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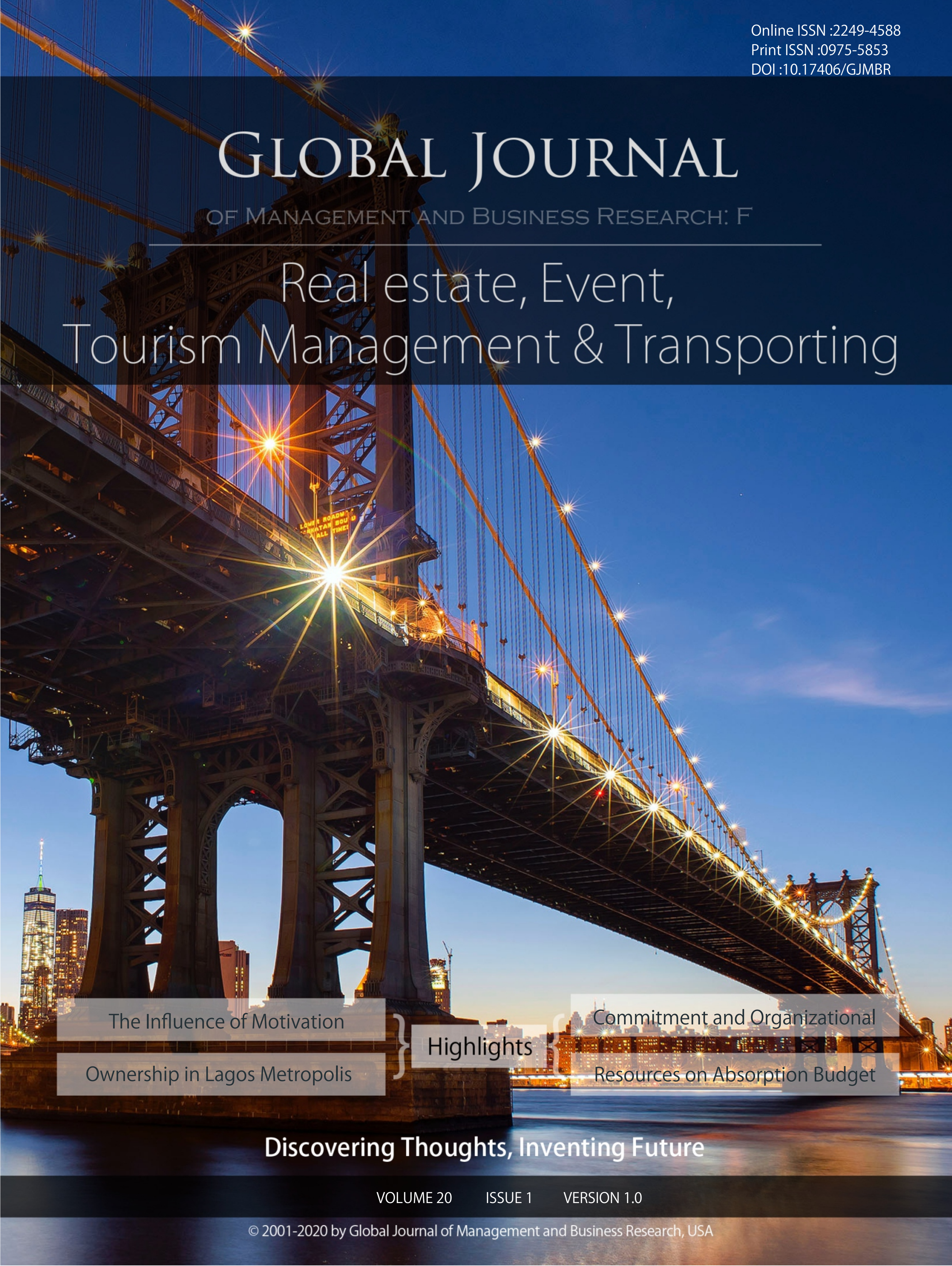

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Highlights

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Discovering Thoughts, Inventing Future

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The Effect of Budget, Budget Execution, Procurement Goods/Services and Human Resources on Absorption Budget (Study at Opd in Central Lombok Regency, West Nusa Tenggara Province, Indonesia)

By Koriatmaja, Siti Aisyah Hidayati & Ni Ketut Surasni
University of Mataram

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Koriatmaja [α], Siti Aisyah Hidayati [σ] & Ni Ketut Surasni [ρ]

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I. Introduction

State/Regional Budget is an embodiment of people's sovereignty so that the determination is made every year by law. APBD should be implemented optimally in the regional development financing process. High and low budget absorption is a crucial indicator of the success or failure of development. Bastian (2006), explains that the Regional Revenue and Expenditure Budget (APBD) is an embodiment of the work plan of the Regional Government in the form of a unit of money for a period of one year and is oriented towards the goal of public welfare. In line with that, as stated in the Minister of Finance Regulation No. 249 / PMK.02 / 2011, it is explained that budget absorption is one indicator of performance evaluation on aspects of implementation. Budget absorption is also an element of financial accountability in the Government Agency Performance Accountability Report (LAKIP). Thus the issue of budget absorption is a very strategic issue and can have a systemic impact. Disruption of budget absorption can result in delays in development. Substantial budget absorption is one indicator that can show the success of programs or policies implemented by the government.

Sudarwati *et.al,* (2015) in his research that identifies inhibitors BP2LHK budget absorption in Manado, North Sulawesi, found that the factor of budget planning and execution are the two causes of delay in budget absorption. Sudarwati et al findings are supported by the results of research ardiansyah et al. (2017) who found that there was a significant relationship between financial management and budget absorption in Sumbawa Regency, West Nusa Tenggara. The same result was also stated by Herryanto (2012) who found that suboptimal planning caused the absorption of the budget in ministry work units that were domiciled in the Special Capital Region of Jakarta, and by Priatno (2013) in KPPN Blitar.

Related to the process of procurement of goods and services, Putri (2014) in her research in Bengkulu Province found that the documentation (administration) process of procurement of goods and services had a significant effect on budget absorption. These findings are supported by the results of research conducted by Priatno (2013) who conducted research at KPPN Blitar, and Nurhayati et al (2017) who also found that *e-procurement* supported by the use of technology had a significant effect on budget absorption in East Java Province.

Research by Sudarwati *et.al* (2015) also found that human resource (HR) factors contributed significantly to budget absorption. Similar results were also shared by Putri (2014) who examined budget absorption in Bengkulu Regency, and Ruwaida et al (2015) who examined the realization of education spending in Aceh Province. But different results were stated by Priatno (2013) and Herriyanto, where HR is not closely related to budget absorption.

Taking into account the determinants of budget absorption in previous studies, specifically related to differences in results in terms of HR as one of the

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determinants of budget absorption performance, this research will focus on the influence of budget planning and implementation, the procurement process of goods and services, and HR . The four variables are found in previous studies but juxtaposed with different variables. This study will reexamine the consistency of planning and budgeting variables as well as the procurement of goods and services variables which have proven to have a significant effect on budget absorption in studies, and HR variables that differ in their findings. The main difference between research and previous research lies in the location, time of implementation, and research respondents. This research was conducted in Central Lombok Regency and was carried out in 2019. Respondents were from OPDs in the scope of Central Lombok Regency.

Based on a brief description of theoretical and empirical phenomena that occur in OPD throughout Central Lombok District, the authors are interested in conducting a study of "The Effects of Planning, Implementation, Procurement Officers and Human Resources on budget absorption. Research Purposes included:

1) To analyze the effect of budget planning on budget absorption in DPOs in Central Lombok Regency.
2) To analyze the effect of budget execution on budget uptake in OPD throughout Central Lombok Regency.
3) To analyze the effect of procurement of goods/services on budget absorption in OPD in Central Lombok Regency
4) To analyze the effect of human resources on budget absorption in OPD in Central Lombok Regency.

