</td>
</tr>
<tr>
<td>Main delivery system</td>
<td>Orderly division or self-regulating profession</td>
<td>Private sector complementing public agency</td>
<td>Both public and private sectors to increase customers choice</td>
</tr>
<tr>
<td>Approaches to public service</td>
<td>Public service monopolized by the public sector</td>
<td>Skeptical of public institution due to ineffective management. Stress on consumer service</td>
<td>Little or no monopoly coupled with effective management of resources</td>
</tr>
<tr>
<td>Public participation</td>
<td>Electoral rights limited and asserted pressure on officials</td>
<td>Surveys on user satisfaction though limited</td>
<td>Holistic and multi participatory—users, citizens, keys take holders</td>
</tr>
<tr>
<td>Managers objective</td>
<td>React to political direction</td>
<td>Targeted objectives meet</td>
<td>Respond to citizen choice and soliciting trust via quality service delivery</td>
</tr>
</tbody>
</table>

Source: Kelly et al., (2002), Creating public value, an analytical framework for public service reform. Strategy Unit, Cabinet office, UK.

The three things government can do which will be value by the citizen includes: services, outcomes and trust. Citizens as users of public service derived satisfaction similar to those purchased from the private sector. Therefore, user satisfaction is a priority for public sector managers. Good customer services, reliable and timely information, and choice all boost and influence user satisfaction. With regards to value outcome, this may vary over time but often overlapping. Such outcomes may include good health care system, well educated public, productive workforce etc. Attention is paid more on outcomes by the public sector. Arguably, the value of trust is the best of the three dimensions and it deals with issues of legitimacy and confidence. Solid relations between citizens and government could only be built on trust. Lack of trust and confidence will not
only destroy public value but the intended target will be left unfulfilled. For instance, 1980s and 1990s was a case in point where massive declined in public confidence led to poor welfare service delivery. As a result, the main objectives of these institutions were not met as they were compromised. Trust is highly appreciated by the public as it reassures a feeling of belonging, reduces resentment of government actions and increases confidence that government is likely to make good decisions (Kelly et al., 2002:17).

What are the implications for public sector managers in public value paradigm? In his strategic triangular framework, Moore (1995) redefined public managers policy role. It supports the platonic role for public managers as custodians and guardians of public interest (Talbot, 2009). Public value is about policy deliberation and it concerns with who consume what. On a personal level, citizens benefit from using public services. However, many a times the things value by citizens may be in conflict with the public and due to this in mind, public value could sometimes transcend beyond individual self-interest. More so, it is about collective interest. These collective interests must be translated in to results (Alford and Hughes, 2008). Moore (1995) contends that it may be naive to conclude that public managers create outcomes that are valued; the outcomes must worth the cost of private consumption and comparative advantage use to produce the desirable results. Only then can we argue that public value has been created. (Moore, 1995: 29).

In public value, needs and wants of collective citizens is what count. However, these preferences differ from individual to individual and are often in conflict with each other. At the same time, these likings evolve with time. Therefore, what is of value for the public is the utmost challenge for public managers. In a democratic society, public managers must engage with their political environment as this will help them to carry their job in a more useful and effective way—the achievement of performance targets. Public managers have multiple goals which include achievement of performance targets, steering networks of providers for the creation of public value, making and preserving trust, and responding to the collective preferences of the citizenry (O’Flynn, 2007:360).

IV. Conclusion

Some scholars have hailed NPM as a new paradigm, a reform tool for public sector effectiveness (Osborne and Gaebler 1992; Borins 1994; Hughes 1998; Islam, 2015) as NPM challenged the classical public administration as too cumbersome, bureaucratic, inefficient, unresponsive and unproductive. Public sector failed to meet the present-day demands of their citizens—as citizens expect government to produce results (Behn, 1998). As a reform mechanism, NPM emerged as a response to these inefficiencies coupled with poor social welfare in 1970s. NPM reform have registered some success stories in UK, New Zealand, Australia, USA, Canada and some OECD countries. As a normative concept that provides services that citizen value coupled with increased autonomy of public managers to enhance efficiency in the public sector could be the reasons for its success.

The study opined and argued that NPM has divergent and often competing dimensions. Therefore, this study challenged conventional wisdom that NPM emerged from 'only' public choice theory and managerialism. From the wider literature, this paper argued that NPM emerged from a variety of theoretical underpinning and therefore, only limiting NPM to managerialism and public choice theory is incomprehensive. This finding corroborates with Gruening (2001) who argued that NPM reforms were influenced by several ideas and theoretical perspectives—i.e. managerialism, public choice theory, management theory, classical public administration, neoclassical public administration, policy analysis, principal-agent theory, property-rights theory etc. From these, we can deduce that NPM is a mixture of values that aimed to solve administrative challenges.

Arguably, it may be fair to called this period an era of post-new public management period. NPM like previous administrative paradigms faced common inadequacies, first, continuous repetition of basic administrative problem—i.e. one best way orientation. Secondly, unclear literature with regards to the application of the public sector. From all indications post-new public management is not a major reform like NPM, but an effort to accurate some of its unplanned consequences through recentralization and re-regulation.

As a buzzword, public value catches the attentions of scholars and practitioners alike. The study argued that NPM and public value complement each other for efficiency in the public sector. Both recognized the vital role played by public manager in achieving the desire outcomes. As value creation is a top priority for public sector managers just like private sector managers do. Public managers acknowledged the holistic and pragmatic approaches to deliver services that citizens value most. Public value offers not only a yardstick for government performance but also guide well informed policy decisions. The potential benefit of public value is that it develops as a tactic that is rooted in every day practice.

Much of the literature on public value is normative and this study therefore recommend for more empirical research on public value application and value creation in the public sector. The study further recommends for future research on power and heterogeneity in relation to public value management.
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Inclusion Financière et Croissance Économique en Afrique Sub-Saharanenne: Le Rôle de la Qualité des Institutions

By Nana Kuindja Rodrigue

Université de Ngaoundéré - Cameroun

Abstract- The objective of this paper is to assess the effect of the quality of institutions in the relationship between financial inclusion and economic growth in the countries of Sub-Saharan Africa. To achieve this, econometric estimates were made using the Generalized Moment Method (MMG) in a dynamic panel of 36 countries in the area over the period from 2000 to 2018. The results obtained show that institutions play a role in the relationship between financial inclusion and economic growth. There is no significant relationship between financial inclusion and economic growth. The quality of political institutions conditions a significant relationship between financial inclusion and economic growth. An effective legal framework, political stability and a low level of corruption greatly increase financial inclusion and stimulate lending. The positive effect of financial inclusion strategies on economic growth cannot be seen without the improvement of institutions. The quality of institutions has optimal potential for promoting economic growth in Sub-Saharan Africa.

Keywords: institutional governance, cyclical monetary policy, economic growth, MMG.

GJMBR-A Classification: JEL Code: M10, F43
Résumé - L’objectif de ce papier est d’évaluer l’effet de la qualité des institutions dans la relation qui existe entre l’inclusion financière et la croissance économique dans les pays de l’Afrique Sub-Saharan. Pour y arriver, des estimations économétriques ont été faites en utilisant la Méthode des Moments Généralisés (MMG) en panel dynamique de 36 pays de la zone sur la période allant de 2000 à 2018. Les résultats obtenus montrent que les institutions exercent un rôle dans la relation entre l’inclusion financière et la croissance économique. Il n’existe pas une relation significative entre l’inclusion financière et la croissance économique. La qualité des institutions politiques conditionnent une relation significative entre l’inclusion financière et la croissance économique. Un cadre juridique efficace, la stabilité politique et un faible niveau de corruption augmentent fortement l’inclusion financière et stimulent les prêts. L’effet positif des stratégies d’inclusion financière sur la croissance économique ne s’observe pas sans l’amélioration des institutions. La qualité des institutions a un potentiel optimal pour la promotion d’une croissance économique dans l’Afrique Subsaharienne.

Mots-clés: gouvernance des institutions, cycllicité de la politique monétaire, croissance économique, MMG.

Abstract - The objective of this paper is to assess the effect of the quality of institutions in the relationship between financial inclusion and economic growth in the countries of Sub-Saharan Africa. To achieve this, econometric estimates were made using the Generalized Moment Method (MMG) in a dynamic panel of 36 countries in the area over the period from 2000 to 2018. The results obtained show that institutions play a role in the relationship between financial inclusion and economic growth. There is no significant relationship between financial inclusion and economic growth. The quality of political institutions conditions a significant relationship between financial inclusion and economic growth. An effective legal framework, political stability and a low level of corruption greatly increase financial inclusion and stimulate lending. The positive effect of financial inclusion strategies on economic growth cannot be seen without the improvement of institutions. The quality of institutions has optimal potential for promoting economic growth in Sub-Saharan Africa.

Keywords: institutional governance, cyclical monetary policy, economic growth, MMG.
La participation des agents aux services financiers classiques (réglementés) ou alternatifs
devrait contribuer à soutenir l’investissement productif, réduire la pauvreté et donc à
augmenter la croissance économique (Park et Mercado, 2018).

Si l’intervention de l’Etat est souhaitable pour limiter les contraintes liées au financement des agents,
alors la qualité des institutions constitue un facteur non négligeable dans la contribution macroéconomique de
l’inclusion financière (Dabla-Norris et al., 2015). Au-delà d’être un cadre donné des comportements économiques,
les institutions sont essentielles pour le fonctionnement d’une économie (North, 1990). Les
institutions constituent un ensemble de règles et de normes établies de façon consensuelle dans une société afin d’orienter des comportements. Selon North (1991), les institutions se distinguent par des aspects formels qui peuvent changer très rapidement (constitution, réglementation, lois), et par des aspects informels qui ne se modifient pas aisément mais progressivement (modèle de comportement, lignes de conduite, contrats, routines, us et coutumes). Les travaux de Rodrik (2005) proposent quatre catégories d’institutions à savoir : (1) les institutions de création de marché, illustrées par des contrats applicables, un pouvoir judiciaire efficace; (2) les institutions de réglementation des marchés, illustrées par des agences de réglementations; (3) les institutions de stabilisation des marchés, illustrées par les banques centrales et les ministères en charge des questions économiques et financières; (4) les institutions de légitimation des marchés, qui sont chargés de la protection des individus et des sociétés.

Les effets de la réglementation et de la stabilité sociale sont capturés par les trois premières catégories
(Kaufmann et al., 2009); et, la dernière catégorie relève d’une interprétation du coût social de la production et de son implication organisationnelle, analysées par les coûts de transactions (Coase, 2005). Cette explication justifie l’idée suivant laquelle les niveaux de développement financier et d’inclusion financière dans les économies divergent selon la qualité des institutions (Chinn et Ito, 2006 ; Ajide, 2017). En insistant sur le rôle de la qualité des institutions politiques dans le développement financier, ou plus exactement dans l’inclusion financière, nous prolongeons la pensée de ces derniers auteurs. En effet, ceux-ci démontrent qu’il existe des déterminants institutionnels qui conditionnent l’activité financière et son développement. Selon Acemoglu et al., (2005), la stabilité politique, l’absence de violence et la qualité de la régulation, et l’analyse des facteurs institutionnels soutiennent la relation entre inclusion financière et croissance.

L’Afrique subsaharienne présente des particularités dans son rythme de croissance. Cette région a connu depuis plus d’une décennie une forte croissance économique. Au début de la décennie 2010 elle est comprise entre 5% et 7%, et par la suite au cours de cette période, la chute des prix des matières premières a entraîné la contraction de l’activité sur tout le continent. Avec une croissance économique de 2,6% et une croissance démographique de 2,7% dans l’ensemble en 2017, les perspectives potentielles sont prometteuses grâce à la diversification économique, aux programmes d’investissement publics et à des réformes économiques (FMI, 2017; Banque mondiale, 2018). Les statistiques de WDI (2017, 2018) sur l’inclusion financière et sur la croissance économique montrent que parallèlement à cette croissance économique nettement plus relevée que celle des pays développés, le taux de bancarisation en Afrique subsaharienne reste encore faible comparativement au reste du monde. De 2011 à 2017, il est passé en moyenne d’environ 10% à 20%, alors que pour la même période dans le reste du monde, le taux de bancarisation se situe entre 50% et 80%.

Entre les pays de cette partie du continent, il existe également de fortes disparités. En zone CEMAC, le taux de bancarisation n’a jamais atteint 15% entre 2010 et 2018, tandis qu’en UEMOA, il oscille entre 15% et 16% de 2015 à 2017. Dans les pays anglo-saxons, notamment au Kenya et chez les deux premières puissances économiques que sont le Nigéria et l’Afrique du Sud, les taux de bancarisation vont au-delà de 60% en moyenne (Global Findex 2018). En observant simultanément les taux de croissance économique et de bancarisation dans cette dernière base de données, l’on constate des particularités. Dans les pays de la zone franc marqués par la pauvreté en milieu rural et urbain, particulièrement en zone UEMOA, les taux de bancarisation pour la période allant de 2010 à 2018 sont respectivement de 9,3% , 11,6% , 12% , 12,4% , 14,5% , 15% , 15,8% , 16,8% , avec pourtant des rythmes de croissance relativement élevés (oscillant entre 4% et 6%). Or en Afrique du Sud par exemple, les taux de croissance oscillent entre 0% et 3% sur la même période, avec des taux de bancarisation allant au-delà de 90% (WDI, 2018).

Le constat suivant lequel les taux de bancarisation et de croissance économique n’évoluent pas de façon linéaire, pousse à croire qu’il existe des caractéristiques institutionnelles qui conditionnent la relation entre l’inclusion financière et la croissance économique. Demirgüç-Kunt et al., (2013) soulignent que les populations ayant un revenu disponible situé dans les 40% les plus faibles, sont les plus exclus financièrement; ce constat dans l’usage des services

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1 Par la technologie numérique qui ouvre un champ de possibilité d’accès aux services financiers (Demirgüç-Kunt et Klapper, 2017).
financiers, propre aux pays les moins avancés, peut relever des caractéristiques socioéconomiques, sociologiques, juridiques, religieuses ou culturelles surtout dans les zones rurales. Ce constat s’explique par une préférence élevée pour la liquidité. En effet, les PME ont un accès limité au système financier formel, et les entités financières informelles dominent largement l’activité de financement ; ces dernières captent approximativement 85% des emprunteurs en 2014 (Guérineau et Jacolin, 2014).

D’après Dabla-Norris et al., (2015), la finance numérique, bénéficiant d’un bon encadrement des institutions de développement des marchés, a exercé une incidence sur l’amélioration du taux d’inclusion financière en Afrique de l’Est notamment au Kenya. Ainsi, l’extension de l’inclusion financière aux plus pauvres permet de rendre visible l’impact de cette dernière sur la croissance économique (op.cit.). Ces derniers soulignent par exemple, qu’un relèvement du PIB en Uganda, au Kenya et au Mozambique s’effectuent à partir d’un seuil de ratio crédit/investissement respectivement pour ces pays de 0,39%, 0,63% et 0,39% grâce à un meilleur accès aux services financiers, de 0,35%, 0,47% et 0,51% grâce à une meilleure profondeur financière, et de 0,12%, 1,17% et 0,60% grâce à une intermédiation financière efficient en termes de coûts. Il semble évident qu’un faible niveau de PIB par habitant en ASS et dans la zone franc en particulier, contribue à une faible bancarisation (et donc à une réduction de l’offre des services financiers), et inversement.

Etant donné que les pays d’ASS présentent globalement des insuffisances institutionnelles, cette faiblesse est plus accentuée dans la zone franc, alors que les économies s’y situant bénéficient d’une bonne stabilité macroéconomique (Guérineau et Jacolin, 2014). L’inclusion financière étant étroitement liée au développement de l’intermédiation financière, l’amélioration dans l’usage des services financiers se traduit par une relation de bonne confiance entre les établissements financiers au niveau de la réalisation des contrats. Cette confiance s’aligne suivant le contexte institutionnel du système financier qui à son tour influence la stabilité financière (Detragiache et al., 2008)², la volatilité économique et donc la croissance économique (Sahay et al., 2015). L’application des règles prudentielles et de gouvernance font généralement défaut en ASS en termes de qualité. Cependant, les réformes y sont en cours mais de façon hétérogène. D’après l’indice Mo Ibrahim (2017), la gouvernance globale des pays d’ASS semble s’améliorer depuis plus de cinq ans. En effet, 26 pays connaissent une progression plus ou moins accélérée dans la gouvernance globale; les pays les mieux notés, parmi lesquels le Kenya, le Sénégal, la Cote d’Ivoire et le Togo, connaissent une progression dans le même sens des taux de bancarisation et de croissance économique (WDI, 2017 ; Rapport Mo Ibrahim, 2017). Les pays qui présentent un signal d’alerte dans la gouvernance globale, à savoir par exemple, le Cameroun, le Congo et l’Angola, connaissent une progression des taux de bancarisation sur cinq ans, sans que la croissance ne suive à la hausse.

L’hypothèse principale est que la bonne gouvernance des institutions contribue à expliciter l’inclusion financière prévalant dans la zone et/ou de la volatilité de la croissance économique. La gouvernance des institutions est des règles formelles et informelles qui régissent les interactions humaines. Elle définit l’exercice de l’autorité politique, économique et administrative dans le cadre de la gestion desdites institutions (PNUD, 1997). Le problème qui se pose est donc celui d’un niveau toujours persistant du taux de bancarisation des populations qui se traduit par de faibles performances macro-économiques. L’effet positif des stratégies d’inclusion financière sur la croissance économique ne s’observe pas sans l’amélioration des institutions. Peut-on alors penser que le niveau de croissance économique obtenu par ces pays, qui est supposé financer le développement et générer de la croissance, soit tributaire de cette gouvernance des institutions ?

L’objectif de cet article est donc d’une part d’évaluer l’effet de la gouvernance des institutions dans la relation qui existe entre l’inclusion financière et la croissance économique dans les pays d’Afrique subsaharienne, et d’autre part de mettre en évidence des propositions à partir desquelles les politiques de développement pourront s’appuyer. Cette problématique nous semble légitime, car à notre connaissance aucune étude n’a encore été faite sur le rôle de la gouvernance des institutions dans la relation entre l’inclusion financière et la croissance économique dans les pays d’Afrique subsaharienne. Le présent article vise donc à combler ce vide. La suite de l’article se présente de la manière suivante: La deuxième section présente la revue de la littérature. La troisième section, quant à elle, expose la démarche méthodologique. La quatrième section présente les résultats obtenus et leurs discussions. La cinquième section conclut l’étude.

II. REVUE DE LA LITTERATURE

Les économistes ne s’accordent pas jusqu’aujourd’hui sur le rôle de la gouvernance des institutions dans la relation qui existe entre l’inclusion financière et la croissance économique. Certains pensent que la gouvernance des institutions améliore...
l’effet positif de l’inclusion financière sur la croissance économique. D’autres par contre, démontrent que l’inclusion financière combinée à la gouvernance des institutions n’est pas toujours source de croissance économique en Afrique Subsaharienne.

a) Institutions, inclusion financière et croissance économique: une analyse théorique

Selon les tenants de la première thèse, c’est-à-dire ceux qui soutiennent l’idée selon laquelle l’inclusion financière combinée à la gouvernance des institutions a un effet positif la croissance économique dans les PED. La bonne gouvernance constitue un préalable nécessaire à la gestion de la réaction des autorités monétaires à travers la lutte contre la corruption et la fraude fiscale. La qualité de la gouvernance des institutions sera bonne dans les pays Subsaharien et la valorisation des dépenses publiques se fera aisément. En se penchant sur les caractéristiques de la relation entre l’inclusion financière et la croissance économique en ASS, il semble que les institutions constituent un facteur explicatif non négligeable, pour comprendre les différences constatées sur cette relation dans les pays ASS. L’inclusion financière agit sur la croissance à travers des canaux similaires à ceux du développement financier, car elle débouche sur un accroissement des volumes d’épargne et de crédit (Dabla-Norris et al., 2015 ; Sahay et al., 2015). L’étude du lien entre l’inclusion financière et croissance est nécessaire, non seulement pour situer le cadre théorique, mais également pour identifier les limites de cette interrelation et trouver les contributions d’ordre institutionnel.


b) Enseignements empiriques de la relation entre Institutions, inclusion financière et croissance économique

Dans les travaux empiriques récents, il émerge un consensus suivant lequel il existe des effets différenciés des indicateurs institutionnels propres à chaque contexte économique, mais cependant la divergence suivant le type d’institutions demeure. Demetriades et Law (2006) puis Yahyaoui et Rahmani (2009) attestent d’une contribution significative et à long terme du développement financier sur la croissance dans les pays à hauts revenus et à revenus intermédiaires lorsque les institutions sont bonnes. Cependant dans les pays à faibles revenus, la qualité institutionnelle est un déterminant plus robuste de la croissance économique, comparativement à la qualité du système financier. Il paraît donc évident, que sans une bonne gouvernance, les effets positifs attendus du
développement financier sur la croissance sont substantiellement faibles. La stratégie de modélisation sur 72 pays en voie de développement classés par catégories pour une période allant de 1978 à 2000 et les tendances dégagées de ces études, permettent donc de déduire les effets différents de variables institutionnelles et de développement financier selon les contextes économiques: c'est une plus-value à l'analyse de Levine (1999).