II. References Study

Finance is a part of economics that studies government financial activities. Glen A. Welsch, *et.al* (2000), explains that public finance is a form of statement of a plan and also a policy. The policy concerns management that is used in a certain period, that is guidance in that period. Meanwhile, according to Suparmoko (1992), that public finance is a science of the effects of the state (public) revenue and expenditure budget on the economy, especially the influence on achieving the objectives of economic activities such as economic growth, price stability, more equitable distribution of income, increasing efficiency and creating job opportunities.

According to Mardiasmo (Mardiasmo, 2009: 61), the budget is a statement of the estimated performance to be achieved during a certain period of time stated in financial measures, while budgeting is a process or method for preparing a budget. There is a close relationship between budget, planning and control, where planning is used to look ahead related to what actions should be taken to achieve certain goals, while control looks backwards, determines what actually happened and compares it with similar planning.

Planning is a process that starts from setting organizational goals in the form of determining strategies to achieve overall goals and formulating a comprehensive planning system to integrate and coordinate all organizational work, until the achievement of these goals (Robbins and Coulter, 2002 in Bastian, 2010: 165).

According to Spencer and Spencer (1993), quoted by Sutrisno (2009: 221), competence is an underlying characteristic of an individual that is associated with the results obtained in a job. Competence as an underlying characteristic of a person and related to the effectiveness of individual performance in his work. In line with this opinion, according to Government Regulation Number 101 of 2000 Article 3, states that competence is the ability and characteristics possessed by Civil Servants (PNS), both in the form of knowledge, skills, and behavioral attitudes required to support the implementation of the duties of his position . Assessment of competency achievement needs to be done objectively, based on the performance of employees in an organization, with evidence of their mastery of knowledge, skills, values and attitudes as a result of learning (Sutrisno, 2009: 223).

The organization of human resources is the main key to achieving organizational goals. Therefore human resource management must be done as well as possible in order to be able to make the maximum contribution to the organization. According to Sutrisno (2009) human resources are resources that have reason, feelings, desires, abilities, skills, knowledge, encouragement, power and work (ratio, taste and intention). All of these potentials affect the organization's efforts in achieving its goals. This can be interpreted that the better the capabilities, skills and knowledge of human resources owned by an organization, the better the performance of the organization. Human resources in principle are the only resources that determine the organization. Without good and quality human resources, an organization that has good goals and sophisticated facilities and infrastructure will find it difficult to achieve its goals (Harsono, 2011).

Herriyanto (2012) reports that planning has a significant effect on late budget absorption in Ministries and Institutions caused by among others the existence of a blocked activity budget, DIPA that needs to be revised because it is not in accordance with the needs, and the implementation of activities / project does not see the plans / schedules listed in the DIPA. the budget planning process that requires quite a long time above can affect the level of budget absorption. Delays in determining the APBD can result in a delayed implementation of the budget. Therefore, several constraints that are expected to occur in the budget planning process include work plans proposed by the executive not in line with the results of the Development Plan Conference, difficulty in establishing an agreement with the DPRD, submission of RKA documents that are not timely by OPD to be reviewed by TAPD, Based on the description above, the first hypothesis developed is, (H1) Budget planning has a positive effect on budget absorption.

Based on a theoretical review and some results of empirical studies as stated In the context of the budget, budget execution in OPD includes activities in the OPD's internal itself and the payment mechanism (budget disbursement) from the Regional Treasury. Kuswoyo (2011) and Gagola et al (2015) found that budget execution affects the size of the budget absorption. The better the implementation of the budget, the better the absorption of the budget and will affect the performance of the WTO in carrying out its tasks and objectives in accordance with organizational goals and public expectations. Based on the description above, the first hypothesis developed is, (H2) Budget implementation factors have a positive effect on budget absorption.

Based on a brief review of the implementation of *procurement* and improving the quality of its performance, such as the use of technology (*e-procurement*), it is expected to accelerate and increase the realization of government spending. But in fact, the results of research by Arif (2012); Sukadi (2012); Juliani & Sholihin (2014); Astadi, Sutarja & Nadiasa (2015); Malahayati, Islahudin, & Basri (2015) show thatpractices *procurement* are one of the main factors that cause delays in budget absorption. Furthermore, Siswanto and Rahayu (2010) emphasize that the caution ofimplementing institutions *procurement*, the lack of certified staff / employees, and the low quality of *procurement* at the OPD level contribute to slow budget absorption. Based on these empirical results, the third hypothesis of this study is as follows: (H3) Procurement of goods / services has a positive effect on budget absorption.

The absorption of the budget by OPD depends on the capacity of OPD human resources (HR). The capability referred to here is the competency as defined by UNDP (2008), namely the ability possessed by a person or individual, which refers to the skills, experience, and knowledge they have to do a good job that can be obtained through education and training. Triani (2013) suggests that in the region keuagan management, HR issues surrounding local governments, among others, (a) inadequate quality dan quantity of human resources finance manager finance background, particularly accounting; (b) the placement of human resources that is not relevant to their educational background, experience and knowledge; (c) the weak level of understanding of staff regarding state financial administration; and (d) an*reward system*inaccurate. These four problems contribute to weak financial management in local governments where one of the indicators is budget absorption. Based on the description above, the fourth hypothesis is as follows: (H4) HR competency factors have a positive effect on budget absorption.

III. Research Methods

The researchers took a number of samples equal to the total population or referred to as the census of OPD in Central Lombok District consisting of PA / KPA, PPK, Subdivision of Planning and Finance, Officials / Working Groups for Procurement and Treasurer of Expenses totaling 135 peoples. Data Analysis Techniques used descriptive analysis. This analysis aims to describe each variable in the form of the results of the frequency distribution, then analysis of the mean, standard deviation, level of achievement of respondents and coefficients and provide interpretation of the analysis.

Method of Analysis used Adjusted Coefficient Determination (R^2), and Partial Influence t-test.. Testing The coefficient of determination aims to measure the extent to which the model's ability to explain variations in independent variables. This coefficient of determination is between zero and one ($0 < R^2 < 1$).R value^2 smallmeans the ability of independent variables in explaining the variation of the dependent variable are very limited. Nearly one value means that the independent variables provide almost all the information needed to predict variations in the independent variable. Test statistic basically shows how much influence or independent variables individually in explaining the variation of the dependent variable. The testing criteria are based on a significance probability of less than 0.05 (α), then the independent variables individually affect the dependent variable. However, if the significance probability is greater than 0.05 (α), then the independent variables individually do not affect the dependent variable

IV. Results

a) *Descriptive Statistics*

Budget Execution is the respondent's response to the tasks that have been given and done so far, the way they are carried out and the relation between the task and the task the other. Respondents to the 9 statement items can be seen that the average total acquisition budget execution variable of the respondents amounted to 3.38 with either category.

Procurement of Goods / Services, referred to in this study is this variable measures respondents' perceptions related to the procurement of goods and services that include the quantity and quality of human resources involved, caution in the procurement of goods /services services, unwillingness to become a

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procurement officer because of the unbalanced occupational risks with the benefits received, and so on. Based on the indicators in table 4.7 illustrating the basis for a shared understanding of the budget managers in implementing the procurement of goods / services is already high at an average of 3.48.

This variable measures perceptions respondents related to the capacity or competence of HR who are directly involved in budgeting activities that include an understanding of planning documents (RKA) and implementation documents (DPA), understanding of various regulations relating to the administration of the Regional Budget (eg Permendagri No. 13 of 2006), and so on. Respondents' responses on the level of achievement of budget realization OPD expenditure in the third quarter m at a minimum of 75%. each employee to be able to carry out their duties properly.

b) The Result Hypothesis Test

Testing is testing the effect of budget planning on partial budget absorption. To see the effect partially using the t test, the results of testing hypotheses I, II, III and IV can be seen in the following table:

Table 1: Coeffecients

\Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2.589	0.946	
	X1	-0.170	0.036	0.320
	X2	0.007	0.018	0.026
	X3	0.044	0.019	0.169
	X4	0.418	0.036	0.464

Based on the table above, the regression equation between the independent variables and the variables the dependent in this study are:

$$Y = 2{,}589 + 0.320\ X1 + 0.026X2 + 0.169\ X3 + 0.464X4$$

From the linear regression equation above it can be explained that: Constant value of 2,589 means that if the independent variable is zero then the budget absorption value will be worth 2,589. Budget planning coefficient value of positive 0.320 means that each increase in the quality of budget planning is 100 then the budget absorption variable value will increase by 32.0 with the assumption that the other independent variables in the regression model are fixed. The coefficient of budget execution is positive 0.026 means that each increase in Planning value is 100 then the budget absorption variable value will increase by 2.6 assuming the other independent variables in the regression model are fixed. The coefficient value of the budget implementation is positive 0,169 means that every increase in the value of the budget implementation is 100 then the value of the budget absorption variable will increase by 16.9 with the assumption of other independent variables in the model regression is fixed. The coefficient value of the budget implementation (X2) is positive 0.464 means that every increase in the value of the budget implementation is 100 then the value of the budget absorption variable will increase by 46.4 with the assumption of other independent variables in the regression model is fixed.

c) Partial Significance Test

The results of the statistical test t to see the partial effect between HR Quality, planning, budget executions on the budget absorption variable.

Table 2: Coefficients

Unstandardized Coefficients		Standardized Coefficients	t	Sig.
B	Std. Error	Beta		
2.589	0.946		2.738	0.007
0.170	0.036	0.320	4.767	0.000
-0.007	0.018	-0.026	-0.401	0.689
0.044	0.019	0.169	2.317	0.022
0.418	0.063	0.464	6.638	0.000

Based on the test results in Table 2. with decision making criteria using a significance value of $\alpha = 0.05$ (5%) and a t table value of 1.639, partially the influence of each independent variable on the dependent variable is described as follows:

Budget planning variables have a significance level of 0,000 less than $\alpha = 0.05$ and the calculated t value of 4767 is greater than t table 1.639 and the regression coefficient is positive then H0 is accepted so it can be concluded that the budget planning variable has a significant effect on the budget absorption variable. Budget execution variable has a significance level of 0.689 is greater than α = 0.05, and the calculated t value of 401 is smaller than t table 1.639 and a regression coefficient that is positive then Ha is rejected so it can be concluded that the budget execution variable has no significant effect on the variable budget absorption. The variable of goods / services procurement (X3) has a significance level of 0.022 less than α = 0.05 and the t value of 2.317 is greater than t table 1.639 and the regression coefficient is positive then Ha is accepted so it can be concluded that the variable procurement of goods / services has a significant positive effect on budget absorption variables. The human resource variable (X4) has a significance level of 0,000 less than α = 0.05 and the t value of 6.638 is greater than t table 1.639 and the regression coefficient is positive then Ha is accepted so it can be concluded that the human resource variable is influential significant to the budget absorption variable.

V. Discussion

Based on the results of hypothesis testing it can be concluded that budget planning (X1) has a significant positive effect on budget absorption which is equal to 0,000> from α = 0.05, budget execution (x2) does not affect budget absorption which is obtained results of 0.689 is greater than the value of α = 0.05, procurement of goods / services (X3) affects the budget absorption of 0.022 is smaller than the value of α = 0.05 and human resources (X4) has a positive and significant effect on the absorption of the budget of 0,000 smaller than α = 0.05 1.

a) *Effect of Budget Planning Against Budget Absorption*

Based on the results of hypothesis testing it can be concluded that budget planning (X1) has a significant positive effect on budget absorption. The results of this study are in line with what Sundari (2016) stated that. his research results show that budget planning has a significant effect on budget absorption with a value (sig 0.021) and human resource competence has a significant effect on budget absorption with a value (sig 0.034), in line with the findings of research conducted by) Jullie J. Sondakh) Jessy DL Warongan 3) where the results of his research indicate that partially budget planning, budget execution, procurement of service goods, management commitment and the bureaucratic environment have a positive and significant effect on the absorption of the regional budget (APBD) of the Talaud Islands Regency Government. In line with the results of research by Heidi Theana (2012) the results of his research indicate that planning, human resource competence, and procurement of goods and services have a positive and significant impact on the absorption of spending.

b) *The Effect of Budget Implementation on Budget Absorption*

Variable of budget execution does not affect the budget absorption variable. The results of this study indicate that the appointment of financial management officials at OPD does not affect budget absorption. The financial manager at OPD determines the decree and other administrative requirements on time so that they can start the activity on time. In addition, when receiving DPA at OPD also affects budget absorption. The sooner an OPD receives back the DPA OPD, the sooner the OPD can start carrying out its activities. PP 58 of 2005 states "Regional Financial Management Officials approve DPA-OPD with the approval of the Regional Secretary and no later than 7 (seven) days after being passed on to the head of the OPD"

In addition, the Government's dependence on Transfer Funds especially the Special Allocation Fund (DAK) which is already regulated by the central government in relation to the direction of its use and the time of its implementation, if the regional government does not refer to theguidelines technical set by the central government then the funds will not be realized. This causes the implementation of the budget does not affect the budget absorption.

c) *The Effect of Goods / Services Procurement on Budget Absorption*

Variable procurement of goods / services affects the budget absorption variable. An effective and efficient procurement of service goods will facilitate the budget absorption process, and have an impact on payment mechanisms (disbursing the budget). Realization of activity payments is budget absorption (Herriyanto, 2012). The proportion of the service goods procurement budget is more than 30-40 percent (Indonesia Procurement Watch, 2011). This large portion is caused by the procurement of service goods which is a Government activity that has a broad impact on the economy. Failure to target the absorption of the budget related to procurement of goods and services carried out by the Government (agent) will result in the loss of expenditure benefits because the funds allocated have not all been utilized, which means there is idle money. This if related to physical development (facilities and infrastructure) for public facilities, the impact of this delay will result in a delay in the benefits to be received and enjoyed by the community as the trust provider (principal). In government organizations, budget absorption can be used as an indicator of performance. The results of this study support the research of Jullie J. Sondakh et al., Which proved that the procurement of service goods affects budget absorption. Likewise, Jauhari's research (2012) provides the results that the procurement of service goods has a positive and significant effect on budget absorption.

d) The Influence of HR on Budget Absorption

quality of HR has a significant effect on budget absorption variables. The results of this study are in line with what was stated by David Sundari (2016) which states that the human resource factor has a significant effect on budget absorption and the results of Jauhari's research (2012) which also states that the quality of human resources has a significant effect on budget absorption. But contrary to the results of research conducted by Elypaz Donald Rerung et al who stated that HR capacity does not significantly influence budget absorption.