Bien qu’根據ung une grande importance au cadre institutionnel en général, beaucoup d’études empiriques renseignent très peu sur le rôle que jouent les institutions de régulation financière. Seules quelque unes (et les plus récentes) consistent, sans toutefois rejeter le rôle du gouvernement, sur l’apport des institutions et des systèmes de régulation financière dans le lien tripartite. Panizza (2014), en effectuant une analyse structurée de la littérature sur les différentes composantes du débat « finance-croissance », propose une investigation poussée sur une considération institutionnelle rattachée à la composante financière. Selon lui, il paraît évident que la contribution des banques d’État est optimal dans les pays abritant des systèmes financiers peu développés et, dont la structure financière est basée sur l’intermédiation bancaire. Pour Luintel et al., (2016), la structure financière est une composante institutionnelle digne d’intérêt dans la recherche sur la causalité tripartite, car le dynamisme des marchés de capitaux, observé dans les systèmes financiers basés sur le marché, reflète un bon développement financier et relève de façon significative la croissance économique. Suite à des observations couvrant 69 pays sur une période allant de 1996 à 2011, les auteurs démontrent que l’activité des systèmes financiers basés sur le marché génère un impact assez important sur la croissance économique des pays à hauts revenus, et non sur celle des pays à moyens et faibles revenus. Cependant, cette structure financière est influencée par d’autres variables institutionnelles propres au secteur financier.


d’un certain seuil de développement financier. La question de l’effet de seuil dans la relation entre le développement financier et la croissance économique à donner des explications sur les facteurs de cette non-linéarité, au rang desquels la qualité des institutions semble y jouer un rôle important.

III. Approche Methodologique D’Analyse des Facteurs de Qualité des Institutions du Crédit Bancaire

Nous présentons ici le modèle, la stratégie d’estimation, la technique d’estimation, les données, l’échantillon et la période d’étude.

a) Le modèle économétrique

Pour atteindre notre objectif principal et tester nos hypothèses de recherche, il convient nécessairement dans notre recherche, de circonscrire notre échantillon sur une période allant de 2000 à 2018 sur 36 pays d’ASS suivant la disponibilité des séries sur les données financières et institutionnelles. Nous analysons la relation entre l’inclusion financière et la croissance économique. En suivant les travaux de Kim et al., (2018) relatifs à l’effet de l’inclusion financière sur la croissance économique dans les pays de l’OIC, nous adoptons un modèle de panel dynamique dont l’estimation s’effectue par la méthode des moments généralisés (GMM) en système. La méthode d’estimation utilisée est suggérée par Arellano et Bond (1991), elle permet de réduire une éventuelle corrélation entre la variable endogène et le terme d’erreur. Toutefois avant d’effectuer cette estimation, il convient de procéder à une transformation logarithmique de la variable PIB par habitant et des variables de l’inclusion financière, parce que cette transformation permet de mieux interpréter les variations de la variable dépendante engendrées par les variables indépendantes, par l’observation des elasticités. Ainsi, pour mieux examiner la relation entre l’inclusion financière et la croissance économique, nous effectuons séparément trois estimations GMM, vu que l’on a trois variables d’inclusion financière. La spécification du modèle linéarisé est la suivante :

\[
\ln PIBHT_t = \sum_{j=1}^{p} \alpha_j \ln PIBHT_{t-j} + \beta_1 INFL_{it} + \beta_2 POP_{it} + \beta_3 INSPRIM_{it} + \beta_4 OUV_{it} + \beta_5 TCHOM_{it} + \left( \beta_6 \ln GAB_{it}, \beta_7 \ln NAF_{it}, \beta_8 \ln CB_{it} \right) + \nu_t + \varepsilon_t.
\]


Pour cela nous adoptons un modèle d’interaction multiplicative en panel, afin de justifier que la relation entre les variations de production et certains facteurs macroéconomiques dépend de la qualité des institutions (Bramdor et al., 2006). Le terme d’interaction (dichotomique ou continue selon le cas) se justifie lorsqu’il existe une hypothèse conditionnelle dans la valeur prise par une ou plusieurs variables dans la relation entre deux ou plusieurs autres variables. Il s’agit donc d’un modèle non-linéaire où l’effet marginale de la variable exogène sur la variable endogène dépend de la variable institutionnelle qui est qualifiée de conditionnelle dans notre recherche. L’apport de Mankiw et al., (1992), de Demetriades et Law (2006) ainsi que de Yahaoi et Rahmani (2009), nous permettent de formaliser une fonction de production prenant en compte des variables financières et institutionnelles en tant que facteurs de production, et déterminants de la croissance économique. Notre modèle d’interaction institutionnelle dérive d’un modèle néoclassique standard. La spécification du modèle la suivante :

\[
\ln PIBHT_{it} = \sum_{j=1}^{p} \alpha_j \ln PIBHT_{it-j} + \beta_1 \ln INFL_{it} + \beta_2 \ln POP_{it} + \beta_3 \ln INSPRIM_{it} + \beta_4 \ln OUV_{it} + \beta_5 \ln TCHOM_{it} + \left( \beta_6 \ln GAB_{it}, \beta_7 \ln NAF_{it}, \beta_8 \ln CB_{it} \right) + \left( \beta_{10} (GAB_{it} \times PV_{it}), \beta_{11} (NAF_{it} \times PV_{it}), \beta_{12} (CB_{it} \times PV_{it}) \right) + \nu_t + \varepsilon_{it}.\]
La démarche permet d’accorder un rôle de la qualité des institutions sur les déterminants de la croissance économique, en insistant sur le fait que la valeur prise par la qualité des institutions, renforce ou réduit l’effet de l’inclusion financière sur la croissance de façon significative.

b) Les variables spécifiées

La modélisation tient compte du PIB réel par tête (PIBHBT) comme variable expliquée. Les variables explicatives sont les variables de l’inclusion financière, les variables de la qualité institutionnelle et un vecteur d’autres variables de contrôle qui affectent la croissance économique. Les variables de l’inclusion financière sont intégrées dans les modèles en tenant compte de deux dimensions: la disponibilité et l’usage des services financiers. Il est donc question d’introduire trois mesures de l’inclusion financière, à savoir: Le nombre de guichet automatique (GAB) pour 100 000 adultes, le nombre d’agence financière (NAF) pour 100 000 adultes et la proportion de comptes bancaire (CB) pour 1000 habitants. Les deux premières mesures concernent la disponibilité, et la dernière indiquent l’usage. Ces mesures constituent les variables proxies de l’inclusion financière d’après Kim et al. (2018). La variable de la qualité institutionnelle comprend deux variables d’institutions politiques provenant de l’ICRG, à savoir : la stabilité politique et absence de violence (PV), élaborée par Kaufmann (2009), et, la qualité de la régulation (QR).

Comme variables de contrôle, nous avons: Le taux d’inflation capté par l’indice des prix à la consommation (INFL), permet de ressortir le changement en pourcentage dans le prix des biens locaux et étrangers. Le taux de croissance de la population (POP) est associé aux variations de la production. Le taux d’inscription à l’éducation primaire (INSPRIM) fournit une approximation de la proportion totale d’individus instruits. Le taux de chômage (TCHOM), composante de la force de travail, constitue la part de la population active qui n’a pas d’emploi et est en quête d’en avoir, au sens du Bureau International du Travail. Le degré d’ouverture commerciale (OUVC) est mesuré comme une part qu’occupent les volumes d’échanges dans le PIB par habitant.

c) La technique d’estimation


\[ \Delta y_{it} = \beta \Delta y_{i,t-1} + \varphi \Delta x_{i,t} + \alpha \varepsilon_{i,t} . \]

d) Les données, l’échantillon et période d’étude

IV. RÉSULTATS ET DISCUSSIONS

La qualité des institutions joue un rôle primordial dans l'influence de l'accès aux services bancaires et son impact sur la croissance économique. D'une part, la corruption, l'instabilité politique ont un effet négatif sur le niveau d'inclusion financière. D'autre part, la faiblesse du cadre juridique a un effet négatif sur le niveau de taux de bancairisation.

a) Analyse de l'effet de la corruption et l'instabilité politique sur la relation entre l'inclusion financière et croissance économique en Afrique Sub-saharienne

De manière globale, les résultats de cette recherche sont satisfaisants. Sur le plan éconómique, les tests de Wald nous amènent à confirmer la significativité globale et forte de nos modèles. En effet, les probabilités qui sont associées à ces tests sont plus petites que le seuil de 1% (Prob > chi2 = 0,000) pour l'ensemble de nos régressions. De plus, les statistiques de Hansen sont concluantes pour l'ensemble de nos modèles et nous permettent de confirmer la validité des instruments. Elle est de façon générale supérieure au seuil de 10% (Prob > chi2 = 0,103 ; Prob > chi2 = 0,272 et Prob > chi2 = 0,104). Enfin, les tests d'auto corrélation des résidus (AR(1) et AR(2)) sont aussi satisfaisants dans la mesure où les AR(1) sont acceptés et les AR(2) rejettés. En effet, ces derniers sont respectivement p > z = 0,0117 et p > z = 0,452, p > z = 0,0399 et p > z = 0,220 et enfin p > z = 0,0437 et p > z = 0,120. Les tests AR(2) ne permettent donc pas de rejeter l'hypothèse nulle d'absence d'auto corrélation au second ordre des résidus. L'on constate que les variables d'inclusion financière pour chaque équation du modèle n'ont pas des coefficients significatifs (hormis celle du taux de bancairisation), ce qui confirme notre hypothèse. Ces résultats traduisent probablement l'existence d'une relation non-linéaire entre l'inclusion financière et la croissance économique (tableau 1).

<p>| Tableau 1: Rôle de la qualité des institutions sur la relation entre l'inclusion financière et la croissance économique |</p>
<table>
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<tr>
<th>Variables</th>
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<td>(-1.11)**</td>
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<td>(0.17)**</td>
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<td>(1.64)**</td>
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<td>ouvc</td>
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<td>(4.95)**</td>
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<td>tchom</td>
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<td>(4.58)**</td>
</tr>
<tr>
<td>R²</td>
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<td>0.9282</td>
</tr>
<tr>
<td>χ²</td>
<td>129.93***</td>
<td>129.57***</td>
</tr>
<tr>
<td>Total pays</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>Prob&gt;F</td>
<td>0.0000</td>
<td>60</td>
</tr>
<tr>
<td>Observations</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>

Note *: significativité à 1% ; **: significativité à 5% ; *** : significativité à 10%
Source: Construit par l'auteur, à partir de Stata

Sur le plan théorique, une importance de ce résultat réside en ce que l'accès aux services bancaires dans les pays d'Afrique subsaharienne n'échappe pas au constat du rationnement du crédit qui est effectué dans les pays en développement d'une manière générale. Le signe négatif et significatif qui est associé au coefficient du cycle économique (-1,11) confirme que l'accès aux services bancaires dans les pays d'Afrique subsaharienne est bel et bien pro-cyclique. Ainsi, une augmentation ou amélioration de l’activité économique de 1% se traduit par une diminution des taux d’intérêt de l'ordre de 4,95%. Inversement, la dégradation de l’activité économique dans les pays de cette région se traduira par un resserrement des conditions monétaires. Ce résultat vient confirmer les travaux précédant sur le paradoxe de la surliquidité bancaire dans les pays en développement en général. Il est conforme aux résultats trouvés par Calderon et al. (2004, 2016), Duncan (2014). Au niveau particulier de l’Afrique subsaharienne, nous pouvons dire à la limite de nos connaissances que ce résultat pourrait être l’un des pionniers, les autres travaux étant effectués sur des cas particuliers tel que l’Afrique du sud et le Nigéria. L’interprétation économique qui ressort de ce résultat est que dans les pays d’Afrique subsaharienne, le développement financier en tant que politique macroéconomique ne constitue pas un outil de stabilisation de l’activité économique. Les différents coefficients montrent alors de façon plus claire et plus prononcée, une réaction positive des autorités monétaire vis-à-vis de l’inflation.
Enfin, un élément reste non-négligeable, coefficient associé à la variable dépendante retardée et statistiquement différent de zéro. Il y a une certaine persistance des décisions monétaires passées, sur celles encours (graphique 1).

**Graphique 1:** Évolution des moyennes de taux de croissance économique et des taux d'intérêt pour les pays qui mettent en œuvre des politiques monétaires contra-cycliques

En outre, plus important encore et en relation avec l'objectif principal, les variables institutionnelles politiques à savoir le niveau de responsabilité démocratique et la corruption sont statistiquement significatives et différentes de zéro. Les coefficients sont positifs et significatifs en ce qui concerne chacune de ces variables en relation avec la bonne gouvernance. De manière précise, le niveau de responsabilité démocratique est significatif au seuil de 10% et la corruption l’est au seuil de 1%. L’implication économique de ces résultats est que ces deux institutions politiques accentuent l’accès au crédit bancaire dans les pays d’Afrique subsaharienne.

b) Évaluation de l’effet de la faiblesse du cadre juridique sur la relation entre l’inclusion financière et croissance économique en Afrique Subsaharienne

L’Afrique subsaharienne est la région au monde qui présente le niveau moyen le plus élevé de corruption. Il en est de même pour l’état de la responsabilité démocratique dans les pays de cette région. Les niveaux de responsabilité démocratique selon l’ICRG sont distribués avec des scores allant de 0 (pour les autocraties) à 6 (pour les véritables démocraties). Sauf qu’on peut se rendre compte que la grande majorité des pays d’ASS obtient des scores oscillant en 1,5 et 3. Les pays d’ASS sont beaucoup plus rangés dans la catégorie des démocraties dominées (graphique 2).
Ce faible niveau de démocratie dans ces pays a donc pour effet d’amplifier ce comportement de rationnement du crédit. Les gouvernements dans ces pays infère véritablement dans la mise en œuvre des politiques du principe « Too big to Fail », entrainant ainsi ce biais (tableau 2).

**Tableau 2: Rôle du cadre juridique sur la relation entre l’inclusion financière et la croissance économique**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Coefficients</th>
<th>Statistiques t</th>
<th>P-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>L.inpibhbt</td>
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<td>(-1.07)**</td>
<td>0.041</td>
</tr>
<tr>
<td>Infl</td>
<td>0.771</td>
<td>(0.16)***</td>
<td>0.014</td>
</tr>
<tr>
<td>pop</td>
<td>0.000</td>
<td>(1.41)***</td>
<td>0.001</td>
</tr>
<tr>
<td>insprim</td>
<td>0.002</td>
<td>(6.36)***</td>
<td>0.000</td>
</tr>
<tr>
<td>ouvc</td>
<td>0.001</td>
<td>(0.06)***</td>
<td>0.002</td>
</tr>
<tr>
<td>tchom</td>
<td>0.001</td>
<td>(2.53)***</td>
<td>0.008</td>
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<tr>
<td>Lngab</td>
<td>0.000</td>
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<td>0.259</td>
</tr>
<tr>
<td>Const</td>
<td>0.021</td>
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<td>(4.58)***</td>
</tr>
<tr>
<td>R²</td>
<td>1.312</td>
<td>129.57***</td>
<td>0.9282</td>
</tr>
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<td>χ²</td>
<td>0.918</td>
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<td>129.57***</td>
</tr>
<tr>
<td>Total pays</td>
<td>129.93***</td>
<td>0.0000</td>
<td>36</td>
</tr>
<tr>
<td>Prob&gt;F</td>
<td>36</td>
<td>0.0000</td>
<td>60</td>
</tr>
<tr>
<td>Observations</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>

**Note**: significativité à 1% ; ****: significativité à 5% ; *** : significativité à 10%

**Source**: Construit par l’auteur, à partir de Stata

En procédant à des régressions avec les variables institutionnelles prises individuellement, nous avons réalisé pratiquement trois régressions. Ainsi le test de Wald est concluant pour l’ensemble de ces estimations. Ce dernier indique que les modèles sont globalement significatifs (Prob > chi2 = 0.000). En outre, nos instruments sont également valides. Le test de sur identification de Hansen qui a été privilégié pour cette analyse nous le confirme pour tous les modèles. La P-value est supérieur au seuil de 10% pour toutes les régressions, ne permettant pas ainsi de rejeter l’hypothèse nulle de la validité des instruments. Enfin, les tests d’auto corrélations des résidus (AR(1) et AR(2)) sont également satisfaisants dans la mesure où l’AR (1) est accepté et l’AR (2) rejeté pour toutes nos régressions, ils ne permettent donc pas de rejeter l’hypothèse nulle d’absence d’auto corrélation au second ordre des résidus.
Sur le plan théorique, il faut déjà préciser que les résultats confirment notre deuxième hypothèse spécifique, c’est-à-dire que la vigueur du cadre juridique a un effet positif sur le niveau d’inclusion financière dans les pays d’Afrique subsaharienne. En effet, un coefficient positif et significatif au seuil de 5% est associé à l’interaction entre la forte qualité du cadre institutionnel et le niveau d’inclusion financière, soit 0,77. Ce signe positif signifie simplement que la corruption et l’instabilité politique ont un effet négatif sur l’accès aux services bancaires, affectant ainsi la croissance économique. Ce résultat est conforme à celui trouvé par Duncan (2014). Aussi, ce tableau fait ressortir un coefficient négatif et très significatif associé à l’interaction entre le cycle économique et le paradoxe du développement financier, soit -1,07. L’interprétation économique de ce résultat n’est autre que celle qui a été faite plus haut, la faible qualité des institutions explique l’insuffisance de crédit prévalant dans les pays d’Afrique Subsaharienne. Par contre, les réformes financières viennent recadrer le comportement des banques en matière d’octroi de crédit. Ce résultat confirme les travaux Avom et Nana (2017) sur l’existence des barrières à l’entrée et son effet sur le comportement des banques dans la CEMAC.

V. Conclusion


References Références Referencias

90. Yahyaoui, A., A. Rahmani (2009), « Développement Financier et Croissance Économique: Rôle de la qualité des institutions », PANOECOMICUS, 3, pp. 327-357

Annexe
 Liste des pays d l’Afrique Sub-Saharienne de l’échantillon
Effect of Work Ethics on Employee Commitment in the Nigerian Insurance Industry

By Asenge, Emmanuel Lubem & Philip Dewua Ph.D
Benue State University

Abstract- This study investigates the effect of work ethics on employee commitment in the Nigerian insurance industry. The study examines the effect of accountability, integrity and trustworthiness on employee commitment in the Nigerian insurance industry. A population of 5,445 employees of thirty (30) insurance companies listed in Nigeria was used for the study, and a sample size of 359 was determined using Krejcie and Morgan’s (1970) formula. The study adopts a survey design and primary data were collected through self-administered questionnaire. Validity and reliability of the instrument were done using construct validity and Crobach Alpha respectively. Descriptive statistics were used for presentation of data on demographic characteristics of the respondents while regression analysis was used for test of formulated hypotheses with the aid of the Statistical Package for Social Sciences (SPSS Version 23). Findings of the study revealed that accountability has a significant effect on employee commitment in the Nigerian insurance industry.

Keywords: accountability, integrity, trustworthiness, affective commitment, continuance commitment, normative commitment.

GJMBR-A Classification: JEL Code: M19
Effect of Work Ethics on Employee Commitment in the Nigerian Insurance Industry

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Keywords: accountability, integrity, trustworthiness, affective commitment, continuance commitment, normative commitment.

I. Introduction

Organizations nowadays have become more complex because of changes in competition, societal expectations, consumer preferences, social responsibilities and legal protection and the right behaviour of employees at work is important in determining the effectiveness of organizations. Organisations are increasingly paying attention to the issues related with work ethics, because a good work climate is evaluated as a critical factor for organizations. Organizations are constantly striving for a better ethical atmosphere which will enable employees to know the difference between what is acceptable and unacceptable in the workplace. These standards are found within the code of ethics that are usually written in form of employee conduct and performance expectations (Odu & Akhigbe, 2018).

Today, work ethics becomes a prerequisite for conducting any type of business, particularly in the global market place since every business organization operates with multiple relationship including stakeholders such as customers, employees, suppliers, investors amongst others who perhaps would prefer their company to be ethical (Azmi, 2006). Building a strong ethical culture is also integral to the reputation, growth, and finances of any organization and it helps to build trust among the stakeholders (Azmi, 2006). Ethics are set of principles and values that guide organizations in their decisions, programmes and policies. Work ethics dimensions in organizations include trustworthiness, integrity, accountability and civility (Odu & Akhigbe, 2018); honesty, integrity, fairness, and concern for others (Toor & Ofori, 2009). Employees want to be associated with managers that are honest, credible, respectful, and fair (Collins, 2010) and organizations can achieve better employee attraction and retention when employees have the opportunity to work for truly responsible and ethical employers and this improves employee commitment (Upadhay and Singh, 2010; Collins, 2011).

Employee commitment refers to a state in which an employee identifies with a particular organization and its goals and wishes to maintain membership in the organization (Crane & Matten, 2014). Commitment had been used by organizations to predict desired employee behaviour in the areas of performance, absenteeism and emotional attachment. Employee commitment is classified into three components namely affective, continuance and normative commitment (Meyer & Allen, 1991). Affective commitment represents the degree to which a worker identifies with, is involved in, and enjoys membership in an organization. Continuance commitment refers to a worker’s conscience as regards what it would cost that worker to leave the organization and normative commitment involves a feeling of moral obligation of workers to continue working for the organization (Meyer & Allen, 1991). Good work ethics
are able to create a high commitment among the employees (Tripathi, 2004) and increases the capability of organization's forecasting and also causes authentic, straight and comprehensive confidence of society towards an organization (Hamid & Berhad, 2014). Every organization therefore, needs good work ethics to improve the commitment of employees, and organizational performance.

a) Research Problem

The nature of insurance business has to do with trust between them (insurers), and their clients (insured). Insurance business plays a vital role in the Nigerian economy through risk bearing, employment of labour, payment of tax, providing vehicle for investors and other financial investment services (Hamadu & Mojekwu, 2010). Ethics in insurance business is measured in terms of the standards on which insurance transactions are based. The management of insurance business in Nigeria is a serious challenge despite the relevance of this service in the country. Insurance business practitioners in Nigeria are usually confronted with numerous business decisions that possess ethical challenges (Green, 2004).

Akinbola (2010) identified problems affecting insurance business to include lack of standards, poor management, and lack of integrity/trust and negative attitudes of Nigerians towards insurance services. Onaoalpo (2005) stated that unprofessional practices still abound especially in the areas of business acquisition as prospective insured and intermediaries are always inclined to exploit the cut-throat competition in the industry. Majority of insurance professionals conduct their activities with absolute commitment but there are practitioners in the insurance industry who have very little regard for professionalism and ethics in the conduct of their business activities (Irukwu, 2009).

Previous studies have been conducted in Nigeria on work ethics in different organizations (Isimoya, 2014; Wele, 2016; Agha, Nwokpa & Eze, 2017; Odu & Akhigbe, 2018) however; few studies have investigated on work ethics and employee commitment in Nigerian insurance industry. To fill the gap created this study is carried out to examine the effect of work ethics on employee commitment in Nigerian insurance industry. To achieve this objective the study is set out to provide answers to the following questions: To what extent does accountability have effect on employee commitment in the Nigerian insurance industry? What is the effect of integrity on employee commitment in the Nigerian insurance industry? How does trustworthiness affect employee commitment in the Nigerian insurance industry?

b) Research Hypotheses

The following hypotheses have been stated in a null form to achieve objectives of the study:

$H_0_1$: There is no significant effect of accountability on employee commitment in the Nigerian insurance industry

$H_0_2$: Integrity on has no significant effect on employee commitment in the Nigerian insurance industry

$H_0_3$: There is no significant effect of trustworthiness on employee commitment in the Nigerian insurance industry

II. Literature Review

a) Concept of Work Ethics

Work ethic is a set of values based on hard work and diligence. It is also a belief in the moral benefit of work and its ability to enhance character. Workplace ethics is the application of moral principles and standard of behavior or set of beliefs concerning proper conduct in the firm as individuals and in a group setting (Odu & Akhigbe, 2018). A work ethic is a set of moral principles employees use in their job. Work ethics refers to accepted standards of right and wrong in the work place (Wallance, 2011). Work ethic implies an array of attitudes toward one’s working behavior that occupies a multidimensional phenomenon (Miller, Woehr & Hudspeth, 2001). Work ethic is also considered a set of characteristics and attitudes in which an individual worker assigns importance and merit to his or her work (Hill & Fouts, 2005).

People who possess a strong work ethic embody certain principles that guide their work behaviour, leading them to produce high-quality work consistently and commitment among employees. A good work ethic encourages employees’ commitment and it is considered as a source of self-respect, satisfaction, and fulfillment. In the business world an organization sets standards for determining the difference between good and bad decision-making and behaviour (White, Sundblad & Finley, 2010). Work ethics enhances ethical values, clarifies role ambiguities, and provides a clear direction for truthful decision making in organizations that usually leads to higher levels of job satisfaction and commitment among employees.

b) Dimensions of Work Ethics

The dimensions of work ethics include trustworthiness, integrity, and civility (Odu & Akhigbe, 2018). Honesty, integrity, fairness, and concern for others are the types of work ethics (Toor & Ofori, 2009). Work ethics is characterized by accountability, transparency, honesty, trustworthiness, conflict of interest, fairness, and equity in interpersonal (Ebitu, 2012). Bello (2012) also argued that work ethics involve such characteristics as honesty, transparency, and accountability. Van Ness, Melinsky, Buff, and Seifert (2010), stated that the seven dimensions of work ethic are: (1) self-reliance, (2) morality/ethics, (3) hard work,
(4) leisure, (5) wasted time, (6) centrality of work and (7) delay of gratification. It is argued that currently there exists no measure of work ethic allowing for comprehensive measurement of each dimension (Miller, Woehr & Hudspeth, 2001). In the current study, accountability, integrity, and trustworthiness are used as the dimensions of work ethics.

c) Accountability

Obligation on the part of employees to report on the usage of organizational resources and answerability for failing to meet stated performance objectives is known as accountability (Elia, 2005; Osifo, 2012). In leadership roles, accountability is the acknowledgment and assumption of responsibility for actions, products, decisions, and policies including the administration, governance and implementation within the scope of the role or employment position and encompassing the obligation to report, explain and be answerable for resulting consequences (Bello, 2012; Kelly, 2012; Cetin and Yetis, 2017).

A strong accountability in organization ensures that resources are effectively and efficiently utilized for the interest of stakeholders (Osifo, 2012). Some countries have laws protecting organizations from public interest disclosure of any suspected or actual unethical conduct or misconduct by a civil servant or public official, in an effort to improve accountability (Osifo, 2012). Adeyeye, Adeniji, Osinbanjo and Oludayo (2015) asserted that accountability ensures strict reporting and allows for effective decision-making and feedback mechanism that informs employees, and other stakeholders about performance outcomes.

d) Integrity

Integrity refers to virtuousness and the state of being perfect. It is an optimistic and comprehensive thought linked to ethics (Odu & Akhigbe, 2018). Integrity is also integrity described as the foundational value that is the engine behind getting things done in the organization; hence people that value integrity, get results and steadily superior results (Guido, 2007). Guido (2007) emphasized that firms that value work ethics ought to be incorporating and constantly stressing the core values. Individuals that have integrity build trust in their relations with others; they become valued as friends, colleagues, mentors, and supervisors. They are respected and counted on to do what is right; they are able to balance respect and responsibility, and they are able to share their values with others (Duggar, 2018).

It is those characteristics of an individual that are consistently considerate, compassionate, transparent, honest, and ethical. High integrity organizations are characterized as organizations that are collaborative, constructive, innovative, transparent, with high employee morale, valued customer loyalty, and strong partnerships (Duggar, 2018). Organizations that exhibit integrity often follow through their decision and when employees make the decision to follow through on what to say they will do and think differently about the commitments to make.

e) Trustworthiness

Trust is related to enthusiastic expectations about the effect of the event. Trust is the willingness of a trustee to be vulnerable to the action of the trusted which is anchored on the expectation that the trustee will carry out a particular action. Trustworthiness is an important concept in behavioural sciences, because it enables and enhances cooperation (Six, 2004). He asserted that trustworthiness is one of the large set of moral values held by an actor. Hardin (2002) defines trustworthiness as ones commitment to fulfill another’s trust in him/her. He further offered three general categories for fulfilling such a commitment. First is the internal inducement, where the actor adopts the relevant disposition out of habit or character (bald and moral disposition), the second is the external inducement, through interest congruent arrangements and the mixture of internal and external inducements, by norms that motivate and sanction behaviour, which is the last.

Six (2004) averred that trust is important because it enhances and enables successful cooperation and it is center around an actor’s interest in maintaining a relationship with another actor. This signifies that trust in organization enables a worker to be more committed to the establishment. Wele (2016) stated that trustworthiness in workplace ethics is very important because it enables employees to be involved in decision making and provide vital information concerning the organization. Fryxell, Dooley and Li (2004) stated that managerial trustworthiness influence commitment during restricting. They found out that competency based attributions are positively related to employee value commitment, whereas affect-base attribution are positively related to employees continuance commitment (propensity to maintain employment). A trustful climate prevails, along with evidence of enthusiasm, high commitment level, effective commitment and knowledge sharing (Sabolainen & Hakkinen, 2011). Employees that trust their leader work effectively and have a high level of commitment in addition share ideas and knowledge (tacit knowledge in particular).

f) Employee Commitment

Employee commitment refers to a set of behavioural intentions, a motivating force, or an attitude, influences many behavioural outcomes (Gould-Williams, 2007). Committed employees are deemed as those who share the shared values, and beliefs espoused by the organization, and who believe that their organizations would continually offer them opportunities to grow in their career paths. It is the individual’s psychological attachment to the organization. Robbins, Judge and
Sanghi (2008) defined employee commitment as the extent to which an employee seeks to identify with an organization, its goals, and aspiration and to become a part of and remain with it. McShane and Von Glinow (2012) defined it as the employees’ emotional attachment to, identification with, and involvement in a particular organization. Employees’ who are committed, they show good motives to work with their organization and they have no thought of leaving their workplace (Robbins and Coulter, 2003).

Employee commitment can be characterized by: a strong belief and acceptance of the organization’s goals and values, willingness to put forth considerable effort for the sake of organization, and a strong desire to remain as a member of the organization. Employee commitment is related with an increased in performance, satisfaction, and organizational adaptability, and negatively affect absenteeism and employee turnover. Employee’s commitment is important to organization because committed employees are likely to be more willing to make personal sacrifices for the sake of organization (Odu & Akhigbe, 2018).

Organization’s ethical values may also increase employees’ commitment to the organization as employees might experience a stronger attachment to companies that adopt ethical values. Organizational commitment has contributed to the prosperity of many world class businesses today (Robbins & Coulter, 2003); when employees in an organization are committed productivity tend to increase (Joiner & Bakalis, 2006) and commitment enhances quality services rendered (Klein, Becker & Meyer, 2009) and workplace effectiveness (Meyer, Becker & van Dick, 2006). The ethical climate of a company can positively affect the commitment of employees (Cullen, Parboteeah & Victor (2003).

g) Measures of Employee Commitment

The three-component model of commitment by Meyer and Allen (1991) are affective, normative and continuance commitment. Affective commitment (emotional attachment) refers to employees’ psychological bond to the organisation because they want to stay (Meyer & Allen, 1991). Continuance commitment (economic necessity) denotes the perceived costs associated with leaving the organisation. The employee is attached to the organisation out of economic obligation, because of the need to do so (Meyer & Allen, 1991). Normative commitment (moral obligation) refers to the perceived obligation to remain in the organisation because it is the correct and moral thing to do (Meyer & Allen, 1991).

h) Affective Commitment

Affective Commitment (AC) is defined as the employee’s positive emotional attachment to the organization (Meyer & Allen, 1991). Affective commitment refers to workers’ process of attachment to their workplace, identifying themselves with the organization, and being involved in their workplace. Workers that are highly committed, stay in their workplace because they desire to (Meyer & Allen, 1991).

In affective commitment, employees are inclined to associate themselves with the goals of the organization, see themselves as fit into the organization, and feel satisfied with their job. Workers, who are so affectively committed in their workplace, see themselves valued, they also see themselves as representatives for their organization and also they are good assets for their organizations (Meyer & Herscovitch, 2001). An employee who is affectively committed strongly identifies with the goals of the organization and desires to remain a part of the organization.

i) Normative Commitment

Normative commitment (NC) is an obligation to remain with an organization for moral or ethical reasons. The individual commits to and remains with an organization because of feelings of obligation. These feelings may derive from a strain on an individual before and after joining an organization (Meyer & Allen, 1991). For example, the organization may have invested resources in training an employee who then feels a ‘moral’ obligation to put forth effort on the job and stay with the organization to ‘repay the debt.’ It may also reflect an internalized norm, developed before the person joins the organization through family or other socialization processes, that one should be loyal to one’s organization (Odu & Akhigbe, 2018).

j) Continuance Commitment

Continuance commitment (CC) is the perceived economic value of remaining with an organization compared to leaving it. It is a commitment that is dependent on the expenses that will be incurred or occur if the person leave his workplace (Meyer & Allen, 1991). Continuance commitment refers to how much workers feel the desire to remain in their workplace. In continuance commitment, one of the reasons for being committed by employees is the desire to remain with the organization, which may usually be as a result of salary and wages in comparison with other organizations. For instance, when a worker spend most of its moment and money to acquire more knowledge which will be useful in its workplace or better still there is no good work openings in place than the present one (Garcia-Gabrera & Garcia-Soto 2012).

K) Conceptual Framework

The conceptual model of the relationship between work ethics dimensions (accountability, integrity and trustworthiness) and employee commitment (affective normative and continuance commitment) is shown in Figure 1.
The above model shows the relationships that exist between work ethics and employee commitment. The findings in studies done by Pettijohn and Charles (2008), Okpara and Wyn (2008), and Yousef (2001) indicate the existence of a meaningful correlation between organizational commitment and employees' work ethics. A study by Komari and Djalal (2013) indicated a positive and significant effect of work ethics on employee commitment. They showed that work ethics are very important for employee commitment. Good work ethics are able to create a high organizational commitment among the employees, which encourages them to remain working with their organizations. Ethics is very important in building relationship with clients and dealing with them. Ethics in business helps to establish an entity’s reliability and reputation with its clients (Akinbola, 2010).

Previous studies have shown that employees who feel that their values match the values of their organisation are more satisfied with their jobs, identify them selves with the organisation, and seek to maintain the employment relationship (Edwards & Cable, 2009; Kristof-Brown, Zimmerm & Johnson, 2005; Verquer, Beehr & Wagner, 2003). Employees report stronger organisational commitment when they perceive to be working in an ethical organization (Mayer, 2014). A positive ethical corporate culture improves the morale among the workers in an organization which could increase productivity and employee retention. More productivity improves the efficiency of the organizations and increased employee retention reduces the cost of replacing employees (Odu & Akhigbe, 2018). Also, a study by Tripathi (2004) showed a positive and significant effect of work ethics on organizational commitment.

Work ethics dimensions such as trust is the most important pre-requisite on which all authentic business success depends (Shahid & Azhar, 2013). They stated the trustworthiness lead to higher commitment and improved relationship. Organizations with integrity attract committed employee because they are reliable and dependable (Shahid & Azhar, 2013). Quigley (2007) affirmed that corporations with a culture of integrity offer support to employees through colleagues and process in place and thus foster their affective commitment in the work place. Che (2016) established that leaders’ behavioral integrity enhanced the commitment of employee.

III. METHODOLOGY

a) Research Design
This study utilizes a survey design to collect data from insurance companies in Nigeria. A survey research design is suitable in assessing opinions and perceptions of respondents regarding the study variables.

Population of the Study
The population of this study was from drawn from the Nigerian insurance industry which comprises all the thirty (30) listed insurance companies in Nigeria that were in operation as at 31st December, 2019. The choice of these companies is based on the fact that they fully satisfied the listing requirement of Nigerian Stock Exchange (NSE) and must have available data required for the study. The target population consists of 5,445 employees of these companies who were requested to respond to the questionnaires that were distributed to their respective companies.

b) Sample and Sampling Technique
The sample size from the population of the study was computed scientifically using Krejcie and Morgan’s (1970) formula as recommended by Biemer and Lyberg (2003). In this study, the acceptable amount of sampling error or precision is set at 0.05 or 5%. The equation is provided below:
\[ s = \frac{X^2 NP(1 - P)}{d^2 + (N - 1) + X^2 P(1 - p)} \]

where,
- \( S \) = Sample size
- \( X^2 \) = \( Z \) statistic value associated with the 95% confidence interval (1.96)
- \( N \) = the population size
- \( P \) = Population proportion assumed to be (50%)
- \( d \) = the degree of accuracy expressed as proportion (5%)

The sample size of the participants who are employees of listed insurance companies in Nigeria is computed as follows:
\[ s = \frac{(1.96)^2 (5,445)(0.50)(0.50)}{(0.05)^2 + (5,445 - 1) + (1.96)^2 (0.50)(0.50)} = 359 \]

A simple random sampling technique was used in the selection of the respondents. Using this technique every member of the population has an equal chance of being selected to participate in the survey.

c) Instrumentation

Primary data were collected through structured questionnaire distributed to employees of insurance companies. The research derived measures for key constructs from existing scales in the literature. Indicators in this study are a modified version of the indicators developed by Victor & Cullen (1988), and Ali (1988) for work ethics; and Allen & Meyer (1990) for organizational commitment. The questionnaire contains closed-ended questions developed on a four-point Likert scale measurements ranging from 1 strongly disagree, 2 disagree, 3 agree and 4 strongly agree. The questionnaire was personally administered, through the use of resource persons, to the chosen respondents.

d) Validity and Reliability of Instrument

To ensure validity of the instrument, application of principal component analysis using SPSS was employed to investigate the latent factors linked to the items. The Kaiser-Mayer-Olkin and Bartlett’s Test of Sphericity were carried out to check the strength and sufficiency of sample and relationship among variables. KMO is used to find whether data are suitable for applying the factor analysis or not and explains which variables should be drop to overcome the multicollinearity problem. Its value ranges from 0 to 1 where higher value greater than 0.60 indicates the significance of the data and factor analysis can be employed. If its value is less than 0.60 then several items should be deleted which are unnecessary variables based on the anti-image values. Results of KMO and Bartlett’s test indicate that variables are highly significant and principal component analysis was suitable (Table 1).

To ensure the reliability of the instrument, test-retest method of reliability was applied with Cronbach Alpha for each of the construct calculated. The result gave reliability index of (0.847) indicating a high degree of consistency (Table 2). This result shows that all the constructs are consistent and reliable to be used in this study.

<table>
<thead>
<tr>
<th>Table 1: KMO and Bartlett’s Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</td>
</tr>
<tr>
<td>Approx. Chi-Square</td>
</tr>
<tr>
<td>Bartlett’s Test of Sphericity</td>
</tr>
<tr>
<td>Sig.</td>
</tr>
</tbody>
</table>

Source: Researchers’ Computation from SPSS Output, 2020

<table>
<thead>
<tr>
<th>Table 2: Reliability Test Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variable</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>Accountability</td>
</tr>
<tr>
<td>Integrity</td>
</tr>
<tr>
<td>Trustworthiness</td>
</tr>
<tr>
<td>Affective Commitment</td>
</tr>
<tr>
<td>Normative Commitment</td>
</tr>
<tr>
<td>Continuance Commitment</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Researchers’ Computation from SPSS Output, 2020
e) **Model Specification**

This study contains the dependent and independent variables. The independent variable (work ethics) comprises of accountability, integrity and trustworthiness while the dependent variable (employee commitment) is measured using affective, normative and continuance commitment. Employee commitment (EC) is regarded as a function of work ethics.

\[ EC = f(WE) \]

where:
- EC = Employee Commitment (dependent variable)
- WE = Work Ethics (independent variable)

Given that work ethics comprises of three dimensions, the implicit form of the model is given as follows:

\[ EC = f(AC, IT, TW) \]

where:
- AC = Accountability
- IT = Integrity
- TW = Trustworthiness

Thus, the explicit form of the model for the study will be as follows:

\[ EC = \beta_0 + \beta_1 AC + \beta_2 IT + \beta_3 TW + \varepsilon \]

where:
- \( \beta_0 \) = intercept of the mode (Constant)
- \( \beta_1, \beta_2, \beta_3 \) = regression coefficient
- \( \varepsilon \) = error term

f) **Techniques of Data Analysis**

The study applied descriptive statistics as a tool to analyze bio-data of the respondents and multiple linear regression was used to test hypotheses at 0.05 level of significance. All analyses were done through the application of the Statistical Package for Social Sciences (SPSS 23 version).

### IV. Results and Discussion

a) **Demographic Characteristics of Respondents**

The age distribution of the respondents as presented in Table 3 indicates that 50(13.9%) respondents were from 18-27 years, 88(24.5%) 28-37 years, 83(23.1%) 38-47 years while 71(19.8%) were from 48-57 years and 67(18.7%) were 58 years and above. This result implies that the participants who cut across different age groups and majority of them were old enough to understand the topic under investigation. The distribution of the respondents by gender shows that 243(67.7%) were males while 116(32.3%) were females. This implies that more participants who are employees of insurance companies in Nigeria are males.

The educational distribution of the respondents indicates that 29(8.1%) have SSCE, 131(36.5%) have ND/NCE qualifications while 141(39.3%) have HND/Degree qualifications and 58(16.2%) have postgraduate qualifications. This implies that majority of the participants were literate and have good knowledge on the topic under investigation.

Finally, the distribution of the respondents by experience shows that 51(14.2%) respondents have experience from 1-5 years, 56(15.6%) 6-10 years, 52(14.5%) 11-15 years while majority of the respondents 71(19.8%) have experience from 21-25 years and 61(17.0) have experience from 16-20 years. Also, 68(18.9%) respondents have experience from 26 years and above and this implies that the participants have many years experience working with the insurance industry.