The quality of human resources is affected by capacity building / quality through training. From the results of the research conducted it appears that the leadership support in improving human resources is very good as seen from the survey results on the item There is a high commitment from the leadership of the OPD by encouraging its staff to increase their capacity in terms of budget management including high, namely 3.91. Besides, item OPD allocate part of its budget in an amount sufficient for the sake of the development of the quality of staff through *training*/ education and training in the areas of budget management, including good if the human resources well then certainly the implementation of the accelerated realization of amggaram or uptake of the budget would be better.

VI. Conclusion

Budget planning has a positive and significant impact on budget absorption. This means that if the budget planning gets better the budget absorption will be higher and vice versa if the budget planning is not good the budget absorption will be lower. Budget execution does not affect absorption It means that the implementation of the budget does not make the budget absorption low depending on budget planning, if the planner is good then the implementation of the budget. Procurement of goods / services has a positive and significant effect on budget absorption. This means that if the procurement of goods / services is getting better the budget absorption will be higher and vice versa if the procurement of goods / services is not good then the budget absorption will be lower. Human resources have a positive and significant impact on budget absorption. This means that if human resources get better the budget absorption will be higher and vice versa if the procurement of goods / services is not good then the budget absorption will be lower.

VII. Recommendations

Improving the quality of human resources in the Central Lombok District Government can be done by adjusting the number of civil servants with a minimum bachelor degree in each SKPD so that the distribution is evenly distributed. Related to the suitability of educational background, it is necessary to reposition (*position*) employees who have an accounting/economic background but do not work in finance/programs and vice versa. In addition, it is necessary to pay attention to the amount of budget for civil servant training related to the field of work because the current budget is very less. Researchers Future are expected to be able to conduct more in-depth studies of the same study variables, especially related to the implementation of activities

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The Age- Pattern of Home - Ownership in Lagos Metropolis

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Abstract- There is an age-pattern of home ownership which varies geographically all over the world. Factors that determine the rate of demand for housing have been linked to the age at first home acquisition. Such as economy stability, housing policies, equity/level of personal funding, mortgage flexibility, academic pursuits, age at marriage, unemployment and economic recession among others. The recent trends of home ownership reflect the age-pattern majority of people will make this commitment. In the United States and Uk research shows that people make their first purchase much younger than their counterparts in other countries especially in developing nations. For instance, at the young age of 22-27 averagely a college graduate and junior employee can afford a down payment on their first home. Althougha contrary 2012 report by the National Association of Realtors in America estimates the average age for first-time home buyers at 31.Similarly In Canada, most young people at ages of 21-27 purchased their first homes that early in life because they could afford to do so either by taking a mortgage loan or borrowing from their parents.

Keywords: *age-pattern, mortgage, home ownership, housing demand.*

GJMBR-F Classification: *JEL Code: L85*

THEAGEPATTERNOFHOMEOWNERSHIPINLAGOSMETROPOLIS

Strictly as per the compliance and regulations of:

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Abstract- There is an age-pattern of home ownership which varies geographically all over the world. Factors that determine the rate of demand for housing have been linked to the age at first home acquisition. Such as economy stability, housing policies, equity/level of personal funding, mortgage flexibility, academic pursuits, age at marriage, unemployment and economic recession among others. The recent trends of home ownership reflect the age-pattern majority of people will make this commitment. In the United States and Uk research shows that people make their first purchase much younger than their counterparts in other countries especially in developing nations. For instance, at the young age of 22- 27 averagely a college graduate and junior employee can afford a down payment on their first home. Althougha contrary 2012 report by the National Association of Realtors in America estimates the average age for first-time home buyers at 31.Similarly In Canada, most young people at ages of 21 -27 purchased their first homes that early in life because they could afford to do so either by taking a mortgage loan or borrowing from their parents.

In Nigeria and neighboring African countries, the age pattern of home ownership a decade back is still the same as in recent times and is largely determined by socio-economic factors. The factors that determine home ownership in Lagos-Nigeria where evaluated and the age- pattern of home ownership was determined using frequency counts on data obtained via questionnaires administered to mortgage banks in Lagos. Findings are; on the average a Lagos-Nigerian worker is 35 years and above when he makes his first home-purchase. Considering that the amount of loan given depend son the annual income of the applicant. Which is directly proportional to the income level of the applicant and duration of work service. (No of years in gainful employment). In other words, the more you earn the higher your housing loan and vice versa. Which can also be interpreted as the younger you are the lower your chances of obtaining substantial mortgage loan to buy a house.

Keywords: age-pattern, mortgage, home ownership, housing demand.

I. Introduction

Housing is a significant need of man all over the world, next to food and clothing. It serves as the bedrock of man's activities. The decision to own a home is one of the most important decisions a person will make in a life time. To own a house or home as the case may be means to have exclusive rights and control over property (Oxford, 2019). Home ownership is the fact of owning one's own home. Most people all over the world desire to own a home at a stage in life but not everyone can achieve this feat owing to certain limiting factors such as rising prices in property, construction cost and materials an unfavorable mortgage system, bad fiscal policies and economic instability among others.

Despite the high cost of home ownership, studies have shown that most people buy houses not just for status symbol and pride but because they want to have a better lifestyle for their families during retirement. In terms of the provision of a stable and safe environment for children and other family members an opportunity to live in a good, serene and quiet neighborhood.

One of the core ambitions of youth is to own a home at a certain age. Especially after securing a well-paying job, and has worked for a reasonable number of years in stable employment or as an entrepreneur in the informal sector, and the need to settle down and start a family. In certain developed countries such as the U.S there is an ideal age to buy your first home, and that is between the ages of 25 to 34 and by retirement the mortgage is fully paid off. (S. Goodman; s Mayer,2018). Also in England, the English Housing survey (2017), shows that the average age of first time buyers rose from 31 to 33 years. And only about 38 percent of this group owned houses a down from 55 percent a decade earlier owing to rising home prices. Accordingly, a larger percentage of older people are more likely to be home owners. Contrarily, Pescow (2016) affirms that there is no perfect age to buy a house when it comes to taken the plunge it is more about individual readiness. Readiness in terms of steady income, adequate savings, no significant debt, ability to pay up mortgage repayments amongst others.

Rent constitutes about 60percent of the average Nigerian worker's disposable income in contrasts to the 20- 30 percent recommended by the United Nations. The thought of owning a house to the average Working-class Nigerian youth is at the bottom of a scale of priorities and is relative to the individual's financial status/disposable. Also considering the high rate of unemployment in a country where 70.8 percent of the masses live below a dollar a day. (Human Development report, 2006).

From the academic perspective, the Nigerian education system is based on a 6-3-3-4 system. Where the recipient of the education would spend six years in

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primary school, three years in junior secondary school, three years in senior secondary school, and four years minimum in a tertiary institution *ceteris paribus.* By the time basic formal education is completed and if unhindered by incessant labor strikes, the average age of a university graduate is about 25 years. Inadequately prepared, he is jolted into the realities of a job market that can only provide jobs for a few. Seeking employment also colloquially termed "Job hunting" sometimes prolongs for averagely; 4 years and 10 years in worst case scenarios.

Nowadays, many have given up hope of securing white collar jobs or securing employment in blue-chip companies and have resorted to the informal entrepreneurship sector. This option however, does not guarantee access to a mortgage to buy a house because of the requirement of documentation, collateral and short duration of repayment. Mortgage becomes affordable when the term or years of repayment is long. Someone who has less than 10 years left to retirement does not qualify for a mortgage regardless of his age. Mortgage is now being tied to children who pledge to take over repayment if parents quit active service. Ideally Mortgage repayments span a duration of 30 years.