### Table 3: Demographic Attributes of Respondents (N = 359)

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-27</td>
<td>50</td>
<td>13.9</td>
</tr>
<tr>
<td>28-37 years</td>
<td>88</td>
<td>24.5</td>
</tr>
<tr>
<td>38-47 years</td>
<td>83</td>
<td>23.1</td>
</tr>
<tr>
<td>48-57 years</td>
<td>71</td>
<td>19.8</td>
</tr>
<tr>
<td>58 years and above</td>
<td>67</td>
<td>18.7</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>243</td>
<td>67.7</td>
</tr>
<tr>
<td>Female</td>
<td>116</td>
<td>32.3</td>
</tr>
<tr>
<td><strong>Educational Qualification</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSCE</td>
<td>29</td>
<td>8.1</td>
</tr>
<tr>
<td>OND/NCE</td>
<td>131</td>
<td>36.5</td>
</tr>
<tr>
<td>HND/B.A./B.Sc</td>
<td>141</td>
<td>39.3</td>
</tr>
<tr>
<td>Postgraduate</td>
<td>58</td>
<td>16.2</td>
</tr>
<tr>
<td><strong>Experience</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-5 years</td>
<td>51</td>
<td>14.2</td>
</tr>
<tr>
<td>6-10 years</td>
<td>56</td>
<td>15.6</td>
</tr>
<tr>
<td>11-15 years</td>
<td>52</td>
<td>14.5</td>
</tr>
</tbody>
</table>
b) Regression Analysis Result

The result of the model summary in Table 4 shows an $R^2$ value of 0.631 meaning that 63.1% of the variation in the dependent variable is explained by the independent variables while 36.9% is explained by other variables outside the model. This indicated that the model is a strong predictor. The $R$-value of 0.794 indicates that there is a strong positive correlation between the dependent variable (employee commitment) and the set of independent variables (accountability, integrity and trustworthiness).

| Source: Field Survey, 2020 |

Table 4: Model Summary

<table>
<thead>
<tr>
<th>R</th>
<th>R-Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.794a</td>
<td>0.631</td>
<td>0.627</td>
<td>0.414</td>
<td>1.743</td>
</tr>
</tbody>
</table>

a. Predictors (Constant), Trustworthiness, integrity, accountability
b. Dependent Variable: Employee Commitment

The result of the analysis of variance in Table 5 shows that the significance value is 0.000 which is less than 0.05. This implies that the model is statistically significant in predicting how the independent variables (accountability, integrity and trustworthiness) have effect on the dependent variable (employee commitment). The $F$ critical at 5% level of significance was 201.969 indicating that the independent variables affect employee commitment in the Nigerian insurance industry.

| Source: Field Survey, 2020 |

Table 5: Analysis of Variance (ANOVA)

<table>
<thead>
<tr>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>103.640</td>
<td>3</td>
<td>34.547</td>
<td>201.969</td>
</tr>
<tr>
<td>Residual</td>
<td>60.722</td>
<td>355</td>
<td>.171</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>164.362</td>
<td>358</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Commitment
b. Predictors (Constant), Trustworthiness, integrity, accountability

Test of Hypotheses

The result of data presented in Table 6 shows that taking all other independent variables at zero, a unit increase in accountability will lead to a 42.9% changes in employee commitment, a unit increase in integrity will lead to 62.2% change employee commitment and a unit increase in trustworthiness will lead to a 35.8% increase employee commitment. At 5% level of significance and 95% level of confidence; accountability showed a beta value of 0.223 and 0.000 level of significance, integrity showed a beta value of 0.678 and 0.000 level of significance while trustworthiness showed a beta value of 0.370 and 0.000 level of significance respectively. The regression coefficient further shows that integrity has more effect on employee commitment in Nigerian insurance industry. The three hypotheses formulated for the study were all rejected and this implies that all the independent variables (accountability, integrity and trustworthiness) have significant effect on employee commitment in the Nigerian insurance industry.

| Source: Field Survey, 2020 |

Table 6: Regression Coefficients

<table>
<thead>
<tr>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>(Constant)</td>
<td>.715</td>
<td>.137</td>
</tr>
<tr>
<td>Accountability</td>
<td>.429</td>
<td>.049</td>
</tr>
<tr>
<td>Integrity</td>
<td>.622</td>
<td>.039</td>
</tr>
<tr>
<td>Trustworthiness</td>
<td>.358</td>
<td>.058</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Commitment
d) **Discussion of Findings**

The result from test of hypothesis one revealed that accountability has significant effect on employee commitment in the Nigerian insurance industry. The result shows that accountability in the workplace helps in effective and efficient utilization of resources thereby improving the commitment and productivity of workers. A study by Osifo (2012) affirmed that accountability in an organization ensures that resources are effectively and efficiently utilized for the interest of stakeholders. This is in agreement with Adeyeye et al. (2015) who found that accountability ensures strict reporting and allows for effective decision-making and feedback mechanism that informs employees, and other stakeholders about performance outcomes in organizations. The implication of the result is clear that employees must be involved in decision making and organizations should regularly provided feedback of their activities to employees to help increase their commitment.

The result of the second hypothesis also found positive significant relationship between integrity and employee commitment in the Nigerian insurance industry. Integrity is considered a fundamental ethical issue amongst insurance companies in Nigeria. The result agrees with Duggar (2018), who emphasized the need for integrity among employees of organizations which will help to build strong partnership with other stakeholders. Quigley (2007) affirmed that corporations with a culture of integrity offer support to employees through colleagues which fosters commitment in the workplace. Che (2016) also agreed that leaders’ behavioral integrity enhanced the commitment of employee. The implication of the above finding is that integrity emphasizes the need for one to be honest and fair where necessary. When employees make the decision to say what needs to be said, when it needs to be said, in a way that ensures others will hear it, they create respect, trust, and peaceful environment that shows commitment.

This finding aligns with that of Quigley (2007) that found integrity to be positively correlated with continuance commitment. He stated that culture of integrity supports a work life balance, reduces job stress, increases satisfaction, and eventually leads to continuance commitment.

Finally, findings of the study showed that there is a positive significant relationship between trustworthiness and employee commitment in the Nigerian insurance industry. In support of this result, Shahid and Azhar (2013) averred that trust is the most important precondition for the success of business organizations. They argued that trustworthiness lead to higher commitment and improved relationship amongst employees in organizations. The implication of the finding to the study is that organizations with high level of integrity attract committed employee who are more efficient utilized thereby improving the commitment of employees.

The study concludes that accountability ensures that resources of insurance companies are effectively and efficiently utilized thereby improving the commitment of employees. The study further concludes that there is significant effect of integrity on employee commitment in Nigerian insurance industry. Integrity ensures that employees of insurance companies are honest and fair in carrying out work. Lastly, the study concludes that trustworthiness enhances employee commitment at work. Employees work with open mindedness when an organization is known to be trusted and reliable. Based on the findings and conclusion of this work, the following recommendations are made:

1. Management of insurance companies in Nigeria should encourage respect and participation of employees in major decisions affecting them, which will enhance their commitment to the organization. Also, management of insurance companies should always provide feedback to employees on activities of their organizations.
2. Managers of insurance companies in Nigeria should possess a high level of integrity and act in a reliable manner that will to a great extent attract the commitment of their subordinates and enhance peaceful working condition in their respective organisations.
3. Managers of insurance companies in Nigeria should have a high level of trust on their employee to sustain their commitment as this will help enhance overall success and effectiveness of the organization.

**Suggested Areas for Further Research**

The study focused on insurance companies in Nigeria hence the need for inclusion of a greater number of business organizations in future studies to allow for increased knowledge that different organizations have on work ethics and employee commitment. Further studies could focus on other work ethics practices such as transparency, conflict of interest and civility since the present study used only three dimensions of work ethics (accountability, integrity and trustworthiness).

**References Références Referencias**


Mature Entrepreneurship and the Reinvention of Work 50+

By Marcelo de Jesus Alves Sousa

Abstract- The objective of this research is to reveal the perceptions of mature professionals about the reinvention of 50+ work, as well as the potential mature entrepreneur in the scenario of Belém, Pará, Brazil. The growth of unemployment in 2015 forced 50+ professionals to reinvent themselves, looking for a new job, entrepreneurship in the mature phase and other ways to generate income. The type of research is qualitative, exploratory. In the first phase of data collection, online forms were applied with 45 professionals 50+, to describe the mature entrepreneurial potential of the capital of Belém. In the second, five mature professionals were selected for a structured interview and later discourse analysis, analyzing the perceptions and feelings of the 50+ professionals during the reinvention process. The results showed that 17.8% of those investigated are already entrepreneurs or Individual Micro entrepreneurs and carry out business activities. Another 4.4% opened a Simple Limited Company and intend to carry out business activities, while 2.2% opened an Individual Micro entrepreneurs and intend to undertake.

Keywords: mature entrepreneurship; reinvention of work; 50+; active aging; speech analysis.

GJMBR-A Classification: JEL Code: L26

Strictly as per the compliance and regulations of:
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Marcelo de Jesus Alves Sousa

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Keywords: mature entrepreneurship; reinvention of work; 50+; active aging; speech analysis.

I. INTRODUCTION

In Brazil, life expectancy at birth in 2019 is 80 years for women and 73 years for men (FOLHA, 2019). The Institute for Applied Economic Research - IPEA (2019) declared that there are more than 33.2 million elderly people in Brazil and there will be a significant aging of the population, where more than 43 million elderly people are expected in 2031, that is, a change in the proportion of the contingent of the different age groups of Brazilians. The increase in life expectancy coupled with the decrease in the fertility index consequently generates population aging, that is, the decrease in the young population and the growth of the mature population. Nevertheless, there was an improvement in the quality of life, evolution of medicine, expansion of basic sanitation programs, dissemination and use of contraceptive methods, in addition to the rise of women in the labor market (FREIRE; MURITIBA, 2012).

The increase in unemployment in Brazil was associated with the recession of the national economy worsened in 2015. The reduction in the number of employed people and the real average income received by workers influenced the increase in participation in vulnerable forms of work, stagnation in productivity and increase in discouragement, according to Pochmann (2015). The author researched the profiles of those laid off in the first seven months of 2015 and the unemployment rate for workers aged 50 years or older increased by 45.4% in that period.

The increase in unemployment in 2015 was more intense in the profiles: female people, 50 years of age or older, less education, heads of family, residents of metropolitan regions, workers who perform domestic work, construction, and industry. The scarcity of jobs, therefore, forced 50+ professionals to reinvent themselves, seeking professional replacement, entrepreneurship in the mature phase and other ways to generate income.

Population changes will bring about changes in the labor market. The new jobs are expected to be found in people over 45 - an age group that should account for around 56.3% of the future Working Age Population from 2030 onwards (FOGUEL; RUSSO, 2019).

In Brazil, more than 650,000 elderly people work as entrepreneurs and 10.8% of the elderly did not undertake, but admit to having a will (SEBRAE, 2017). The Micro and Small Business Support Service (2017) claims that many people want to continue working after they retire to supplement their income. There is also the portion that wants to dedicate itself to something stimulating, to feel fulfilled and connected to the market and other people.

The aging of the population, combined with the pressures of the social security system, should keep the worker active if possible. For that, Foguel and Russo (2019) consider an occupational health policy necessary to reduce the exits from the labor market; the reduction of prejudices regarding the work of the elderly; and training so that they can keep up with technological changes.

Encouraging entrepreneurship from the age of 50, before the citizen becomes an elderly person2, can be a way of fostering the national economy and minimizing the effects of the social security crisis (FREIRE, MURITIBA, 2012). At the same time, it is...
necessary to develop entrepreneurial skills in this mature phase, taking into account that the development of an entrepreneurial mindset can take some years, especially for professionals who have been accustomed to traditional work regimes for decades (JOHNSON, 2019). The transition from the life cycle (from 50 years old) to old age also generates several anxieties, doubts, and concerns peculiar to this phase, which demands psychological attention and professional guidance (ARIGONI, LEMOS, 2019).

Understanding the reinvention of the work of professionals 50 years of age or older, given this alarming and, at the same time, opportune scenario, can offer subsidies for public and tax policies that benefit mature entrepreneurship. Therefore, the following research problem was highlighted: what is the potential 50+ entrepreneur in the scenario of Belém (capital of the State of Pará, Brazil) and what are the perceptions of mature professionals about the reinvention of work?

The estimated population of Belém in 2019 is 1,492,745 people, with 9.3% (138,825 people) of the capital's population aged 60 or over and 21.9% (326,911 people) aged 40 to 59 years. The capital of Pará is aged by the World Health Organization, since the municipality with the elderly number from 7% of the population is aged (IBGE, 2020).

The main objective is to reveal the perceptions of mature professionals about the reinvention of 50+ work, as well as the potential mature entrepreneur in the scenario of Belém. Specifically, the article seeks to describe the potential mature entrepreneur in the scenario of 2 Elderly person is the individual aged 60 or over in Brazil, according to the United Nations (SANTOS, 2010). Belém; analyze the perceptions and feelings of 50+ professionals during the reinvention process.

To achieve the proposed objectives, this research is structured with a theoretical review on Work 50+ and Active Aging, then deals with Mature Entrepreneurship. A study on the mature entrepreneurial potential in Brazilian regions also supports research. Below, the Methodological Procedures for data collection and treatment will be described. The results will be presented in two stages: Potential Entrepreneur Maduro de Belém; The 50+ reinvention process. Final Considerations conclude the research.

II. 50+ Work and Active Aging

Clark (2013) attributed four meanings to work: work as a job; work as a career; work as a vocation; work as achievement. Of course, the four categories can overlap, and any work can contain elements of each. The categories, however, suggest how work can provide human life with meaning. Work as a job. Means working for remuneration, without so much personal involvement or satisfaction. This type of work, in fact, can produce relevant feelings of skill, not to mention that support enables individuals to generate meaning in other areas of life (NEVES; et. Al., 2018). People with jobs can have more satisfaction in the family, in hobbies and in religion, for example.

Career work is driven by a desire for success, achievement and status. The careerist is not attached to the work itself, but considers it a means of creating, expressing, and proving himself. Career work can help to fill the individual's life and be an important source of meaning. Careerists can sacrifice family and other interests, to grow in the corporate world, generating wealth and prestige (CLARK, 2013).

A vocational word derived from the Latin word vocational, which means convocation. Send an idea of a call to do a type of work, by God, by the community or by the natural (ISASA, 2009). Vocation work is done naturally, without a sense of business obligation. It is a spiritual duty or destiny. Those who are devoted can deeply experiment and succeed. However, some may suffer deprivations other than authorized employees, as is the case with some missionaries and plastic artists.

Described as an approach driven by a strong interest in work, work by accomplishment can even be passionate, but without the overarching nature of a vocation. People who see work as being done can choose careers that are not conducive to personal interests about financial reward, recognition, or prestige. Such work can be an important source of meaning in life. How people who work for achievement can find balance in life and meaning at work, without sacrificing family and other interests (CLARK, 2013).

Most of the concepts consider work a source of satisfaction and fulfillment. It is seen as fundamental for the construction of the subject and the life mission. On the other hand, there are approaches with negative connotations in relation to work. Blanch (2003), for example, comments on this negative pole as being related, in most cases, to the representation of work as coercion, curse, penalty, punishment, and stigma. It serves as a mere instrumental function for material survival, from which all necessary attention is devoted to achieving the objective of survival.

The individual can act as a producer of knowledge in the information society, with technology as the main production mechanism. The invention and reinvention of the worker becomes constant, in the face of uninterrupted technological changes. The new work paradigm emerged to serve the information society, demanding requirements such as self-education and problem solving, fundamental conditions to guide the individual as an active gear in the information age (PEROSINI, 2017). Based on the author's ideas, it is possible to define reinvention as a significant transition from one type of activity, or lifestyle, to another job, either compulsively or voluntarily, under the influence of new technological paradigms.
The aging of the population and the consequent increase in the number of mature and retired professionals generates several consequences for the Brazilian labor market. Fontoura and Piccinini (2012) argue that population aging directly implies an aging workforce. With regard to retirement, specifically, there is a double impact on public accounts: on the one hand, the State starts to assume the payment of benefits for a reduced contingent of active workers, which can harm economic growth. The author reveals that the aging of the workforce, in several countries, will be one of the main challenges to be faced by companies and institutions soon.

According to Carvalho (2009), rethinking population aging about the labor market is a preventive strategy for the country’s economy, which will soon have a reduced contingent of active workers, which can harm economic growth. The author reveals that the aging of the workforce, in several countries, will be one of the main challenges to be faced by companies and institutions soon.

The population demographic change that is building will inevitably demand the need to adapt the labor market to meet this new configuration and available age range, requiring the retention of the older workforce. Brazil needs a new contingent of mature people, not only because of the significant increase in numbers, but mainly because of the new, more active, and healthy profile (ARIGONI, LEMOS, 2019).

Considering that older professionals tend to occupy a more expressive space in the future job market, understanding the motivations and expectations about mature work become relevant topics for academics and companies (ARIGONI, LEMOS, 2019).

Population aging is a global phenomenon and is not exclusive to developed or underdeveloped countries. The way in which Brazil deals with this event is different from that of Europeans and Americans, due to historical and cultural reasons. The most developed countries have experienced the intensification of population aging for a long time (FOGUEL; RUSSO, 2019).

Argoni and Lemos (2019) highlight the importance of Brazil taking advantage of the current moment and preparing for the structural changes that will take place in the coming decades. One way to prepare is to create, in the short term, on the part of the market, sufficient opportunities for the working age population, including mature professionals.

It is necessary to understand the meaning of the work for this part of the mature population in order to enable the elaboration and adoption of policies by organizations that will be able to insert mature professionals in the workforce. This understanding will guide organizations to generate greater retention of mature workers, considering that the supply of younger professionals will not be enough to replace the generation that intends to retire in the coming years (ROSSO; DEKAS; WRZESNIEWSKI, 2010).

Carvalho (2009) recalls that retired professionals can work temporarily, or part-time, or at flexible hours. These job models, after retirement, can reduce the anxiety of mature professionals, in addition to easing financial concerns, reducing resistance to leaving the job market completely.

Continued working life enables successful active aging experiences, according to Neri (2009). The author emphasizes that being respected and recognized for his contribution to society, with conditions to maintain personal resources, contributes to the aging process.

Voluntary work is an alternative for retirees to feel useful and necessary, according to Barro; et. al. (2020), as well as an opportunity to help others who need the benefit of work. Volunteering can be an alternative to fill free time and to share experiences. On the other hand, Carvalho (2009) highlights that the participation in voluntary work is not so well regarded by mature people, due to the difficulty of locomotion; the absence of a salary in exchange for effort and energy; because networking is not so useful or productive.

There is a tendency for mature professionals to migrate to more flexible work settings as a freelancer and consultant (SILVA, WETZEL, LOPES, 2008). They can be attractive options for 50+ professionals, as they can work with the workload they want. According to Argoni and Lemos (2019), discrimination based on age would be less frequent and significant, since older professionals should be judged, mainly, by what they do and not just by age.

Consulting seems to be a very viable path for the 50+ most qualified professionals, considering the experiences and accumulated knowledge. On the other hand, low professional qualification or discrimination can lead mature workers to more precarious jobs (SILVA, WETZEL, LOPES, 2008).

III. Mature Entrepreneurship

Owning your own business is also a viable alternative for 50+ professionals. Research has shown that mature professionals who have chosen to undertake have extended their careers for a longer time, working with a better quality of life, even though sometimes their income decreases (KAUTONEN, KIBLER & MINNITI, 2017).

The mature professionals who undertook experienced a considerable increase in quality of life, such as the satisfaction of fundamental psychological needs: control, autonomy, self-realization, and pleasure (KAUTONEN, KIBLER & MINNITI, 2017). However, this does not mean that these individuals work less (in many cases, they work more hours per week compared to other professionals). The authors point out some advantages for mature professionals to undertake choosing where, how, and when to work; decrease the
chances of suffering prejudice; greater opportunity to balance work and personal life.

Older people have the necessary experience to create products tailored to their age group. However, the elderly comprises an underutilized workforce. Specialized professionals in this age group will be needed in all areas: from gastronomy to urban mobility; from physiotherapy to tourism, without forgetting entertainment (G1, 2019).

In Brazil, the possibility of stimulating the potential of mature entrepreneurship is evident, considering the aging of the Brazilian population, the contribution of the economy and social inclusion (NANTES; DAMKE; DAMKE, 2016).

At maturity, the wisdom gained through the experiences lived favors entrepreneurship (NERI, 2009). For Corbett (2007), some attributes may evolve with advancing age, among them: experience, credibility, strategic vision, flexibility, assertive communication, and interpersonal relationships.

Kautonen, Down and Minniti (2013) examined the effect of age on entrepreneurial behavior and noticed the variation in three different types: reluctant, self-employed and owner managers. According to the authors, age has an effect inherent to entrepreneurial activity. They reveal that the cost of opportunities increases over time, as well as discouraging older people from choosing jobs that involve risks or deferred bonuses.