One of the core ambitions of man is to own a house in his lifetime. Despite huge capital outlay involved in owning a home and the bureaucracy involved, some people buy their first houses early in life while some do buy much later in life. Studies have shown that the challenges that deter home ownership early in life stem from low/unsteady income, no saving culture, high significant personal debts, inability to afford mortgage payments to a poor mortgage structure, economic instability, political unrest and impractical housing policies. All which impact the demand for mortgage negatively.

Although housing problem is universal, the age pattern of home ownership largely differs across developed and developing countries. Studies show that a first-time home buyer in a developed country with a good mortgage structure is much younger than his counterpart in a developing country yet to create a solid mortgage structure that facilitates housing affordability. The reality and constraints of home ownership has remained a hard nut to crack.

In Nigeria housing problems exists mainly in urban settings due to natural population growth and rural-urban migration. Housing problems manifest in the form of slum dwelling, homelessness, overcrowding, squatter settlements and substandard housing units (Ibitoye et al 2015). Over the last 34 years, the urbanization rate has increased tremendously. Rural–urban migration trends have set in considerably due to the search for employment opportunities in the urban areas. This trend, among others, has led to serious housing problems in the country. (Udechukwu, 2008).

Owning a house has remained a daunting task for a majority of the populace in Lagos and to a large extent determines the age pattern of home ownership as well as the housing demand in the city. A situation where majority of the working class fall within the income bracket of low income to middle income earners More people settle for renting because it is the easier option and not because it is the better option. Studies have shown that the advantages of home ownership outweigh that of renting globally. Many people pay rents that are far higher than what they needed to pay on mortgage for a house that will never become theirs because of the terms of payment which is much cheaper than a capital outlay for an outright purchase. In addition, urban housing policies and the mortgage institutions are not well structured to create an enabling environment to access mortgage loans to facilitate home ownership. The mortgage market in Nigeria is unable to provide sustainable long-term loans to borrowers due to a lack of access to long-term funds. In a survey carried out by the Central Bank of Nigeria in 2012, financial institutions named this as the number one obstacle preventing growth of the mortgage market, ahead of foreclosure, housing supply, and the cost of title registration. Without access to long term funds, lenders are either unwilling or unable to further extend maturity mismatches on their balance sheets (although the regulatory framework allows them to do so), or to make the necessary investments in staff and systems to establish largescalemortgage lending operations.(World Bank, 2016). Most people cannot afford a mortgage because the term of years for payment is long (about 20 to 30 years) and they have less than 10years left in active service before they retire. As a result, Mortgage is now being tied to children who pledge to take up repayments if parents quit active service

It is worthy to note for the purpose of this study that In Nigeria, employment in the public sector is subject to a mandatory retirement age of 60 years or 35 years of service, whichever is first.

However, there are sector-specific exceptions as to the age of retirement. For instance, the compulsory retiring age of academic staff of a University is 65 years. Alternatively, a Professor may elect to retire at the age of 70 by giving written notice.

There is generally no fixed age for retirement in the private sector. However, some private organizations have prescribed a retirement age for their employees of between 55-65 years. (Templars,2018).

Considering the aforementioned, securing a well-paying job, renting an apartment and starting a family top the list of priorities of the average Nigerian graduate. At this age or stage owning a house may simply be a tall dream that may never come to fruition. Apparently, the duration it takes to achieve all these is usually prolonged and the individual is well spent on in years by the time he owns his first house perhaps.

In view of the above this paper seeks to decipher the age at which the average Nigerian residing in Lagos buys his first house, constraints in achieving this and the implications on access to home ownership in Nigeria.

II. Literature Review

This section explores the literature on the available studies on the age pattern of home ownership to give a better understanding of the subject matter and to identify the gap that exist.

To address the theme, relevant literature was reviewed in two broad categories; in developed and developing countries.

a) *Age – Pattern of Home Ownership around the World. (Developed countries)*

The age of first-time home ownership in the United states varies according to state and home ownership depends largely on the price of housing. For instance, in New York, a survey by Nancy Wu (2019) a Street Easy Publication, reveals that new Yorkers buy homes later in life than an average American and most often buy only once. Street Easy's survey results show that New Yorkers tend to delay their first home purchase. The typical first-time buyer in New York is 37 years old, compared to 34years nationwide. Houses in New York are three times more expensive than houses nationwide. However, in other states first time home owners age range is from 29-34 years old averagely. Ramirez (2000) via Ellie Mae millennial tracker shows that the average millennial; (people born within the period 1981-1996 or 1980 -2000; Also referred to as Generation Y)first homebuyer is just over 29 years old in America. Despite the increase in mortgage rates up from 3.7% to 4.2%. She also found that there is a growing demand among this generation who would rather buy homes in the suburbs and avoid the metro city.

Goodman and Mayer (2018) found a correlation between home ownership rates and factors such as age, ethnicity, race, education, family status and income within a 30-year period from 1985 to 2015. Homeownership rates in a variety of countries peak for households in their 60s, suggesting that owning a home helps reduce financial risk in retirement.

In their survey carried out on Global home ownership rates from 1985 to 2015 Goodman and Mayer further found that in developed countries like United states, United Kingdom, Bulgaria and Ireland there was a significant increase in home ownership rates from 2000-2005 but declined during the period 2010 to 2015.BY ages 65 to 74, 80% of Americans own their own homes. At this age they would have paid off the mortgage. Similar to what obtains in other European countries and predominantly driven by an increase in income and wealth during their working years. However, the younger age group of 35-44 years made up a smaller percentage of home owners of about 56.4% in 2015.Their findings also revealed that a first-time buyer can be within the young age group of 15- 24 years in the states although they make up only about 10.8% of homeowners.

In the Uk however, according to English Housing survey of the UK Government (2018), White British first-time buyers were aged 31 years on average when they bought their first home in 2017 – this was younger than first-time buyers from all other ethnic groups combined (32 years).Recently this figure has increased from 31 to 33 years.

Yet another perspective sees that the age pattern of homeownership in UK varies according to Location. Although Davies (2016) states that Halifax the largest mortgage lender in Uk pegs the average age of first-time buyers at 30, the age could be as high as 34 in London and 27 in some parts of South wales. Depending largely on earnings, approved mortgages and flexibility of the mortgage system.

The annual English Housing Survey, published by the government, shows that 64% of the population owned their own home in 2017-18 but only about 38% of home owners were 25- 34yearolds. Down from 55% a decade earlier, in part owing to rising house prices. The survey shows that more young people rent houses and fewer are expected to buy as they pay more rents on their household income than would on a mortgage repayment.

Home ownership rates also differ according to race and ethnicity. African Americans and Latinos are less likely to own houses early in life than white Americans.

b) *Age Pattern of Home ownership in neighboring Africa and Nigeria (Developing Countries)*

In some parts of Africa, first time home buyers are quite older than their counterparts in developed countries. Largely affected by personal finance and a fluctuating economy coupled with an unfavorable mortgage system. Often times parents have to step- in to assist their children to make their first purchase and vice versa; children have to continue their parent's mortgage repayments when they retire from active service earlier than the mortgage duration of about 20 to 30 years. This automatically transfers a form of home ownership or inheritance to the children.

In Kenya however, once a citizen attains the age of 18, he is eligible to contribute to a housing fund which can be assessed no sooner than 15years at maturity or at retirement age. Monthly contributions could be by mandatory, voluntary or joint contributors. (Boma Yangu, 2019) Based on this inferentially, a contributor who starts at age 18 would be 33 years old when he can assess his funds at maturity and perhaps be allocated a home.

An enabling environment of urban housing policies, accessible mortgage finance and institutional infrastructure will facilitate home ownership as well as determine the age of home ownership. Many developing countries are faced with the challenges of urbanization and rapid urban growth. Inability to tackle housing shortage and affordable housing appears to be a myth rather than a reality.

Recent studies show that a solid mortgage system inclusive of both the primary and secondary market will go a long way in ensuring affordable housing (Nubi, 2006). This strategy invariable yielded obvious results in Egypt, according to world Bank report(2013),faced with the challenge of rural urban migration and natural population increase the Egyptian Government resorted to the construction of 19 new towns and satellite cities, comprising more than 230,000 housing units, but this imposed a heavy burden on the budget, while many of the new urban communities remained sparsely populated. These efforts proved unsustainable and not reaching the targeted low- and middle-income groups. Coupled with an undeveloped housing finance system. The solution was the establishment of the Egyptian mortgage refinance company (EMRC) to mitigate against business and lending risks of the primary lending institutions. In support of the World bank this strategy helped tremendously to develop the emerging mortgage market in Egypt. The project allowed banks and mortgage companies to have access to longer term funding through EMRC, which was established and operational. Access to funding contributed to growth in the volume of the mortgage loan portfolio and helped in improving access and costs of housing finance in Egypt, producing a more inclusive system. Consequently, home ownership rate increased in Egypt although there was no reference to the age pattern of ownership or whether younger people were encouraged to buy their first homes.

In Nigeria, the situation of urban housing challenges and limitations to home ownership due to poor governance and underdeveloped mortgage system is quite similar to what obtained in Egypt prior to the intervention of the world bank. Property investment is capital intensive and only a few wealthy individuals can acquire property by personal funds. Housing development finance is a major problem of low- and middle-income earners. Housing finance to this group of people has often been fingered as one of the most formidable constraints in the housing sector in Nigeria. (Sanusi 2003). In order to stem this challenge, the Government introduced the national Housing fund (NHF) via the National housing Policy (NHP). Which is a compulsory deduction of 2.5% from workers (public servants and employees in the private sector) monthly earnings. The Federal Mortgage bank of Nigeria became the regulatory body through which the fund can be accessed by the Primary Mortgage Institutions (PMIs) and in turn disburse to the contributors in the form of housing finance loan. However, the fund has not been proven to be effective. Nubor (2017) found out that difficult requirements laid down by the PMIs to grant housing loans have prevented the low- and medium-income earners from having access to the National Housing Fund through the PMIs. Such requirements for title deeds/documentation for applicants and high interest loans has hindered the property developers.

Omirin (1998) argued that lack of finance and ever-increasing interest rate has taken precedence over land accessibility as a hindrance to home ownership. Other researchers fingered the bureaucratic processes of land titling and documentation as the major problems. (Onibokun 1985). Notably, an aspiring home owner in Nigeria faced with all these bottle necks in buying a house can only afford to own property when he has access to funds either personal or formal funding and at this stage he is either a well paid employee with job security or an entrepreneur of sorts with a thriving business (es) and a solid capital base. Expectedly well over 40 years.

c) *Entry -Level Age Requirements for Employment in Nigeria*

The age requirement by employers both government and non- governmental organization is between 20 to 28 years. Although the Nigerian Constitution Section 42 (2) says no Nigerian shall be deprived of any opportunity based on circumstances of birth. Okom et al (2019) posits that age is a circumstance of birth and discrimination on the level of age has forced many applicants to go to court and have their ages falsely declared in order to qualify for jobs advertised. A crime punishable under the law. In a country where adequate jobs are few and far between and applicants can spend up to a decade searching. These means that a job prospect after graduating from a higher academic institution, for instance at the standard age of 21, *ceteris paribus* will be 31 years unemployed and in a dicey situation of not getting a job.

d) *Factors that motivate Home ownership in Nigeria*

Many scholars have identified various factors that motivate the average Nigerian worker or entrepreneur to buy a house.

i. *High rental values*

According to Adedapo et al, (2012) Increasing demand for residential and commercial properties has led to an increase in rental values. Despite governments intervention through the enactment of the Rent Control and Recovery of Residential Premises (RCRRP) Edict (1997), In order to curb the rising rents. The situation has remained the same. Tenants spend about 6o percent of household income on rent. Much higher than the cost of a mortgage. Although the cost of a mortgage and administration in developing countries is high and not many can afford, the option of owning a house is a much-preferred one over renting.

ii. *A Conducive environment to raise a family*

Many people want to live in quiet and secure neighborhoods conducive to raise a family. The challenges of living in an urban area such as Urban overcrowding, slums high waste generation, crime rate and delinquency are among the issues that will motivate the choice of buying a house.

iii. *Independence and financial security*

Studies have shown that home ownership does not only benefit the individual but the macro society at large. According to M. Rohe et al (2001); evidence indicates that homeowners are more likely to be satisfied with their homes and neighborhoods; participate in voluntary and political activities, and stay in their homes. longer, contributing to neighborhood stability. Home ownership provide a means to financial independence and stability. A major factor that motivates a prospective home owner in Nigeria. Especially in a minimally growing economy.

iv. *Age factor*

Although not usually singled out as an independent factor that motivates home ownership, some scholars have discovered that age also plays a significant role in home ownership. Ogunnaike (2016), in his research found that age, income and savings play a significant role in determining home ownership.

With age comes experience and income stability of older households and a less likelihood of loss of income. Thus, older households are more likely to commit to home ownership than younger ones (Hood, 1999).

Other factors such as Marital status, presence of children in the household, level of education, gender and parental home ownership have all been found to significantly impact homeownership in Nigeria.

e) *Age, Income and Demand for Mortgage*

Several studies have discussed the pattern of home homeownership but not many emphasized the effects of age, and income on demand for mortgage. For instance, (Makiw and Weil, 1989) believe that people's housing demand through the life cycle presents a “hump” tendency. Housing demand is quite low before the age of 20 and then increases rapidly, reaching its peak between 20 and 30 years of age; finally, it begins to decline after the age of 40. In other words, there is a high demand for housing at middle twenties and diminishes at age 40. Notably in developed countries where there is an efficient mortgage system.

(Ogunnaike ,2016), found that the positive determinants of homeownership in Lagos metropolis are age, income and savings. While home ownership is affected negatively by household size and weak housing policies. More people start to think of home ownership when they reach a particular age and with substantial income. Then owning a home is next on the agenda of success. He further posits that contrary to the belief that lack of housing mortgage is the major constraint to home ownership in Lagos, and documentations are more crucial to middle-income homeownership than mortgages in Lagos Metropolis.

Buying a house does not come cheap and entails Large sums of capital. Saving up to accomplish this may take up to 20 years. In Nigeria, where the majority of the citizenry are of the middle-class socio-economic standing, purchasing a home fully funded by private capital might be a herculean task and will probably take many years of savings to accomplish. A mortgage however, reverses that system. Instead of saving for about 20 years to finally be able to afford a home, a mortgage can help you purchase the home, and then pay gradually over a period of that same 20 years. Instead of saving up for twenty years, a prospective home buyer will reasonably apply for a mortgage loan when he is gainfully employed and can access a mortgage facility.

Recently the Nigerian Government established a minimum wage bench mark of ₦30,000 monthly salary. Dollar equivalent is approximately $83.With Mortgage interest rates at 7-10% for the NHF and 15-25% for commercial mortgage institutions, coupled with an equity contribution that ranges between 30 to 40 % of the total cost of the home and relatively high capital values of houses. How affordable is a mortgage after all? Especially for entry level or junior staff of age range 20 -28 years. Private sector entry level employees who earn well above the minimum wage also might not be able to boast of being able to afford a mortgage It is safe to say therefore that considering the constraints to homeownership in Nigeria only a small percentage of the population will demand for a mortgage.