IV. THE POTENTIAL MATURE ENTREPRENEUR IN BRAZILIAN REGIONS

The Support Service for Micro and Small Enterprises - SEBRAE (2017) carried out a quantitative research with the objective of knowing aspects of the potential retired entrepreneur and identifying different profiles within this segment. 1,200 interviews were applied between 9 and 15 May 2017. The target audience was the Brazilian population aged over 50 years. In this project, information about the population of the North region, where the State of Pará and the capital Belém are located, stood out.

Among the relevant topics of this research are the profile of potential entrepreneurs over 50 years old; plans for when they retire; the motivations to undertake; participation and interest in training activities.

More than half of the respondents are women (57%). About ¼ are aged between 50 and 54 years (26.9%), the youngest profile covered in the survey. Another significant portion of the interviewees is over 65 years old (31.1%). A significant portion of respondents have only completed or incomplete primary education (35.0%). Another 29.4% have completed or incomplete high school. Respondents with incomplete, complete higher education, or postgraduate education, total 32.5%.

Almost half of the respondents are already retired (47.0%). Among retirees, 7.9% have already started their own company. Employees in the private sector and civil servants account for 22.6% of the sample. Another 3.7% are entrepreneurs. Among retirees, more than half (52.4%) worked in the service sector before retiring. About ¼ of the interviewees worked in the industry sector (26.7%), while 14.8% worked in the trade sector. A small portion (6.1%) worked in the agricultural sector.

In the survey, one of the questions asked was the following: “which sector of activity do you (a) did you work longer before retiring?”. It was answered by 547 respondents (47% of the total sample). The responses reveal that the Midwest and North regions concentrate a greater share of respondents who worked in the service sector before retirement. In the North region, there is a greater proportion of mature workers who worked in the agricultural sector, compared to other regions.

**Graphic 1:** Initiative to undertake in the Brazilian regions

Source: SEBRAE (2017)
Another important research question was “Did you do anything or take any steps to open a business / company in the last 12 months?” The question was answered by 1112 respondents (92.7% of the sample) and those who already owned the company did not answer this question. Looking at graph 1, the initiative to open a business in the last year declared in the North region was 9%.

The percentage of people interested in opening a company or business in the future (alone or with other people), out of a total of 1112 respondents, was also investigated by SEBRAE (2017). In the North and Northeast regions, the largest proportion of respondents who said they intend to open a business in the future is concentrated (31%), considering the sum of the responses of the options “Yes, in this year 2017”, “Yes, within 2 years” and “Yes, within a deadline not yet defined”.

In the North, 24% of respondents participated in a course, lecture, or face-to-face consultancy. In fact, 9% of participants in the North region took a course or workshop over the Internet in the past two years.

V. Methodological Procedures

The type of research is qualitative. As for the purposes, it has an exploratory character, as it is carried out in an area in which there is little accumulated and systematized knowledge. As for the means, it is a field research, with empirical research carried out in the place where there are elements to explain it (VERGARA, 2009). Each of the three phases of the methodological procedures, described below, aims at fulfilling a specific research objective.

a) First phase

In the first phase of data collection, the forms were applied through Google Forms to 45 professionals over 50 years of age, resident in Belém, from December 10, 2019 to February 10, 2020, helping to achieve the first specific objective: to describe the potential mature entrepreneur in the scenario of the capital of the state of Pará. The treatment of the data was carried out through interpretative analysis, allowing the interpretation in search of the broader meaning of the answers, which is done through the connection with others knowledge obtained (TEIXEIRA, 2003).

The composition of the non-probabilistic sample was selected through the participants of two editions of the Workshop Reinvention of Work 50+, held in the capital of Pará, during the data collection period. The event included 50+ professionals interested in reinventing and undertaking. The age group between 55 and 59 years old corresponds to 42.2% of respondents to the online form. Those aged 50 to 54 represent 22.2% of those questioned. The age group from 60 to 64 years old corresponds to 20% of the respondents. The remainder is 65 years old or over and concerns 15.6% of the participants. Respondents are 48.9% female and 51.1% male.

b) Second phase

In the second phase of data collection, five 50+ professionals were selected for the structured interview, contributing mainly to the second specific objective of this research: to analyze the perceptions and feelings of 50+ professionals during the reinvention process. They were: (a) Realtor; (b) Ophthalmologist; (c) Partner of the Barbershop; (d) University Professor; (e) Civil Engineer. Structured interviews and subsequent discourse analysis (AD) were carried out, investigating the way in which the ideological constructions in the text occur. This sample was composed of 50+ professionals who underwent a professional reinvention process from the age of 50.

Due to the nature of the study object requiring interaction between researcher and researched to contextualize the experiences, experiences, senses, the interview was used as a special technique for collecting direct information from the investigated subjects (SILVA; et. Al., 2006). For Discourse Analysis, discourse is a social construction that reflects a worldview linked to the authors and the group they live in (GILL, 2003).

VI. Analysis and Discussion of Results

The first phase of data processing, based on the participants’ responses on the digital form, revealed the profiles of potential mature entrepreneurs in the capital of Pará, current occupations, some retirement plans, the way they use digital tools, participation and interest training activities.

The treatment of the forms was carried out through the interpretative analysis of the data, allowing the interpretation in search of the broader meaning of the answers, which is done through the connection with others knowledge obtained (TEIXEIRA, 2003).

The second phase, after applying the interviews, enabled the treatment of information about the conceptions, fears, desires, expectations and experiences regarding professionals who managed to reinvent themselves at work, career or in their own business from the age of 50.

This phase aimed to analyze the perceptions and feelings of 50+ professionals during the reinvention process, through content analysis, investigating the way in which the ideological constructions in the texts occur. For discourse analysis, discourse is a social construction that reflects a worldview linked to the authors and the group they live in (GILL, 2003).

Participants also had the opportunity to strongly disagree, partially disagree, partially agree, or fully agree with the entrepreneurial characteristics cited in the digital form.
a) First phase: the mature entrepreneurial potential of the capital of Pará

The age group between 55 and 59 years old corresponds to 42.2% of respondents of the form on Google Forms. Those aged 60 to 64 years old corresponds to 20% of the respondents. The remainder is 65 years old or over and concerns 15.6% of the participants. Respondents are 48.9% female and 51.1% male.

About the respondents’ occupations, the survey included self-employed (33.3%), unemployed (2.2%), public servants (20%), employees in the sector private (20%), retirees (17.8%) and other occupations (6.7%).

Among those questioned, 40% of the total had completed graduate school. The share with complete higher education corresponded to 28.9% of those surveyed. 22.2% of the respondents had completed high school. 6.7% of those surveyed still had incomplete higher education and 2.2% had incomplete secondary education.

The sector declared with a predominance of 71.1% in the professional experience of mature professionals was that of Services, according to graph 2. Then, 17.8% of the interviewees declared the trade sector as predominant, started by 11.1% non-Industry sector.

The respondents’ preferred option for retirement is “opening a business or company” (33.3%). Second, “provide some type of consultancy” (13.3%). In third (11.1%), “keep working in your own business”, tied with the option “travel a lot” (11.1%). Another 6.7% chose to “teach classes”. After wards, 4.4% of the respondents chose “to engage in a hobby or artistic activity”, “to do voluntary work” (4.4%) and “work at home” (4.4%). The least chosen options were “working in another job” (2.2%), tied with “living on a farm, beach or countryside” (2.2%) and “staying at home and enjoying the family” (2.2%).

Regarding the initiative to open a business, 17.8% of those investigated are already individual entrepreneurs or micro entrepreneurs and carry out business activities. Another 4.4% opened a Simple Limited Company and are about to carry out commercial activities, while 2.2% opened an Individual Micro entrepreneur registration and intend to start commercial activities. Those who did not take the initiative, but intend to open a business, correspond to 31.1%. There are 11.1% of respondents who intend to start selling products and services informally, then think about opening the company and the National Register of Legal Entities (CNPJ). On the other hand, 26.7% did not take the initiative and do not intend to open a business.

As for those who chose a segment to undertake, 11.1% opted for “Food” and another 11.6% chose “Business consultancy”. Another 8.9% chose “Crafts” and another 11.1% chose “Sales and marketing”. The “Construction, repairs and renovations” segment was selected by 6.7% of the respondents, while the “Clothing and footwear” segment was chosen by 4.4% of the participants. Nevertheless, “Computer products” was selected by 6.7% of the mature respondents. With 2.2% of the choices each, “Beauty and aesthetics services”, “Health and well-being” and “Accounting” remained. Finally, 13.3% of the choices were directed to “Other” segment by the respondents.
Among the respondents, 20% of them marked “no segment”, as they do not intend to undertake.

When respondents revealed the motivation to undertake, 20% saw an opportunity to earn money. Another 16.3% want to do what they like. The percentage of respondents who wanted to improve quality of life was 15.6%. While 13.3% will open the business due to the need to maintain family costs. Another 11.1% want to undertake because they want to supplement their income and 4.4% to keep themselves busy. Considering the respondents, 22.2% of them do not intend to undertake.

Among respondents to the forms, 40% of them participated in a lecture to help entrepreneurship in the last 12 months. Another 28.9% did not participate in any training during the same period. However, 22.2% participated in a course to help entrepreneurship in the past 12 months. Another 4.4% of respondents participated in consulting, while another 4.4% participated in another form of entrepreneurial training in this period.

Among the participants who are interested in training for entrepreneurship, 22.2% chose Marketing and Sales (how to highlight the business in the market and sell more) as a priority area of interest to train. Another 13.3% chose Entrepreneurship (opening, improving, or expanding a business) as a priority area of interest. Considering the respondents, 15.6% chose Innovation (solutions and technologies for the company to innovate and differentiate themselves in the market) to train themselves. Another 9.3% opted for Finance (such as having financial control of their own business) as a priority training. On the other hand, 8.9% of respondents are not interested in training and 8.9% do not know which area they want.

From the answers, it was noticed that 88.9% of the participants use a phone or smartphone for professional activities, so 11.1% do not use the cell phone for these purposes. However, 100% of the participants use their cell phones for leisure activities. Considering the use of laptop, notebook, and desktop, 88.9% of the mature respondents use the computer for personal and professional purposes, therefore, 11.1% do not use the desktop.

Regarding the access to social networks, 100% of respondents 50+ access WhatsApp. Another 68.9% of participants access Facebook and 53.3% access Instagram with some frequency. Another widely accessed application is YouTube, as 51.1% of respondents access it. Then, 17.8% of respondents access LinkedIn and 6.7% of them use Twitter. 2.3% access other social networks.

About courses taken over the internet in the last 12 months, 51.1% of participants took an online training or consultancy, however, 48.9% of respondents did not take courses over the internet during this period.

b) Second phase: the reinvention of 50+ work in Belém

To analyze the perceptions and feelings of 50+ professionals during the reinvention process, elements of the Discourse Analysis proposed by Gill (2003) were used. Four analysis criteria were prioritized in Table 1: motivation for reinvention; more difficult; recent or current learning; objective.

<table>
<thead>
<tr>
<th>Source</th>
<th>The reinvention of 50+ professionals in Belém</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Age of reinvention</th>
<th>Realtor: 53 years old</th>
<th>Barber Shop Owner: 69 years old</th>
<th>Retinologist: 62 years old</th>
<th>University Professor: 51 years old</th>
<th>Civil Engineer: 50 years old</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motivation for reinvention</td>
<td>Bankruptcy and indication of the child</td>
<td>Desire for occupation</td>
<td>Partnership with son-in-law</td>
<td>Desire to reinvent itself</td>
<td>Hypertension and need</td>
</tr>
<tr>
<td>More difficult</td>
<td>The fear: “will it work?”</td>
<td>Lack of experience in Barbershop</td>
<td>The lack of mastery of technology</td>
<td>Find customers</td>
<td>Decrease financial gains</td>
</tr>
<tr>
<td>Recent or current learning</td>
<td>Customer experiences</td>
<td>Spiritual guidance</td>
<td>Ophthalmology and technology</td>
<td>Educational management</td>
<td>Volunteering and civil engineering</td>
</tr>
<tr>
<td>Objective</td>
<td>Live the best decade of life</td>
<td>Enjoy the benefits of work</td>
<td>Aggregate in the company and in the university</td>
<td>Earn money</td>
<td>Work until you die</td>
</tr>
</tbody>
</table>
In the interviews, to understand the motivations and other elements, it was asked when the reinvention happened, allowing the 50+ professional to act in the current job? How did this process happen? The choice of words to tell their own motivations runs, albeit unconsciously, through words that highlight both the problems faced and the desire for reinvention of the mature professional.

Of course, we know that civil construction work is very exhausting, it is very neurotic work. We need to provide materials, working with labor, trying to be on the move, we generate a lot of resources, (...) so it is a very anxious work process. I remember that, around 50 years old, I had a hypertension process, which came to call me to reorganize myself, rebuild to continue my life more smoothly. (...) it was an awakening process for me. I started taking care of myself. I sought (...) spirituality so that I could dedicate myself a little to sacred things. I started to better observe the things in life, nature, the blossoming of flowers, the growth of trees, people, (...). And when we work with more awareness, with more tolerance, not wanting to embrace the world, we can have a much better relationship with our intimate nature. (Excerpt 1, Civil Engineer).

The speech of the Civil Engineer (excerpt 1) makes it clear that the lifestyle and the way he worked were extremely exhausting, classifying civil construction as “neurotic”, which causes anxiety and hypertension. Silva, Wetzel, and Lopes (2008) emphasize that mature professionals can work part-time, or at flexible hours. These working models can reduce anxiety, stress, and keep them economically active.

As I told you, I was a Lumberjack, did Economics in my youth, made money, lost. I grew up and fell a couple of times. Near 50, I went bankrupt and had no prospects. I looked to the future and asked: what am I going to do? I went to find out what it took to be a Realtor. I consulted two friends that I had, I saw that it is not easy. It is necessary to study, to graduate and I made the decision to try. I found that I do not trade any profession for this one. If I had known that this profession would bring me so much joy and pleasure, I would have done it before. I found myself in that profession. I love my profession. I meet new people every day. (Section 1, Realtor).

The Realtor’s speech (Section 1) emphasized past defeats and victories, arguing about his own experience, and reporting that he was a successful entrepreneur, emphasizing his own reinvention. The interviewee showed himself to be healthy and willing in this new professional journey and Brazil needs to prepare for this growing increase in more active mature professionals, according to Arigoni and Lemos (2019). They demonstrate the ability to contribute economically to society and the capital they live in.

In the interview, it was stated for each of the mature ones that they probably must have overcome several obstacles, but what was the biggest difficulty faced in the reinvention? The words used by the mature show how difficult it was to overcome past situations in different ways.

Perhaps the greatest difficulty encountered was in technology (...). It was the greatest difficulty, in the beginning, to follow the technological expertise of my partners. (Excerpt 1, Retinologist).

The greatest difficulty faced was the lack of knowledge of the work area. It was a different activity to understand what the barber shop is, although I always like it. (Excerpt 1, Partner of the Barbershop).

The biggest difficulty was finding customers (...). The difficulty was to enter the market. (Excerpt 1, University Professor).

The difficulty path is mentioned mainly in relation to the past time and is explicit in several analyzed sections. Such mature discursive paths highlight fear in several ways: fear of technology, of the new, of change, of the unknown, or fear of failure.

It is interesting for the local economy that the difficulties of the mature are overcome, as these entrepreneurs have the necessary experience to create tailor-made solutions for their own age group, according to G1 (2019). They are familiar with the pains and needs of this target audience, as they are inserted in this context and can generate business.

Mature professionals were interviewed if they are learning something relevant for professional growth, or for the enterprise itself. He wondered if they were looking for a course, training, or support to help.

I did not master it, I had to learn to keep up with the rhythm of the highly technological youth, but little by little I started to get in and learn. That was particularly good for me. Today I have no difficulty in dealing, I love technology. (Excerpt 2, Retinologist).

I am learning to live with differences. In terms of age, we are learning to relate to young people, we need to adapt to this new reality. Because it impacts us, certain moments we need to reevaluate, and we need to learn to live with differences. (Excerpt 2, Partner of the Barbershop).

The speeches reveal technical and behavioral learning, in addition to overcoming difficulties. The following stand out: technological learning, adaptation, coexistence, flexibility, academic knowledge, courage, and persistence after professional reinvention. It is worth mentioning that the generation of new specialized knowledge for 50+ professionals favors the development of mature entrepreneurship (KAUTONEN, T.; KIBLER, E.; MINNITI, M., 2017).
It was asked what the objective for this mature phase of the career is (or business, or volunteering) for each of the 50+ professionals and entrepreneurs.

I love ophthalmology, I will work until I die. Of course, as I get older, I will adjust some things. Some services I will pass on to younger colleagues who have more gas. (...) I want to continue treating human beings as body, mind, and spirit, taking verbal and non-verbal readings from patients. I can still show that we can help the patient with a friendly conversation, not just with technical intervention, valuing and interpreting the feelings. I think I can still contribute a lot at the Clinic and at the University. (Excerpt 3, Retinologist).

There was a discourse related to work intricately linked to the realization of the Retinologist in section 3, in addition to the interest in the longevity of the work. This speech does not exclude the perception of career-oriented work, despite being in the background (CLARK, 2013). By his own knowledge of medicine, the interviewee acknowledged that he would have physical limitations over the years and will need to gradually reduce the workload, transferring part of the activities to other younger colleagues. An argument was perceived that relates this profession to human wisdom and empathy, not just technical knowledge, which can be useful both in the profession of doctor, businessman and university professor.

I intend to work until I die. If God gave me the opportunity to reach 90 years old and say, "go away", I would be happy. We are in the daily rush, but we can go earlier. The desire would be to live, to serve both in professional and voluntary work. (Excerpt 2, Civil Engineer).

The speech revealed in section 2 of the Civil Engineer reveals a certain gratitude for life and for the opportunity to continue doing his own work. According to Barro; et. al. (2020), voluntary work is an alternative for the mature to feel important, as well as an opportunity to help others who need the voluntary benefit.

Values such as cooperativism and generosity, absorbed in volunteering, are also remarkably interesting, for the interviewee’s enterprise in civil engineering, as well as the territorial development of Belém.

The main objective is, really, to have a financial return, I will not lie. Secondly, I would say growth, I cannot accommodate myself. It does not work for me. (Excerpt 2, University Professor).

The speech revealed in section 2 of the University Professor reveals the ambition and the desire for professional growth. If the mindset of the interviewee is copied by other mature professionals, the pressures of the social security system may decrease, according to Foguel and Russo (2019). The interviewee will still be able to satisfy her own self-realization needs.

VII. Final Considerations

The survey revealed that the preferred option of mature professionals questioned for retirement is “opening a company or company” (33.3%). Then, the preferred option proved to be “providing some type of consultancy” (13.3%). The third desired option was (11.1%), “keep working in your own business”, together with the option “travel a lot” (11.1%). Another 6.7% of respondents chose to “teach classes”. Subsequently, 4.4% of respondents chose "to engage in a hobby or artistic activity", “to do volunteer work” (4.4%) and “work at home” (4.4%). The least chosen options were “to work in another job” (2.2%), together with “living on a farm, beach or field” (2.2%) and “staying at home and enjoying the family” (2.2%). Thus, a significant part of the 50+ professionals who participated in the survey declared interest in mature entrepreneurship during and after retirement.

Considering mature professionals interested in training for entrepreneurship, 22.2% chose Marketing and Sales (how to highlight business in the market and sell more) as a priority area of interest to train. Another 13.3% chose Entrepreneurship (opening, improving, or expanding a business) as a priority area of interest: Considering the interviewees, 15.6% chose Innovation (solutions and technologies for the company to innovate and differentiate themselves in the market) to train themselves. Another 9.3% opted for Finance (as financial control of their own businesses) as a priority training. On the other hand, 8.9% of respondents are not interested in training and 8.9% do not know in which area they want.

Discourse analysis revealed the active aging of 50+ professionals as an opportune period to produce activities of personal significance, articulating the lessons learned throughout their career and life. Mature professionals were motivated, mainly, by the needs of self-realization, linked to continuous evolution, financial growth, and volunteering.

The 50+ professional has many chances of offering differentiated know-how to the market. However, as promotion and great advances in technology are present, the reinvention of these professionals is allowed and can be facilitated through technological and behavioral learning. Therefore, specific public training policies are required for mature professionals, who meet the peculiarities, difficulties and needs of these people.

The suggestion offered to the Support Service for Micro and Small Enterprises (SEBRAE) in Pará, the National Service for Commercial Learning (SENAC) and the higher education institutions (IES) in Belém, concerns the development and dissemination of training focused on entrepreneurs mature, contributing to the
growth of formal businesses among 50+ professionals. The trainings need to contemplate technological and marketing aspects of interest to this audience.

The Support Service for Micro and Small Enterprises (SEBRAE), as well as the Social Service for Industry (SESI) can stimulate the participation of the business of mature entrepreneurs in fairs and events in a more accessible and economical way. They can even offer technical guidance to mature entrepreneurs to sell products and services in bidding documents.

Considering that the Euvaldo Loidi Institute (IEL) offers agility and affordable cost in referring young apprentices to companies in Pará, it would also be interesting for IEL to develop incentive or advantage programs for public and private organizations to hire 50+ professionals. It may be interesting for companies in Belém to mix the resilience of the mature with the innovation of the youngest in different areas of work.

The challenge for the government, companies, universities, as well as civil society is to promote healthy and economically active working life for mature citizens. A significant portion of these professional's work and aim to reinvent themselves professionally, seeking personal meaning in their professional activity.

Mature and professional 50+ entrepreneurs themselves are also responsible for their own growth and need to seek mechanisms for development, such as those mentioned earlier in these final considerations. The mechanisms need to be increasingly accessible and qualified to serve the mature public.

Encouraging entrepreneurship from the age of 50 can be an alternative for valuing mature Brazilian professionals, before the citizen becomes an elderly person. This incentive fosters the local economy and serves as a reference for the national economy, even minimizing the negative effects of the social security crisis.

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Learned the Hard Way: A Model of Executive Leadership Competencies

By Mark J. Bonica, Ph. D., Christopher Mayhugh, MA & Mark D. Mellott, Ph.D

University of New Hampshire

Abstract- This article examines the career narratives of healthcare executives to develop a model of executive leadership competencies. Interviews with thirty executives drawn from a health leadership podcast are examined for themes of leadership failures and surprises. Grounded theory is used to identify a pattern of weaknesses from the lived experiences the executives, then a positive model of leadership is developed from these lessons learned the hard way. The final model consists of three nested categories: organizational awareness, constructing the team, and self-regulation.

GJMBR-A Classification: JEL Code: M19
Learned the Hard Way: A Model of Executive Leadership Competencies

Mark J. Bonica, Ph.D., Christopher Mayhugh, MA & Mark D. Mellott, Ph.D.

I tell people, “If you’re doing everything right, then you’re not learning.” You learn by making mistakes… You have to learn how to fall, and you have to learn how to get up. - Peter, CEO

Abstract - This article examines the career narratives of healthcare executives to develop a model of executive leadership competencies. Interviews with thirty executives drawn from a health leadership podcast are examined for themes of leadership failures and surprises. Grounded theory is used to identify a pattern of weaknesses from the lived experiences of the executives, then a positive model of leadership is developed from these lessons learned the hard way. The final model consists of three nested categories: organizational awareness, constructing the team, and self-regulation.

II. Methods

The data for our study is drawn from the podcast, the Health Leader Forge, a long form podcast that features in-depth interviews with individual healthcare leaders, exploring their careers and leadership philosophies. No institutional review board review was required for this study because the interviews are secondary data, and the participants understood their interviews would be made public.

At the time of writing, the Health Leader Forge had 63 published interviews. The participants in the interview series represent a purposive, heterogeneous sample. Interview participants were selected to represent a wide range of executive roles in a wide range of healthcare delivery organizations.

The authors employed a grounded theory approach to the data, to explore patterns in executive leadership in healthcare from the collected interviews. Grounded theory is inherently inductive - the researcher begins with an agnostic approach to the question and allows the data to speak. In this case, the question about a model of leadership was open-ended enough that it allowed a broad range of responses from the participants. A first pass using open coding focused on looking for leadership styles and approaches that might inform such a model, labeling themes as they manifested. In the second round of coding the researchers compared the open coding results, looking for interrater agreement. One question asked in many of the interviews, “Can you tell me about a leadership lesson you learned the hard way?” yielded interesting answers that stood out. The answers to the “hard way” question were isolated and a subsequent round of coding was then conducted jointly, refining the codes into common themes. As we worked, we realized there were also instances where the executives interviewed were caught by surprise by reactions to their behavior or were caught by surprise by the behavior of others. We went back through the interviews looking for lessons that came to the participants by surprise. We decided to incorporate these surprises into our sample, as the responses to these occasions were substantially similar to the answers to the “hard way” question. Ultimately, a total of 30 interviews included answers to the “hard way” question or included references to moments of surprise that were also opportunities for learning and reorientation for the executives. These answers were...
coded and collected into three categories discussed below.

III. RESULTS

After reviewing the 30 transcripts, three overarching themes emerged where leaders identified failures or surprises that caused them to have an epiphany related to their leadership. The three broad themes were: self-regulation, constructing the team, and organizational awareness. Individual respondents are identified by first name throughout the paper (see Appendix 1 for data about the participants and their organizations).

a) Self-Regulation

The first theme we identified was around self-regulation. The category emerged from comments that executives related about their one-on-one relations between themselves and individuals where they regretted not having maintained some element of self-control. Within this category, three sub-categories emerged. We identified these three sub-categories as reversion, listening, and misuse of the power gradient.

1. Self-Regulation - Reversion

The first relates to their desire to revert to an individual contributor and fix things themselves rather than working through their subordinates. As Mike, a critical access hospital CEO says (see Table 1 below), executives are driven individuals and often get their first opportunities as managers are due to their high performance as an individual contributor. Nirav, speaking about his time as a state commissioner of health, found himself being chastised by his employees not to solve their problems for them. Rich, who came up through the ranks to be CFO of a large academic medical center, has had to resist the temptation to get over-focused on the job rather than enabling his team. The transition to supervisor from individual performer, and then from first level supervisor to manager and eventually to executive requires the abandonment of one identity and the taking on of another. Executives work through their subordinate leaders to solve problems. As Mike notes, this introduces opportunities for diverse approaches that the executive her/himself might not come up with, and that might be better than the executive could devise her/himself.

However, when Ken, a physician by training, made the transition to leadership, he found himself sometimes having to dive down into areas that he did not necessarily know from when he was an individual contributor. In his quote, he talks about drilling down into financial information. Thus, there are times when it is appropriate for an executive to get involved the details of the organization, to take on the role of “mechanic” (as Rich says), even if the problem is not in their original individual contributor role. Nevertheless, the temptation to revert to individual performer and solve problems is ever-present, even when one reaches the executive level. Executives need to be on guard against reversion, while at the same time knowing when to dig into a problem.

Table 1: Self-Regulation - Reversion

<table>
<thead>
<tr>
<th>Participant</th>
<th>Quote</th>
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<tbody>
<tr>
<td>Mike</td>
<td>One of the challenges of being a leader at this level, because usually people who aspire and achieve this level are pretty confident people, and they're problem solvers to begin with and somewhat impatient. There's a degree of impatience there, and that's not a bad thing for an administrator, and a desire to do well and move forward quickly and just keep moving on. Solve the next problem, bring it on, bring it on. Letting people make their own mistakes and learn from them is difficult, and that was one of the lessons I have to learn here... The advantage there is maybe they're gonna do it a little differently than I may of assumed, and it was the right way, and there is an opportunity in there.</td>
</tr>
<tr>
<td>Nirav</td>
<td>Early on, I had an urgency to say, &quot;Let's fix this,&quot; and I wanted to roll up my sleeves and fix it and learned right away that it wasn't my job to fix it. It was my job to support and to help, but it was someone else's job to fix it. That's fair and I learned about that very quickly.</td>
</tr>
<tr>
<td>Rich</td>
<td>I guess in some cases I am such a mechanic sometimes, and you mentioned I'm in the weeds. I know what you have to do. I've done it before. If I'm in a computer system, or whatever I'm doing, and I get locked and loaded on the job, and trying to get it done and maybe not the context of the job. You might underweight the politics or the collateral damage of the relationships if you're saying look, I can't let this fail.</td>
</tr>
<tr>
<td>Ken</td>
<td>There was one in particular where I trusted the areas where ... the financial numbers were coming together. In fact, what I really realized was that perhaps the numbers were a little soft. As I got into that particular, I did find that they were soft and not as reproducible as I would like to have them.</td>
</tr>
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</table>
2. Self-Regulation - Listening

Listening came up with several executives as a lesson learned the hard way, and also comes up repeatedly as a critical behavior in interviews with other executives who did not mention it as a failing. As Mike noted (above), executives tend to be “somewhat impatient.” Within the category of listening includes recognition of this impatience, or as Karen says, to “knee-jerk” (see Table 2). Instead, executives should take the time to gather perspectives, “rather than trying to direct their perspectives” (Greg T), and take the time to “get their ducks in a row” (Samantha). Knee-jerk responses are often wrong because they are made with incomplete information.

Several executives, when asked what advice they would give their younger selves if they were given the opportunity, said they would tell their younger selves to be better listeners. Dan focuses specifically on being more present, and not allowing his thoughts to wander. In a similar vein, it took Rich time and experience to realize that he had already moved on in a conversation and was not listening to what the person was saying. He had already solved the problem in his head, and so there was no more need to continue to listen to the subordinate. Instead, for Rich, it was time to give orders to execute. Yet the subordinate, who may not have the same abilities as Rich, or the same level of experience which would enable making the intuitive leaps Rich was making, was not there. This failure to listen ties back to the urge to revert to a problem-solver rather than an enabler. To manage and motivate subordinates, these executives realized it was important to stay engaged even if the executives themselves could see the answer.

As Jay, the CEO of a Community Mental Health Clinic, says, “My role is to, really again, help to create and foster an environment where they can be successful in their roles.” To lead through your subordinates, you need to listen to them. If you are an executive, you have to have the patience to let them work through the problem without reverting to problem-solver mode yourself.

<table>
<thead>
<tr>
<th>Participant</th>
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<tbody>
<tr>
<td>Karen</td>
<td>Always get the full story before making a decision. Don’t knee-jerk. That’s something I’ve had to discipline myself.</td>
</tr>
<tr>
<td>Samantha</td>
<td>You have to sit back and take in information and learn and understand why things are being done. And not come in and say, “well you guys are doing this, that, and the other thing wrong” and make changes and fix it. Get the lay of the land first. Ask questions. Get people’s input. Get people’s assistance with the solution because you get better buy-in in the roll out. I’ve learned the hard way to take a step back, get more information, get all my ducks in a row, involve the right people and then move forward.</td>
</tr>
<tr>
<td>Greg T</td>
<td>I should listen twice as much as I speak and she was right. I think I learned a lot by trying to listen to the folks that I worked with and understand their perspective, rather than trying to direct their perspective.</td>
</tr>
<tr>
<td>Dan</td>
<td>Failing to listen to people has been one of my mistakes, one of my learnings, and trying to be more present and open and hear what people have to say.</td>
</tr>
<tr>
<td>Rich</td>
<td>Listening, which I wasn’t always really good at. I had to learn to do that better because my mind tends to go fast and I would, people would call me a box jumper. I’d know where you were going and I’d be talking where they were going. They were like, “What are you talking about?”. I’m talking about Z. “Well I’m still at B.”</td>
</tr>
<tr>
<td>Gary</td>
<td>[speaking to his younger self] Well, I’d probably say, to be a better listener.</td>
</tr>
</tbody>
</table>

3. Self-Regulation - Misuse of the Power Gradient

Hierarchical organizations create a power gradient based on positional authority. People higher in the power gradient have greater discretion in how they treat people below them. The third common mistake is failing to exert proper restraint in the use of their positional power or to abuse the power gradient. An executive is vested with positional power and the autonomy and discretion to use that power to advance the interests of her/his organization. Dave and Rob related stories where they recognized after the fact that they had misused their positional power. In Dave’s case, the misuse was the result of a misguided but conscious decision. He recognized that he had power, and a choice set of ways that he could exercise that power. He chose to use a communication style that he was entitled to use, but he realized after the fact that his choice of style was an inappropriate match to the situation. Rob also exercised his power. Caught by surprise by a mock code blue drill, Rob publically upbraided a subordinate. Rob’s misuse of his power was a failure of self-control. The situation was embarrassing, but he only compounded the situation through his reaction. Had he maintained his bearing, he could have turned an awkward situation into a teaching opportunity. Instead, he damaged his relationship with his subordinate and damaged his reputation.
While Dave and Rob’s misuses of the power gradient were confined to specific situations, Pat admits to creating a persona of intimidation without being aware of it. He thought he was listening and engaging appropriately, but instead, his people feared him. He would have remained unaware of it except for his volunteering to participate in a 360 performance review. After he became aware of how his behavior was affecting his subordinates, he engaged an executive coach and worked with this team to improve his self-regulation in this area.

None of these executives were misusing their power and the power gradient for personal gain, or for the explicit purpose of intimidation, and when presented with the evidence, sought to improve themselves. As the recent #MeToo movement has shown, individuals with positional power in organizations can abuse their power by engaging in sexual harassment and predation, and other unethical or criminal acts. These findings suggest leaders should not only be aware of their own self-regulation but monitor and help other people in power positions to ensure organizations are managed in an ethical manner.

Table 3: Misuse of the Power Gradient

<table>
<thead>
<tr>
<th>Participant</th>
<th>Quote</th>
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<tbody>
<tr>
<td>Dave</td>
<td>At one point I thought, and I very specifically remember this, that it would be a good technique to be very directive and very assertive in one particular incident. This captain who was the recipient of my very directive and very assertive situational leadership style, at the time, came back to me about four hours later and with great personal courage sat down with me and told me how that was really not effective. Boy, talk about a important life lesson. You know?</td>
</tr>
<tr>
<td>Rob</td>
<td>I lost it. I totally flipped out. I used a lot of profanity words because here again my adrenaline was pumping and I had no idea they were going to do a mock code blue drill within my department. What did I learn from that? One, keep your cool. Have some tact…</td>
</tr>
<tr>
<td>Pat</td>
<td>[results of a 360] I dug into the results, read the comments, and frankly I was devastated… I was aware that I was intimidating people, but not really understanding how that impacted them, the devastation that that could have, even by just a stare, even by just a stare.</td>
</tr>
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b) Constructing the Team

The second general theme that emerged from the data was the importance of constructing the team. For this paper, we are focused on what the executive her/him self does. So for our purposes here, we limit the scope of constructing the team to the individuals with whom the executive is directly responsible for and surrounds her/himself. Constructing the team is a continuous process but involves two critical decisions on the part of the executive: who to hire and who to remove from the team or more succinctly, who to fire.

Senior executives, especially at the CEO level, are responsible for organizational hiring processes. In a large, mature organization, the CEO would delegate the authority to develop those processes to the human resources division. Thus, the CEO oversees the construction of the organization, and most other organization-wide priorities through her/his team.

1. Constructing the Team - Hiring

As John F, CEO of a world-renowned specialty hospital, said, “The most important thing is hiring good folks” (see Table 4). The associated mistake several executives made was hiring the wrong people. Michael, Sheila, and other executives talk about going against their gut when hiring and coming to regret it. An executive might hire against their better judgment because the short-term cost of not having the position filled is high in terms of lost productivity, or because of the threat of losing funding for the position. While most of the executives interviewed expressed concern about organizational fit when hiring, Jill articulated it as a lesson learned the hard way. It is possible to have a fully competent and talented person who would be a mistake to bring on the team because her/his values do not match the organization’s. Greg T stated, “you have to have the skill set to get in the room”, and John F stated that, at his level, any serious candidate is going to be competent. As Jill notes, even if the individual is talented, the match of values is critical for team success.

Hiring the right people allows the executive to give her/his team autonomy. Kevin C talks about the autonomy he gives his senior management team because he knows they are the right fit. Jill’s team is often distributed and out of sight, but she knows “even if they’re out weird hours ... and you’re not seeing them” you can “trust that they’re absolutely doing the right thing”. John P says because his organization has hired the right people, they can take an attitude of “Figure it out, get it done.”
Table 4: Constructing the Team - Hiring

<table>
<thead>
<tr>
<th>Participant</th>
<th>Quote</th>
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<tbody>
<tr>
<td>John F</td>
<td>The most important thing is hiring good folks… in the CEO job, getting your team together sooner than later is easier said than done, especially when I joined as a new outsider, or CEO, 41 years old. I tried a little lighter than I probably should. In retrospect, getting the team, whether they are here or not, getting the team that you feel - you got the right people in the right positions, the sooner the better. Even if it’s a little painful, it’s just a different world when you get fantastic people working for you, that many of whom are well smarter than I am.</td>
</tr>
<tr>
<td>Michael</td>
<td>Well, a mistake I’ve made and regretted is moving too quick to hire someone who, because you’ve got a burning need to fill a position. It’s particularly tougher in the for-profit world. I’ve been in situations where I felt pressured to hire someone…. acknowledge it and if there are relationships that aren’t working, someone’s in the wrong role for them or you made a hiring mistake, take it head on and manage them out.</td>
</tr>
<tr>
<td>Sheila</td>
<td>I think one of the biggest ones for me is not trusting my gut, not trusting my intuition. Hiring people that I second guessed, and I hired them anyway, and I’ve come to regret it.</td>
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<tr>
<td>Jill</td>
<td>You can find really talented people that sometimes just don’t fit. And as hard as you try to make them fit into the culture of your organization and buy into the vision, and you thought all of the pieces were there and they’re not. Even though they’re a talented contributor, because they’re not buying into that vision or that philosophy or that culture, they’re actually pulling the team down.</td>
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2. Constructing the Team - Firing

Once someone is on the team, it is up to the executive to coach and mentor the individual so that s/he can become a high performing member. Comments from Joni, John P, and Patsy show the obligation executives feel toward members of their team, even as the individual’s performance is failing to meet expectations. Waiting too long to fire was one of the most common mistakes executives discussed. Most healthcare executives are successful because they want to help people - they want to help patients and they want to help the people who make up their organization. They want to give, as Patsy says, they want to “mentor and educate.”

As Skip points out, there are limits to what you can do to change someone. Interviews indicate that executives believe fit is more difficult to change than particular skill sets. Most executives interviewed talked about hiring for fit first and then training specific skills. Joni said she looked for “shining eyes” - meaning you could see the individual’s passion for caring in her/his eyes. “I can’t teach passion”, she added. However, as Joni herself found out, passion might not be the problem. The problem might simply be fit, either fit with the organizational values, or fit with a new CEO. After 25 years at a community hospital and working her way up to CNO, Joni related that she was fired by an incoming CEO. She was hired not long after to be an associate CNO of a large academic medical center. John F ultimately made the decision to let go some of his senior staff in order to get the team he needed, as mentioned above. He fired them because they were not a good fit with him, not because they were not competent: “[W]hen you get to the senior levels, there is a lot of how you fit with the rest of the team, or your skills fit into the organization at this point in time… There are plenty of people that have left here that are very skilled, good people, that they just weren’t the type of person we needed for the next 5 years.” Having the wrong people on the team can be poison for the organization, as Skip notes.

Table 5: Constructing the Team – Firing

<table>
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<th>Participant</th>
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<tr>
<td>Joni</td>
<td>but the failure of a leader to address someone’s performance will never end well. Never end well. We have an obligation as leaders to either … when I hire someone, I feel a commitment to their success, but in one case, I wanted this person to be successful, I believe, more than they did.</td>
</tr>
<tr>
<td>John P</td>
<td>I thought I could get the person there through working and counseling and everything. One of the things that, certainly in our environment I learned from this, is if there’s a gut feel about something, you’re better off making that move sooner rather than later.</td>
</tr>
<tr>
<td>Patsy</td>
<td>I, as an individual, always want to give, I want to mentor and educate and help that whatever person it is that isn’t working out, I want to help them along to get there. My lesson learned has been that there have been times and it’s been more than once when I’ve left somebody in the position too long.</td>
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You can change people, but not much. You learn that over time too. You learn to make some pretty quick judgments and evaluations. You try not to judge people but you can certainly evaluate them. And when you see things that really aren’t going right, the difficult pieces are always in staff management. You can’t have one person out of sync or they can poison the whole system.

c) Organizational Awareness

The third category that emerged from the data was organizational awareness. Whereas constructing the team had to do with the executive and her/his relationship with her/his immediate team, organizational awareness has to do with how the executive interacts with the larger organization beyond her/his team. Two principle subcategories emerged from the data: the executive’s awareness and understanding of the organization’s capacity to absorb change, and the executive’s understanding of how her/his power interacts and distorts her/his communications. A third category also emerged that applies only to CEOs because it deals with the unique challenges of being in that role, specifically the dual challenge of not having peers to confide in within the organization, and having the burden of being the ultimate responsible individual.

1. Organizational Awareness - Change Capacity

Warren tells a story of his first CEO role when he was younger and had a high level of energy and wanted to push his organization to improve in every way. The problems of self-regulation that come from the personality types of highly successful executives appear here again. The executive wants to push the organization faster than it can move. If s/he exercises patience and listens, s/he might be able to discover where the slowdowns are and perhaps why they exist. The lesson Warren learned was there are many opportunities (“lemons”–see Table 6), but any organization has a limited capacity for change at any given time. A good leader needs to prioritize where s/he is going to put the organization’s focus.

Steve tried to protect his employees from a change that was being imposed as the result of a corporate reorganization of two subsidiaries. While his motive was to protect his people, his perspective was ultimately myopic. The long-run result was the creation of multiple classes of employees and organizational conflict. The lesson learned is that sometimes change is inevitable and has to be absorbed and adjusted to, rather than resisted.

Jay and Greg W, both CEOs, wrestled with how to implement electronic health records in their clinics. Jay tried to overcome resistance by putting the most outspoken physician critic in the position of physician champion. Greg recognized that he had not put enough emphasis on engaging stakeholders. The lesson learned in both cases is an organization’s capacity for change can be expanded if managed properly.