This paper seeks to determine the age at which the average Nigerian decides to buy his/her first house despite all the challenges, constraints or bottlenecks limiting this decision.

III. Methodology

a) *Population and Sampling*

Using the descriptive survey design, the population for this study comprised of 17 mortgage firms in Lagos State, Nigeria. Since the population is not much, the whole of it was adopted for the purpose of sampling in this study. Hence, 3 employees who handle mortgage application in each of the firms were selected at random for this study, which makes the total sample size to be 51 participants.

IV. Data Analysis

a) Presentation of Respondents' Demographic Data

This section presents the respondents personal data using frequency counts as shown below.

Table 1: Percentage Distribution of the Sampled Respondents' Gender

Variable	Option	N	%
Gender	Male	23	45.1
	Female	28	54.9
	Total	51	100.0
Age	Less than 35 years	16	31.4
	36-50 years	27	52.9
	above 50 years	8	15.7
	Total	51	100.0
Current Level	Entry level staff	10	19.6
	Mid-level staff	23	45.1
	Supervisor	7	13.7
	Manager	11	21.6
	Total	51	100.0
Level of Education	BSc/HND	40	78.4
	Masters/PGD	11	21.6
	Total	51	100.0

Source: Field Survey 2019

Table 1 shows the percentage distribution of the respondents' demographic data. Concerning their gender the table shows that most (54.9%) of the respondents were female, while the remaining 45.1% of them were male. Concerning their age brackets, the table shows that most (52.9%) of them were less than 35 years, 31.4% of them were 35-50 years, while the remaining 15.7% of them were above 50 years. 19.6% of them were entry level staff, 45.1% of them were mid-level staff, 13.7% of them were supervisors, while the remaining 21.6% of them were managers. The majority (78.4%) of them were B.Sc./HND degree holders, while the remaining 21.6% of them were M.Sc./ PGD holders.

b) The Firms' Mortgage Application

This section presents some details about the firms' mortgage applications using frequency counts as shown below.

Table 2: Some Details about Firms' Mortgage Application

Variable	Option	N	%
Does your mortgage bank process home ownership mortgage scheme	Yes	51	100.0
	Total	51	100.0
What is the range of application received every month	10-20	14	27.5
	21-30	33	64.7
	31-40	4	7.8
	Total	51	100.0
What is the minimum expected annual income of applicants	₦750,000-₦1,000,000	7	13.7
	₦1,000,001-₦1,500,000	9	17.6
	₦1,500,001 and above	35	68.6
	Total	51	100.0
How long does it take to process a mortgage application	1 week- 1 month	26	51.0
	1-3 months	21	41.2
	3-6 months	4	7.8
	Total	51	100.0

Source: Field Survey 2019

Table 2 shows some details about the firms' mortgage applications. The table shows that all (100.0%) of the firms' mortgage bank process home ownership mortgage scheme. Concerning the range of application received every month, 27.5% of the firms received 10-20 applications, most (64.7%) received 21-30 applications, while the remaining 7.8% of them received 31-40 applications. Concerning the minimum expected annual income of applicants, most (68.6%) of the firms had ₦1,500,001 above as their minimum expected annual income of applicants, 17.6% of them had ₦1,000,001-₦1,500,000, while the remaining 13.7% of them had ₦750,000-₦1,000,000. Concerning how long it takes to process a mortgage application, it takes most (51.0%) of the firms 1 week – 1 month, it takes 41.2% of them 1-3 months, while it takes 7.8% of them 3-6 months.

V. Age Pattern Among Mortgage Applicants

This section shows the age pattern of mortgage applicants using frequency counts as shown below.

Table 3: Age Pattern

Variable	Option	N	%
What is the maximum age for applicants of a home ownership mortgage	51-55 years	11	21.6
	56-60 year	33	64.7
	above 60 years	7	13.7
	Total	51	100.0
What is the lowest age of applicant received	Below 30years	4	7.8
	30-35 years	11	21.6
	35years and above	18	70.6
	Total	51	100.0
Does age determine the success of a mortgage application	Yes	33	64.7
	No	18	35.3
	Total	51	100.0

Source: Field Survey 2019

Table 3 shows the age pattern of mortgage applicants. Concerning the maximum age for applicants of a home ownership mortgage most (64.7%) of the firms received 56-60 years old, 21.6% of them received 51-55 years, while the remaining 13.7% of them received above 60 years. Concerning the lowest age of applicant received, 7.8% of the firms received applicants below 30years old, 21.6% of them received 30-35 years, while the majority (70.6%) of them received 35 years and above. And on whether age determines the success of a mortgage applicants or not, the majority (64.7%) of the firms agreed that age determines the success of mortgage applicants, while the remaining 35.3% of them disagreed.

Factors that determine the success of Mortgage Application

This section shows the factors that determine the success of mortgage application using frequency counts as shown below.

Table 4: Mortgage Success Factors

Variable	Option	N	%
Age	yes	38	74.5
	no	13	25.5
	Total	51	100.0
Certified Title deeds	Yes	51	100.0
	Total	51	100.0
Income	yes	51	100.0
	Total	51	100.0
Employment status	yes	51	100.0
	Total	51	100.0
Family size	Yes	1	2.0
	no	50	98.0
	Total	51	100.0

Table 4 shows that 74.5% of the respondents agreed that age is a success factor, while the remaining 25.5% of them disagreed. All (100.0) of them agreed that certified title deeds, applicants' income, and employment status are success factors in mortgage application. And on the final note, only 2.0% of the respondents agreed that family size is a success factor, while the majority (98.0%) of them disagreed with it. This implies that the critical success factors of mortgage application are certified title of deeds, applicants' income, employment status, and age.

Other Issues on Mortgage Application and Home Ownership Rate

This section shows some other issues with mortgage application using frequency counts as shown below.

Table 5: Other Issues

Variable	Option	N	%
How would you rate the application for mortgage in the current year	low	13	25.5
	average	23	45.1
	moderately high	15	29.4
	Total	51	100.0
Can an entry level staff with less than 1- year paid experience application for mortgage be approved	yes	47	92.2
	no	4	7.8
	Total	51	100.0
Can the application of anyone working in the informal sector be approved	yes	44	86.3
	no	7	13.7
	Total	51	100.0

Source: Field Survey 2019

Table 5 shows that 25.5% of the respondents rated the application for mortgage in the current year as low, 45.1% of them rated it as average, while the remaining 29.4% of them rated it as moderately high. On whether an entry level staff with less than 1- year paid experience application for mortgage can be approved or not, the majority (92.2%) of them opined that it can be approved, while the remaining 7.8% of them opined otherwise. Concerning whether the application of anyone working in the informal sector can be approved or not, the majority (86.3%) of the respondents opined that it can be approved, while the remaining 13.7% of them opined otherwise. This implies that mortgage application's approval is not affected by work experience and sector of the applicant.

VI. Discussion of Findings

The findings of this study show that the maximum age of mortgage applicants was 56-60 years old and the minimum was 35 years.

The findings also revealed that the critical success factors of mortgage application are certified title of deeds, applicants' income, employment status, and age.

The findings also showed that the application for mortgage in the current yearis on the average, ranked as moderately high, average or low. Also, that mortgage applications approval is not affected by work experience and sector of the applicant.

VII. Conclusion

In conclusion, based on the findings presented above, the age pattern of home ownership in Lagos, is 35 years and above.35 being the average and youngest age at which people start the process of ownership. Outright purchase of a house is expensive and not many young adults can afford to purchase a house without a mortgage loan. This is not to say that people who are younger than 35 years do not buy houses in Lagos, but they are few and far between. The implication of this on home ownership rate shows that for a mortgage that spans a duration of 30 years, a beneficiary will be 65 years when he eventually pays off his mortgage. At retirement age of 60 years or 35 years of service, the beneficiary will most likely be retired before he can pay off his mortgage and own his first house. Thereby requiring to transfer the mortgage to his next of kin.