The common theme of this category is how executives handle change management matters. Some change is inevitable, some change is necessary, but effective executives are sensitive to where their organization stands with respect to a particular change, and use that awareness to work through their teams to lead change effectively.

Table 6: Organizational Awareness - Change Capacity

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<tr>
<th>Participant</th>
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<tbody>
<tr>
<td>Warren</td>
<td>Don’t squeeze every lemon at once, wait for them to get ripe. Not everything’s a crisis and the real trick is what needs to be squeezed and what doesn’t… You have to prioritize and you have to know when it’s politically right to squeeze that lemon.</td>
</tr>
<tr>
<td>Steve</td>
<td>When you try to do what you think is the right thing in the form of protecting somebody from a change, the odds are pretty good it’s going to bite you in the long run because you can’t stop a change.</td>
</tr>
<tr>
<td>Jay</td>
<td>We picked a physician champion who we thought would be the most difficult to accept the change, to be the representative, and I probably shouldn’t have done just that… Because he’s the one who left, I probably should have partnered that person with someone who I thought would truly embrace it, and done more directly, rather than counting on this person to be communicating back to the psychiatry team…</td>
</tr>
<tr>
<td>Greg W</td>
<td>I don’t think we adequately engaged the users of this system, and it has made for some ill feelings and some strife so I have to get out there. I own it. I have to acknowledge that this is not going well and ultimately it will be my decision as to whether we continue with this, but in terms of my own education, I need to do a better job of making sure I engage the stakeholders and engage them adequately.</td>
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</table>
2. Organizational Awareness - Communication

Senior leaders have to exercise caution when interacting with organizational members, especially those with whom the executive only has occasional contact. Organizational members know that the executive holds knowledge about the organization that they are not privy to, and they also know that the executive holds power to influence the structure and incentives within the organization. As a result, individuals look to executives for cues about the future of the organization, while simultaneously currying favor for their respective areas.

Gary and Joe were surprised by the impact of their words and even their body language after becoming CEOs. Gary found he had to modulate his sense of humor, otherwise his sarcasm would be treated as a literal command. Joe found that even a frown in public could create a rumor that the hospital was poised at the edge of ruin. As a senior leader, Jean found that her habit of working late led her employees to believe that was what she expected of them. Wanting to please her, they began working longer hours than necessary. It was only after a spouse explained the impact she was having on her soldiers that she realized how her actions were being perceived. Thus, an executive, and especially a senior leader like a CEO, has to be aware that s/he is “on all the time, 24/7”, as Joe says.

Sam discovered that his choice to open a position to external candidates communicated a lack of confidence and trust in the employees working his organization who might have filled the role. He had not thought through what the implied message was and how it would be perceived. His lack of awareness about what he was communicating caused a rift of trust that took time and effort to repair.

Kevin D jokes that he suddenly became an excellent writer when he became CEO; no one would find fault with his memos. While humorous, the story reveals the danger of the power gradient and communication: no one wants to tell the emperor he is naked. A few badly worded memos will most likely not get anyone killed; bad policy in a hospital can lead to critical safety failures. Executives need to be aware that the power gradient can impede communication.

Table 7: Organizational Awareness - Communication

<table>
<thead>
<tr>
<th>Participant</th>
<th>Quote</th>
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<tbody>
<tr>
<td>Gary</td>
<td>“I had to be very, very careful, because I have a sarcastic sense of humor, and I may say something that I mean in a humorous way, I had to be very, very careful what I said out there because people were literally taking that to heart. You underestimate what the power of your words are, I think, in a leadership position like this.”</td>
</tr>
<tr>
<td>Joe</td>
<td>“I didn’t realize how much things would change when I said, what I did, my body language. Everything I said was amplified. Everything I did was projected, and I just didn't realize how much of that was taking place. [I] realized that I’m always on all the time, 24/7. I can't be walking down the skybridge and looking down, or be with my thoughts. I have to be smiling. People would say, 'What's wrong? Something's going wrong in the hospital.' Even when I'm out in the community, I'm always the CEO and that is just more than I expected. I knew I expected it, but I think the degree was much higher than I've anticipated.”</td>
</tr>
<tr>
<td>Sam</td>
<td>“I know it was the wrong thing to do at the time because it basically sent the message of there's nobody here good enough to take this job on and we've got a bunch of people covering the role right now as well, and none of them are good enough...And so I think that was damaging to my credibility at the time, but of course I was able to work through it and gain the trust back... it's like I said, everybody's watching. So that does send a message.”</td>
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<tr>
<td>Kevin D</td>
<td>“The other thing I joke about this sometimes too, is it used to be I would write a memo and send it out to my colleagues and say, ‘Hey, give me some edits on this.’ And I’d get all kinds of edits and now sometimes I send it out and say, ‘Hey give me some edits on this,’ and you get back, ‘Looks good.’ It’s like all of a sudden I'm a brilliant writer, because I'm a CEO. I joke with people about that.”</td>
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<tr>
<td>Jean</td>
<td>“I'm a geographical bachelor so I stay at work late. I can get a little over zealous when I need a project done. So, I didn't realize that a few of my subordinate leaders were staying well past normal duty hours to get work done because they thought that's what I wanted them to do. That's what they thought I expected. It wasn't until a spouse came to me at a Christmas party this last year. I said &quot;how's things going...how are the kids?&quot; And she said, &quot;you know, they really miss their dad. he's missed a bunch of key family events...he really wants to do a good job. it just makes the kids sad.&quot; And I felt horrible. I realized that I had completely dropped the ball and making sure my subordinates really understood my expectations of them.”</td>
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3. Organizational Awareness—The Burden of Accountability

One of the common questions asked in the podcast of CEOs is, “What surprised you about becoming a CEO?” Six of the eleven CEOs in the sample responded with some variation on the burden of accountability. All of them mentioned the weight of ultimate responsibility for the organization; most of them used some variation on “the buck stops here.” Kevin C and Gerry, two of the longest sitting CEOs, explicitly mentioned loneliness, as did Peter, a relatively new CEO. As Gerry notes, the CEO often must hold back information from people s/he would otherwise confide.

Kevin C and Kevin D talked about getting more comfortable with the burden with time, but that you never really get comfortable with it. Mike notes it is a burden that is “all mine.” The burden arises from having no one to turn to; everyone turns to you to have the answers, especially when “when something goes wrong” as Kevin C said. Peter notes that he did not recognize the psychological safety having a good CEO as a boss provided until the backstop the CEO creates was removed. Jay and Kevin D report the odd sensation of realizing that everyone was looking to them suddenly, and that being able to simply disagree was a privilege no longer available to them.

The CEO has a unique role in the organization. We put the burden of accountability under organizational awareness because the CEO has to understand that the burden cannot be shared. Referring back to the communication element of this theme, it often cannot even be mentioned. The CEO must continue to show confidence even when, or especially when, something goes wrong. Otherwise, the other organizational members might come to believe the backstop is weakening or being removed. The CEO must be aware that the organization is looking to her/him to be the backstop, and the CEO has to accept and maintain that role.

Table 8: Organizational Awareness—The Burden of Command

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<th>Participant</th>
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<tbody>
<tr>
<td>Kevin C</td>
<td>You bear the responsibility for those elements and when something goes wrong it's a very lonely time to recognize that truly the buck does stop with you. The thing that I learned a lot out of that is to be comfortable in that loneliness. To embrace it for what it is.</td>
</tr>
<tr>
<td>Gerry</td>
<td>It's lonely at the top. I never really understood what that meant, until I was a CEO... You don't have... There's a lot of things I can't share with my management team. There are a lot of things I can't share with my board. It's difficult sometimes.</td>
</tr>
<tr>
<td>Peter</td>
<td>The one thing that I'm always surprised about in this position is how lonely it is. It is a very lonely position. Unless you've done it, you can't really truly understand it. I thought, as a COO, that I knew exactly what it was going to be about and that I could do it. What I didn't realize is all of the confidence I had in the way I executed my job as COO was backed up by the safety of a good CEO, that he provided a safe environment for me, and so I felt confident. When the buck stops at your desk and you have 21 bosses who their objective is to do right by the community, and so the moment they cease to find value in you as their chief executive, you're gone.</td>
</tr>
<tr>
<td>Kevin D</td>
<td>I can remember being here very early, maybe my first week or so, sitting right in this office where you and I are sitting, and having to make a decision at this table with three other people. And often times decision aren't black and white and it was like okay, then they're all looking at you like well, what's the decision? And there's that comfort of being a Director or Vice President, or whatever where you feel like I can feel free to say, 'Well I don't think that's going to work.' But when the rubber meets the road, as CEO you've got to make those decisions. And that's really freeing, and it's really gratifying, and it's also really scary at times. I think you get more comfortable with that as you are used to being in the roles. I've been a CEO for about five and a half years now. And I'm more comfortable with it. That being said, I don't think you don't completely ever get comfortable with it.</td>
</tr>
<tr>
<td>Jay</td>
<td>The first thing is that sense that when you're not the CEO, you always have someone that you can kick it up to. Suddenly everybody's looking at you, like you're supposed to come with ready-made answers and know this.</td>
</tr>
<tr>
<td>Mike</td>
<td>What has surprised me most I guess is the sheer immensity of that responsibility when that buck stops here... I'm comfortable there, but what's surprising is the responsibility, the accountability is still mine.</td>
</tr>
</tbody>
</table>
V. A Positive Model of Healthcare Executive Leadership Competencies

From the three themes and various sub-themes that emerged from the data, we have developed a positive model of critical healthcare executive leadership competencies. Executives are expected to have a wide variety of competencies; these are leadership competencies only. The executives in our sample come from a wide array of organizations, backgrounds, and positions. We use their failures and surprises to identify the sources of challenge to senior leaders. By focusing on what is most challenging, we suggest the positive competencies executives should develop in order to be prepared for the threats to their success and the success of the organizations they lead12.

Our model presumes a hierarchical organization, like a hospital. The individual who fills the role we have referred to as “the executive” is assumed to sit at the top of a unit hierarchy. This person could be the president or CEO of a hospital, for example, but does not have to be the CEO. The “executive” could refer to any leader in the organization above the level of front-line supervisor - that is, anyone who leads through at least one layer of management. Thus, the executive could also be a vice president, and the hierarchy s/he sits at the top of is part of a larger hierarchy with levels above her/him. The executive’s team refers to her/his immediate and closest subordinates. For example, the CEO’s team would consist of a CFO, COO, CNO, etc. These are individuals who report directly to the CEO and whom s/he has the most daily contact, and through whom s/he attempts to manage the organization. As with any large organization, such as a hospital, there is a large population of individuals who report in some fashion through a hierarchy to the executive through the executive’s team. These individuals have varying degrees of social distance from the executive and align somewhere below the executive on the organizational power gradient. Self-regulation would still apply to a first-line supervisor, but the other elements would be diminished, as the “team” and the “organization” become one.

Figure 1: A Model of Executive Healthcare Leadership Learned the Hard Way
We have drawn this model as a series of nested, tangent circles. The circles are tangent rather than concentric because the tangency point represents where the executive touches the organization directly through her/his actions, without the intermediation of her/his team. The tangent point also symbolizes the fact that the executive, as well as his team, have direct contact with the external environment, in their roles, on behalf of the organization. The outer ring represents boundaries of the organization, and the core leadership competency for the executive is organizational awareness. The middle ring represents the boundaries of the executive’s team. The core leadership competence here is the continual construction of the executive herself, and the core competence is self-regulation.

d) The Outer Circle-The Organization and Organizational Awareness of the Executive

1. Bear the Burden of Accountability: Executives must develop an ability to cope with a unique level of accountability and understand that this is not something that can be shared, particularly at the CEO level.

   For the model, we start with the outer circle, and we start specifically with the role of the CEO. The role of the CEO, with respect to the organization, occurs at the tangent point because this is the point where the CEO’s actions impact the organization directly. For this model, the tangent point can be thought of as the keystone in an arch. Arch technology was a powerful innovation employed by the Romans, for example, to great effect in their architecture, such as the aqueducts that still exist and function today. An arch can bear more weight than a lintel, and can be made with many small stones, rather than one massive stone. Thus, an arch is an excellent metaphor for a human organization. Many small stones, which separately are relatively useless, when brought together can bear a greater load than a single stone of the same weight. Nevertheless, an arch cannot bear weight until it has its keystone. The strength of the arch comes from the relationship between the individual parts, and the keystone’s role is to complete the structure, locking the other stones into place so they can perform their roles. Like the keystone, the CEO performs a singular role. That role is to bear ultimate responsibility for the organization. The keystone doesn’t share its role with the other stones. As Kevin C says, “When there’s a singular level of accountability, there’s a singular level of accountability and with that a unique loneliness to yourself.”

   The metaphorical role of the organizational keystone is true to a lesser degree for leaders subordinate to the CEO as well. Whereas the CEO’s role is unique because s/he sits at the singular accountable spot for the entire organization, individual executives within the organization also hold accountable roles, and their respective teams and subordinates look to them to perform the keystone role. What is the keystone role? Is it not to do all the work of the organization, or even to do the hardest work of the organization. Indeed, keystones do not bear the greatest load in an arch. The keystone role of the executive is to provide the confidence and final accountability that is necessary for all the other parts to continue to perform their respective roles. The first element of Organizational Awareness is for the executive to bear the burden of accountability.

2. Communicational Awareness: Executives must understand the fact that they are constantly being observed and must take time to ensure their intent in their casual and formal communications is clear, while maintaining an environment of psychological safety for subordinates to question and provide feedback.

   Organizational awareness focuses on the executive interacting with the organization as a whole. Communication with subordinates outside of the executive’s team will be less intimate. The executive must be cognizant of how s/he is being observed by the organization, as well as being in tune with how her/his actions are being processed by the organization. With regard to being observed by the organization, executives need to develop an awareness that their every action is being observed and evaluated not only by their primary team, but by every subordinate in the executive’s organization. When an executive interacts, either casually or formally, with subordinates who are not part of her/his immediate team, these subordinates will not have as nuanced knowledge of the executive’s communication style, nor will they have the full context of executive decision making. A casual comment made by the executive can easily be misinterpreted as either a sign of impending doom, or a directive to make some radical change. As Joe, a CEO, noted, “Everything I said was amplified”. Because of the power gradient, subordinates may take casual comments as directives, or sarcasm or jokes literally.

   Subordinates outside of the executive’s team will also seek to please the executive using the limited information provided by each encounter.

   The executive also must bear in mind that subordinates will seek to please her/him, and as a result, subordinates will seek to avoid being the source of criticism directed at the executive. It is therefore critical that the executive create an environment of psychological safety where questioning is allowed, and feedback encouraged.
3. **Change Capacity:** Organizations have limited capacity for change at any given time. Executives must develop the ability to gauge an organization’s resilience to absorb and adapt to change.

Organizations are complex, and change will often have unpredictable second and third-order effects that may not be immediately evident to the executive or perhaps her/his team. Organizational change requires the creation of uncertainty and a requirement for the members of the affected segments of the organization to adjust to the change. Taking Lewin’s model of organizational change, one must unfreeze the portion of the organization that is to be changed, invest in developing the new arrangements, and then invest in freezing, or making permanent, the new arrangements. The process of change is costly, requiring the sacrifice of previous investments by the members effected, and the making of new investments by the affected members as well as the leadership team. As we have learned, executives are impatient by nature and will perceive many things about her/his organization that could be improved. The executive must develop skill at gauging the cost of change and how much change at any given time the organization can absorb and process. Organizations have varying levels of resilience and may face both internally and externally driven change. The executive must recognize that the change process is costly, and the process of running simultaneous change may exceed the organization’s capacity. One cannot squeeze all the lemons at once, as Warren told us, so the executive must be selective and prioritize.

e) **The Middle Circle-The Team and its ongoing Construction**

When an executive has assembled a competent team that is aligned with the executive’s vision for the organization, the executive amplifies her/his leadership through her/his subordinate leaders. The construction of the team is a somewhat fluid and continuous process. No member stays forever, members will come and go, and the needs of the organization will change. While there was some discussion of skill competence in the data, most responses focused on team fit. Over a career, executives come to recognize, viscerally, the importance of getting the right people on the team, and getting the wrong people off the team as a core competency. Some executives have pointed out that hiring the right subordinate leaders is, in fact, the most important thing they do. Furthermore, some executives are willing to hire a new member knowing that the new member would require training to come up to the technical performance levels required by the job, but the individual was hired because s/he demonstrated excellent potential and good fit with the team. The executive’s overconfidence in her/his ability to mentor and coach proved in some cases to be detrimental in that it delayed the executive from removing the poorly performing individual from the team. An executive should be wary of overconfidence in this area; as Skip told us, you can change people, but not much.

In our model, the team performs an intermediating role between the executive and the organization. The executive, the innermost circle, sits within the team, like a yoke inside an egg. The executive is both part of the team and a separate entity. This is especially true with the special function of the CEO -the larger and more hierarchical the organization, the more important the intermediating function of the team. The executive’s intent is carried out through her/his team. The better degree of fit between the team and the executive, the more they share a common understanding of the needs of the organization, the more accurately and effectively the team can act on behalf of the executive. Fit, as we learned, is critical. Poor fit results in poor intermediation of intent, and disorganization within the larger organization as the intermediating subordinate moves her/his portion of the organization in a manner that is out of sync with the rest of the organization. Fixing the problems of coordination is costly for all members of the organization in terms of time and resources.

We treat hiring and firing as two sides of the same competency. Therefore there is a single competency:

**Constructing the Team:** Executives must hire for both competence and fit. They must learn to remove ineffective members of the team quickly and humanely.

f) **The Innermost Circle-The Executive and Self-Regulation**

1. **Manage through Others:** Executives must manage through others, and focus on creating the environment where subordinates can solve problems.

As we heard, executives are driven individuals and often get their first opportunities as managers due to their high performance as individual contributors. The transition to supervisor from individual performer, and then from first-level supervisor to manager and eventually to executive requires the abandonment of one identity and the taking on of another. As rewarding as it is to be a problem solver, Nirav and others warned us that this is not the role of the executive. Executives progressively need to be people who set up and support other people to solve problems.

2. **Listening:** Executives must be expert listeners, making the time to gather perspectives and integrate the input into their decision making.

Listening is both a behavior and a skill. Executives in the sample consistently speak of the importance of listening, of slowing down and taking stock, of ensuring they have the full picture. Given their
predilection for action, this is a behavioral challenge most of them recognized. An effective executive leads by listening to her/his people. Listening involves not just slowing down, but processing and integrating the deeper knowledge subordinates (and peers, if not the CEO) are trying to share. Listening also provides an acknowledgment of the value of the listened to person.

3. Appropriately use the power gradient: Executives must master the appropriate use of their positional power to empower their subordinates and achieve the mission.

The executives interviewed told stories of how they had inadvertently misused their positional power. Each of them remembered his mistake and made efforts to improve it. Positional power is a tool available to the executive. The executive uses it continuously, and it passively shapes all of her/his interactions within the organization even when s/he is not intentionally calling upon it. Active use of positional power should be drawn upon sparingly and only after careful listening.

IV. Weaknesses and Future Research

This study has several weaknesses. First, the data was gathered in a public forum. The executives who were interviewed may have shared different stories of failure and surprise had they been given confidentiality. Furthermore, there are executives not included in the sample because they would not agree to participate in a podcast. The fact that most of these findings were repeated by multiple executives supports the likelihood of generalizability. Second, the relatively small number of participants yields an exploratory model that needs to be further verified. Third, the sample was diverse in terms of role and organization type but limited geographically. It may be that a more geographically diverse set of participants would have different insights. Finally, there is selection bias in the fact that these executives survived their failures and surprises. There may be good lessons to be learned from executives whose careers did not survive.

Future research should seek to validate the model using a larger sample from a more geographically diverse population.

V. Conclusion

Each of the executives who were interviewed for the podcast and were ultimately cited here are highly successful individuals. The fact that they were willing to share mistakes in a public forum should be regarded with admiration. Failure is a crucible we all inevitably pass through to some degree. The stories these executives shared served as crucible experiences for them, converting failures in the moment into competencies for future success. The Model of Executive Leadership Learned the Hard Way is a useful model for thinking about the leadership tasks of a senior leader, and for rising leaders seeking to enter the executive ranks.

References Références Referencias

Appendix 1: Participant Data

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<tr>
<th>Name</th>
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<td>Kevin C</td>
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<td>Rich</td>
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<td>Samantha</td>
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Mentoring of Beginning Business Education Lecturers for Sustainable Pedagogical Skills Development in State Universities in Rivers State

By Ngozi Eunice Adizu, Effiong Edet Asuquo & Chioma Princess Chile

Ignatius Ajuru University

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Keywords: mentoring, business education, pedagogical skills development.

GJMBR-A Classification: JEL Code: O15

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Keywords: mentoring, business education, pedagogical skills development.

I. INTRODUCTION

Business Education is one occupational area of Vocational and Technical Education in Nigeria. Business Education has been defined in several ways, most of which highlight its vocational nature. Idialu (in Amoor, 2010) views Business Education as a form of Vocational Education that is directed towards developing the learner to become productive in teaching, paid employment and self-employment. This is to say that Business Education prepares beneficiaries for gainful employment and sustainable livelihood. Ajisafe, Bolarinwa and Edhe (2015) refer to Business Education as a programme of instruction that offers various skills in accounting, marketing, and Office Technology and Management (OTM). They added that major topics in Business Education include: office practice, book keeping, business mathematics, business communication, secretarial duties, word-processing, and advertising. Edokpolor and Egbri (2017) opine that the goals of Business Education incorporate: preparing students for specific career in office occupations; equipping students with the requisite skills for job creation and entrepreneurship; and exposing students with knowledge about business, including a good blend of computer technology, which incorporates Information and Communication Technology (ICT).

Lecturing in the university is very demanding and a stressful job especially among new lecturers; hence, new lecturers often experience difficulties in the transition of roles from learners to teachers or from industry to classroom (Franklin & Molina, 2012). This can also be said of teaching of Business Education in state universities in Rivers State. This challenge of transition to academics can be addressed through mentoring of the beginning business education lecturers if sustainable skill development is to be achieved amongst graduates of the programme. Okorie and Ezeji cited in Fadairo, (2010) explained that possession of skill is to demonstrate the habit of acting, thinking or behaving in a specific activity, which has become so natural to the individual through repetition or practice such that it becomes automatic. Central in the definition is the idea that skill could be regarded as ability, (an outcome of learning) to practice an act to the point of perfection. Skill development is basic to all forms of education, knowledge, learning and professional training.

Mentoring is a process that involves generating a learning association between a skilled person with professional expertise and a less skilled staff member (Shreeve, Gibb & Ribeiro, 2013). Santamaria (2003) view mentoring as a collaborative relationship where a skilled and professional person willingly gives his time to teach, support, and encourage a novice (or beginning) lecturer. Mentoring is a helpful learning bond that is created between a caring individual who shares information, skills and wisdom with another individual who is new in the workplace. According to Paris (2013), the beginning lecturer is typically ready and willing to benefit from such interchange so as to improve his/her professional journey.

Ozturk and Yildirim (2012) view a novice (beginning) lecturer as a new lecturer who has joined
the lecturing profession. Additionally, a novice lecturer is a new lecturer (employee) in an organisation who performs lecturing-based duties (Hudson, 2012). The author further states that a novice lecturer is an employee who has been in the field for less than five years and still needs to be guided and developed in his/her profession. This view is similar to Ozturk and Yildirim (2012) who added that most novice lecturers are the less experienced teachers who need a veteran lecturer to assist them and indicate or model how to behave and do things in a classroom situation.

II. Statement of Problem

The researchers’ interest in conducting this study was derived from their experiences when they first joined lecturing career in tertiary institutions. Even though the researchers have been in teaching profession at the secondary school level at different times, their teaching experiences at that level differ significantly with their new experience as tertiary institution lecturers. The way things are done at the tertiary institution level is a bit different from what obtains at the secondary school level. The curriculums are completely different from each other. Job schedules and responsibilities are different and are sometimes a bit more demanding for a beginning lecturer. It is therefore crucial for the more experienced business education lecturers to understand the needs of the beginning business education lecturers and to assist them progress in their new career path by mentoring them. All the newly appointed lecturers require mentoring because even though they are qualified teachers, they are engaged in a different system and must understand the system if they must succeed. It is against this background that this study is being conducted to determine the practices needed to mentor beginning business education lecturers as well as the perceived benefits of mentoring the beginning business education lecturers in state owned universities in Rivers State.

III. Purpose of the Study

The objectives of the study include the following:

i. Determine the practices needed for mentoring of beginning Business Education Lecturers in State Universities in Rivers State.

ii. What are the perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State?

V. Research Method

The design of this study was a descriptive survey design. The area of the study was Rivers State. Rivers State is located in the coastal southern part of Nigeria and is bordered on the south by the Atlantic Ocean, to the north by Imo and Abia States, to the east by Akwaibom State, and to the west by Bayelsa and Delta States. Rivers State has two state universities namely: Ignatius Ajuru University of Education and Rivers State University. The population for the study consisted of the 79 Business Education Lecturers in State Universities in Rivers State. Specifically, the population consisted of 60 lecturers from Ignatius Ajuru University of Education and 19 lecturers from Rivers State University.

The sample for this study was made up of the entire population of the Business Education Lecturers in the two State Universities in Rivers State. Therefore, no sampling technique was used.

A structured questionnaire titled “Mentoring of Beginning Business Education Lecturers Questionnaire” (MBBELQ) was used as the instrument for this study. The instrument was developed by the researchers to elicit opinions of the respondents. The questionnaire was divided into two parts, A and B. Part A addressed the personal data of the respondents while Part B addressed mentoring practices needed for mentoring beginning Business Education Lecturers and the perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State. The response options of the instrument were based on a five-point scale as follows: 5- Strongly Agree, 4- Agree, 3- Undecided, 2- Disagree, 1- Strongly Disagree.

After constructing the questionnaire, it was given to three experts in the department of Business Education, Ignatius Ajuru University of Education, to face validate. Suggestions, observations and criticisms of the experts were used to modify and improve the instrument. To establish the internal consistency of the
instrument, copies of the questionnaire administered to 10 Business Education lecturers of Niger Delta University, Amassoma. This is because Business education Lecturers in Niger Delta University possess similar characteristics as those in the study population. The scores obtained were analyzed using Cronbach Alpha statistics. A reliability coefficient of 0.92 was obtained. Based on the coefficient, the instrument was considered highly reliable for the study. The researcher went to the two state universities and administered the questionnaires on the Lecturers of the department after self-introduction and explanation of the purpose of visiting the institutions. The copies of the questionnaire used for the research was given to the lecturers of the universities under study. The filled questionnaires were then collected from them for analysis. Mean was used to answer the two research questions. The two null hypotheses were tested using z-test at a significance level of .05. SPSS package was used to analyse the data. A mean of 3.50 served as the cut-off point. When the mean of all the respondents on any particular item is greater than or equal to 3.50, it was regarded as Agreed (A) and when the mean is less than 3.50, the result is regarded as Disagreed (D). Any hypothesis with p-value less than or equal to 0.05 was regarded as significant (rejected); otherwise, it was not significant (accepted).

VI. Results

Research Question 1: What are the practices needed for mentoring beginning Business Education Lecturers in State Universities in Rivers State?

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<th>S/N</th>
<th>Items</th>
<th>Respondents n = 60, nR = 19, nG = 79</th>
<th>Remarks</th>
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</thead>
<tbody>
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<td>1.</td>
<td>Mentorship in Research Writing</td>
<td>(\bar{x}_R = 4.20, \sigma_R = 0.77)</td>
<td>(\bar{x}_I = 3.99, \sigma_I = 0.78)</td>
</tr>
<tr>
<td>2.</td>
<td>Mentorship in Teaching Methods</td>
<td>(\bar{x}_R = 3.60, \sigma_R = 0.50)</td>
<td>(\bar{x}_I = 3.94, \sigma_I = 0.34)</td>
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<td>3.</td>
<td>Mentorship in Students' Assessment</td>
<td>(\bar{x}_R = 3.80, \sigma_R = 0.77)</td>
<td>(\bar{x}_I = 4.07, \sigma_I = 0.83)</td>
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<td>4.</td>
<td>Mentorship in Career Progression</td>
<td>(\bar{x}_R = 4.40, \sigma_R = 0.50)</td>
<td>(\bar{x}_I = 3.96, \sigma_I = 0.28)</td>
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<td>5.</td>
<td>Mentorship in Classroom Management</td>
<td>(\bar{x}_R = 2.80, \sigma_R = 1.01)</td>
<td>(\bar{x}_I = 3.30, \sigma_I = 0.46)</td>
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<tr>
<td>6.</td>
<td>Mentorship in Lesson Presentation</td>
<td>(\bar{x}_R = 3.40, \sigma_R = 0.50)</td>
<td>(\bar{x}_I = 3.38, \sigma_I = 0.48)</td>
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<td>7.</td>
<td>Mentorship in Academic Publications</td>
<td>(\bar{x}_R = 4.20, \sigma_R = 0.41)</td>
<td>(\bar{x}_I = 4.30, \sigma_I = 0.46)</td>
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<td>8.</td>
<td>Mentorship in Risk Management</td>
<td>(\bar{x}_R = 3.80, \sigma_R = 0.41)</td>
<td>(\bar{x}_I = 3.84, \sigma_I = 0.36)</td>
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<td>9.</td>
<td>Mentorship in Academic Administration</td>
<td>(\bar{x}_R = 3.60, \sigma_R = 0.50)</td>
<td>(\bar{x}_I = 3.91, \sigma_I = 0.82)</td>
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<td>10.</td>
<td>Mentorship in Provision of Corrective Feedback</td>
<td>(\bar{x}_R = 3.60, \sigma_R = 0.50)</td>
<td>(\bar{x}_I = 3.69, \sigma_I = 0.46)</td>
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</tbody>
</table>

\(\bar{x}_R\) = Mean responses of IAUE lecturers, \(\bar{x}_R\) = Mean responses of RSU lecturers, \(\sigma_I\) = Standard Deviation of IAUE lecturers, \(\sigma_R\) = Standard Deviation of RSU lecturers, \(\bar{x}_G\) = Item Mean of means, \(\sigma_G\) = Item Standard Deviation of means.

Results presented in Table 1 above showed that the respondents agreed on eight out of 10 practices needed for mentoring of beginning Business Education Lecturers in State Universities of Rivers State with mean ranging from 3.68 to 4.30. However, the respondents did not consider mentorship in classroom management and mentorship in lesson presentation as practices needed for mentoring of beginning Business Education Lecturers. Furthermore, with standard deviation ranging from 0.33 to 0.82, the results indicate that there is little dispersion in the opinion of the respondents.

Research Question 2: What are the perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State?
Table 2: Mean and Standard Deviation on the perceived benefits of mentoring beginning Business Education Lecturers

<table>
<thead>
<tr>
<th>S/N</th>
<th>Items</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>n = 60, nR = 19, nG = 79</td>
</tr>
<tr>
<td>1.</td>
<td>Enhanced confidence of the lecturers</td>
<td>3.80 0.77</td>
</tr>
<tr>
<td>2.</td>
<td>Enhanced performance in research activities</td>
<td>4.40 0.50</td>
</tr>
<tr>
<td>3.</td>
<td>Better understanding of the expectations in the various categories of responsibilities teaching</td>
<td>3.80 0.77</td>
</tr>
<tr>
<td>4.</td>
<td>Ability of the lecturers to develop a viable plan for future development</td>
<td>3.80 0.41</td>
</tr>
<tr>
<td>5.</td>
<td>Ability to progress in career with minimal delays</td>
<td>3.60 0.50</td>
</tr>
<tr>
<td>6.</td>
<td>Identification of potential sources of research fund</td>
<td>4.00 0.92</td>
</tr>
<tr>
<td>7.</td>
<td>Identification of provided support for grant writing</td>
<td>3.80 0.77</td>
</tr>
<tr>
<td>8.</td>
<td>Encourages active participation in professional activities within/outside the institution</td>
<td>3.60 0.50</td>
</tr>
<tr>
<td>9.</td>
<td>Better understanding of criteria for promotion</td>
<td>3.40 1.54</td>
</tr>
<tr>
<td>10.</td>
<td>Increased spirits of the mentored lecturers leading to job satisfaction</td>
<td>3.70 0.77</td>
</tr>
<tr>
<td>11.</td>
<td>Increased competency for the mentored lecturers</td>
<td>3.70 0.41</td>
</tr>
<tr>
<td>12.</td>
<td>Increased commitment from the mentored lecturers</td>
<td>3.50 0.92</td>
</tr>
</tbody>
</table>

\( \bar{x}_I \) = Mean responses of IAUE lecturers, \( \bar{x}_R \) = Mean responses of RSU lecturers, \( \sigma_I \) = Standard Deviation of IAUE lecturers, \( \sigma_R \) = Standard Deviation of RSU lecturers, \( \bar{x}_G \) = Item Mean of means, \( \sigma_G \) = Item Standard Deviation of means

Results presented in Table 2 above showed that the respondents agreed on 11 out of 12 perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State with mean ranging from 3.52 to 4.26. However, the respondents did not consider better understanding of criteria for promotion as perceived benefit of mentoring beginning Business Education Lecturers. Furthermore, with item standard deviation ranging from 0.28 to 1.56, the results indicate that there is little dispersion in the opinion of the respondents.

Hypothesis 1: There is no significant difference in the mean responses of Business Education Lecturers on the practices needed for mentoring beginning Lecturers in State Universities in Rivers State.

Table 3: z-test analysis of the mean responses on the practices needed for mentoring of beginning Business Education Lecturers

<table>
<thead>
<tr>
<th></th>
<th>( \bar{x} )</th>
<th>( \sigma )</th>
<th>n</th>
<th>Df</th>
<th>( \alpha )</th>
<th>( z_{cal} )</th>
<th>( p )</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>IAUE Lect.</td>
<td>3.84</td>
<td>0.53</td>
<td>60</td>
<td>77</td>
<td>0.05</td>
<td>0.65</td>
<td>0.51</td>
<td>Accepted</td>
</tr>
<tr>
<td>RSU Lect.</td>
<td>3.74</td>
<td>0.59</td>
<td>19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

KEY: \( \bar{x} \) = Mean, \( \sigma \) = Standard Deviation, n = Number of Respondents, df = Degree of Freedom, \( \alpha \) = level of significance, \( z_{cal} \) = Calculated z-value, \( p \) = Significance (2-tailed)

The result on Table 3 reveals a \( z_{cal} \) of 0.65 with a \( p \)-value of 0.51. Since the \( p \)-value is greater than the \( \alpha \) value (level of significance) of the test (\( p < 0.05 \)), the null hypothesis is accepted. This means that there is no significant difference between responses of the state universities’ lecturers on the practices needed for mentoring of beginning Business Education Lecturers in State Universities in Rivers State.

Hypothesis 2: There is no significant difference in the mean responses of Business Education Lecturers on the perceived benefits of mentoring beginning Lecturers in State Universities in Rivers State.
The result on Table 4 reveals a z_cal of 1.01 with a p-value of 0.91. Since the p-value is greater than the α value (level of significance) of the test (p<.05), the null hypothesis is accepted. This means that there is no significant difference between responses of the state universities’ lecturers on the perceived benefits of mentoring beginning Business Education Lecturers in State Universities of Rivers State.

VII. FINDINGS OF THE STUDY

The findings of the study include the following:

1. Mentorship in academic publications, in students’ assessment, and in research writing are the practices among others needed for mentoring of beginning Business Education Lecturers in State Universities in Rivers State.

2. Enhanced confidence of the lecturers, identification of potential sources of research fund, and enhanced performance in research activities among others are the perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State.

3. There is no significant difference between responses of the state university lecturers on the practices needed for mentoring of beginning Business Education Lecturers in State Universities in Rivers State.

4. There is no significant difference between responses of the state university lecturers on the perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State.

VIII. DISCUSSION OF FINDINGS

Findings with respect to research question one shows that the respondents agreed on mentorship in research writing, teaching methods, students’ assessment, career progression, academic publications, risk management, academic administration, and in provision of corrective feedback as practices needed for mentoring of beginning Business Education Lecturers in State Universities in Rivers State. The findings of this study are in consonance with the study of Ndebele, Heerden and Chabaya (2013) which showed a significant impact of mentoring on the preparation of the new generation of researchers. The finding of this study also supported the views of Lankau and Scandura (2002), Dutton and Heaphy (2003), and Geber (2010) in which mentoring was seen as a great way of assisting new academics in achieving significant research output early in their career, thus mentees enjoyed carrying out researches when they have elderly lecturers to help and guide them in the process. The corresponding research hypothesis also indicated that both categories of lecturers shared same view on the mentoring practices needed.

Findings with respect to research question two shows that the respondents agreed on enhanced confidence of the lecturers, enhanced performance in research activities, better understanding of the expectations in the various categories of responsibilities teaching, ability of the lecturers to develop a viable plan for future development, ability to progress in career with minimal delays, identification of potential sources of research fund, identification of provided support for grant writing, encourages active participation in professional activities within/outside the institution, increased spirits of the mentored lecturers leading to job satisfaction, increased competency for the mentored lecturers, and increased commitment from the mentored lecturers as perceived benefits of mentoring beginning Business Education Lecturers in State Universities in Rivers State. These findings are in consonance with findings of Pompa (2012) who noted that good mentor-mentee relationship brings about improved performance and productivity, improved job satisfaction and motivation, leadership ability, and encouragement of positive risk taking. Carter and Francis (2000) posited that a good mentor-mentee relationship promotes collaborative, equity, cooperative practice and reflection, necessary to move the new lecturers beyond the transmission of past and existing practices. Lieberman and Miller (2000) have suggested that new teachers would build their experience, have enhanced confidence and self-esteem through the mutual support offered by other colleagues. Other researchers have also indicated that the advantages of mentoring is that it is supportive in enhancing the confidence of novice teachers, allowing them to put complex experiences into standpoint, and increasing their spirits and job satisfaction (Bullough, 2005; Johnson, Berg, & Donaldson, 2005; Lindgren, 2005; Marable & Raimondi, 2007). The corresponding research hypothesis also indicated that both categories of lecturers shared same view on the perceived benefits of mentoring.
IX. Conclusion

This study has revealed some practices that could be used in mentoring beginning business education lecturers if sustainable skills development is to be achieved in graduates of business education programme in state universities in Rivers State. The study also captured the perceived benefits of effective mentorship which can lead to professional development of the mentee and advancement in pedagogical knowledge. Additionally, it is pertinent to note that just having a mentor is not enough as the outcome of mentorship can only be outstanding when they are paired with mentors who have the interest.

X. Recommendations

Based on the findings of this study, the following recommendations are made:

1. The Heads of Departments of Business Education Programmes in the state universities in Rivers State. Their Deans should ensure that effective and efficient mentoring practices exist and are encouraged in their departments.
2. The State Institutions should ensure that newly appointed lecturers are fully aware of the benefits of institutional mentoring as the exercise will be futile if the new lecturers refuse mentorship.

References Références Referencias


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The following is the official style and template developed for publication of a research paper. Authors are not required to follow this style during the submission of the paper. It is just for reference purposes.
Manuscript Style Instruction (Optional)

- Microsoft Word Document Setting Instructions.
- Font type of all text should be Swis721 Lt BT.
- Page size: 8.27” x 11”’, left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word “Abstract” in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
- Line spacing of 1 pt.
- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper’s subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.
Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title
The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details
The full postal address of any related author(s) must be specified.

Abstract
The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords
A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning 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 a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

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

Abbreviations
Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations
Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends
Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.
Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Electronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for Writing a Good Quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can’t clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.
6. **Bookmarks are useful:** When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. **Revise what you wrote:** When you write anything, always read it, summarize it, and then finalize it.

8. **Make every effort:** Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. **Produce good diagrams of your own:** Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. **Use proper verb tense:** Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. **Pick a good study spot:** Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. **Know what you know:** Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. **Use good grammar:** Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice. Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. **Arrangement of information:** Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. **Never start at the last minute:** Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. **Multitasking in research is not good:** Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. **Never copy others’ work:** Never copy others’ work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. **Go to seminars:** Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. **Refresh your mind after intervals:** Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. **Think technically:** Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

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21. **Adding unnecessary information:** Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. **Report concluded results:** Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. **Upon conclusion:** Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium through which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

**Informal Guidelines of Research Paper Writing**

**Key points to remember:**
- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

**Final points:**

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

*The introduction:* This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

*The discussion section:*

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

**General style:**

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

**To make a paper clear:** Adhere to recommended page limits.

**Mistakes to avoid:**
- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.

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Title page:
Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

• Fundamental goal.
• To-the-point depiction of the research.
• Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

• Single section and succinct.
• An outline of the job done is always written in past tense.
• Concentrate on shortening results—limit background information to a verdict or two.
• Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:
The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

• Explain the value (significance) of the study.
• Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
• Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
• Briefly explain the study's tentative purpose and how it meets the declared objectives.
Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

*Materials may be reported in part of a section or else they may be recognized along with your measures.*

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that’s all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer’s interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.
Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.
Approach:
When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.
Describe generally acknowledged facts and main beliefs in present tense.

The Administration Rules

Administration Rules to Be Strictly Followed before Submitting Your Research Paper to Global Journals Inc.

*Please read the following rules and regulations carefully before submitting your research paper to Global Journals Inc. to avoid rejection.*

*Segment draft and final research paper:* You have to strictly follow the template of a research paper, failing which your paper may get rejected. You are expected to write each part of the paper wholly on your own. The peer reviewers need to identify your own perspective of the concepts in your own terms. Please do not extract straight from any other source, and do not rephrase someone else's analysis. Do not allow anyone else to proofread your manuscript.

*Written material:* You may discuss this with your guides and key sources. Do not copy anyone else's paper, even if this is only imitation, otherwise it will be rejected on the grounds of plagiarism, which is illegal. Various methods to avoid plagiarism are strictly applied by us to every paper, and, if found guilty, you may be blacklisted, which could affect your career adversely. To guard yourself and others from possible illegal use, please do not permit anyone to use or even read your paper and file.
Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals.

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