This significantly implies that homeownership rate in Lagos is low among the younger age groups of 21-25,26-30,31-35,36-40,41-45, but higher among the older age groups of 65 and above. Especially for those who obtain a mortgage loan.

Also based on the findings above, Certified title deeds, applicant's income status, employment status and age are the basic requirements for a mortgage loan in Lagos -Nigeria. regardless of the work experience and the nature of the applicant's job.

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The Influence of Motivation, Organizational Commitment, and Organizational Justice on Organizational Citizenship Behavior of the Municipal Police in East Lombok

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Abstract- Municipal police organizations function realization of East Lombok yet to be declared maximum because there are many dimensions to the realization of less than one hundred percent. Believed to shape the organizational citizenship behavior (OCB) will improve the performance of individual members and organizations. Factors that must be addressed is through the management motivation, organizational commitment and organizational justice. The focus of this study was formulated three objectives in the form of motivational factors of significance to the OCB, the significance of organizational commitment on OCB and significance of organizational justice against OCB members of municipal police in East Lombok. The design of this research is associative research, established through analysis used partial least square (PLS). The process of data input by the number of observational data of 180 peoples, successfully formed outer and inner models.

Keywords: OCB, motivation, organizational commitment, and organizational justice.

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THEINFLUENCEOFMOTIVATIONORGANIZATIONALCOMMITMENTANDORGANIZATIONALJUSTICEONORGANIZATIONALCITIZENSHIPBEHAVIOROFTHEMUNICIPALPOLICEINEASTLOMBOK

The Influence of Motivation, Organizational Commitment, and Organizational Justice on Organizational Citizenship Behavior of the Municipal Police in East Lombok

Agus Abdul Choleq [α], Agusdin [σ] & M. Furkan [ρ]

Abstract- Municipal police organizations function realization of East Lombok yet to be declared maximum because there are many dimensions to the realization of less than one hundred percent. Believed to shape the organizational citizenship behavior (OCB) will improve the performance of individual members and organizations. Factors that must be addressed is through the management motivation, organizational commitment and organizational justice. The focus of this study was formulated three objectives in the form of motivational factors of significance to the OCB, the significance of organizational commitment on OCB and significance of organizational justice against OCB members of municipal police in East Lombok. The design of this research is associative research, established through analysis used partial least square (PLS). The process of data input by the number of observational data of 180 peoples, successfully formed outer and inner models. Utilization coefficient and significance test track proved that the motivation factor significant and positive impact on OCB, organizational commitment significant and positive impact on OCB and organizational justice has a significant and positive effect on OCB members of the municipal police in East Lombok. Based on the value of the path coefficient was found that the largest is the path coefficient of the organizational commitment factor.

Keywords: OCB, motivation, organizational commitment, and organizational justice.

I. Background

Human resource is a crucial aspect in determining the success of an organization, Collin (2015) said that the success and failure of an organization are determined whether or not capable human resources who manage them. Human resources organization wishes are those which have the best behavior and perform tasks beyond the requirements of the job. Such behavior is known as extra-role behavior or organizational citizenship behavior (OCB).

The crucial the existence of human resources in the organization is characterized by the existence of which was never worn because it can be directed behavior in accordance with management's expectations in adjusting the change in external conditions in order to always be able to excel in their role (Sofo, 2003: 106). Contributions values, attitudes, behaviors, knowledge, and expertise of human resources are expected to achieve excellence.

Including applying behavioral OCB on employees who indicated will provide various forms of benefit to the organization, such as an increase in the performance of individuals and organizations (Jahangir, et al., 2004), the effectiveness of the team (Pimthong, 2016), improvement of human resources and social capital (Zhang , 2011). Help each other and solve problems among employees provides the advantages of the transfer of knowledge and skills, so that social learning occurs, causing the organization as efficient in spending. OCB advantage quite a lot, so it needs to be introduced and manifested in the behavior of employees in organizations (public orprivate).

Organizational citizenship behavior (OCB) paired as the behavior of individual citizenship. OCB is the behavior of people outside the job description specified and voluntary formally not within the reward system but contribute to the effectiveness and efficiency of functions within the organization. According to Robbins (2003: 30) OCB as "behavioral choice (extra-role behavior) is not part of the formal labor obligations (in-role behavior) an employee and if the display will increase the effective functioning of the organization". OCB shown can be in the form of help colleagues who are unable, to avoid unnecessary conflict, remain obedient to the rules of the organization, respect for superiors and other colleagues respect and maintain the good name of the organization.

Organ, et al (2006), there are two factors that influence the level of OCB on employees, which is a factor of the individual employees themselves (internal), namely commitment, motivation, managing emotions in employees and job satisfaction, and external factors that come from outside individuals or members of organizations such as facility wages and benefits, leadership style and organizational culture. The concept is built by Organ, et al (1983) continues to develop because previously to identify influential factors such as work and personality. That is a factor that needs to be

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managed in realizing OCB in organizations is not static, but are subject to change and the differences in every organization.

In secret societies with a variety of employment status can only be assessed organizational justice as a factor affecting employee OCB. Gilaninia and Abdesonboli (2011) identified four variables of organizational justice with the latent form of distributive justice, procedural justice, interactional justice and fairness informational significant effect on OCB. In this study need to be managed more variables, such as the organization's policy in providing the motivation (intrinsic and extrinsic motivation) and organizational commitment (affective commitment, continuous commitment, and normative commitment).

Motivation (motivation) Is a process that explains the intensity, direction, and persistence of an individual to achieve his goal. While general motivation with regard to efforts to achieve any purpose (Robbins, 2008: 222). Motivation associated with the use of all potential and guide the behavior, related to satisfying their needs. Organizations must be able to find other forms of employee needs so that behavior can be more focused.

George and Jones (2005) motivation is "a psychological boost to a person who determines the direction and behavior of people, the level of effort and the level of persistence in the face of a problem". Research Kim (2006) found the motivation associated with the OCB on employees of public services in Korea. Similarly, research conducted by Budiyanto and Oetomo (2011) that motivation in a positive and significant effect on OCB with study subjects on civil servants in Magetan, East Java, Indonesia. The results of different studies include research on the company Abda Alif LPG terminal in Jakarta that shows the motivation variable has no effect on OCB.

Organizational commitment is defined as a situation where an employee is in favor of a particular organization and its goals and intends to maintain its membership in the organization (Robbins, 2003). According to Griffin (2004), organizational commitment is an attitude that reflects the degree to which an individual who has a high commitment probably will see himself as a true member of the organization, they would perform as expected by the organization even more than expected in the organization. The organizational commitment which is owned by the members themselves will reflect a sense of loyalty shared by members of the organization on an ongoing basis.

The relationship between the behavior of the OCB organizational commitment due to employees who have a high commitment to the organization for which they work are likely to have an extra contribution to the company and are willing to work melakasanakan exceed workload. Robbins and Judge (2008) which states OCB can arise from various factors within the organization, one of which is the commitment of the organization.

Many previous studies have concluded that the commitments organizational positive and significant effect [Hasani, Boroujerdi & Sheikhesmaelli (2013), Irhas (2017), Shahmohammadi & Afzooni (2018). In addition to that conclusion there are several studies that do not support the conclusions that include a previous study conducted by Kurniawan (2015) in a study of employees at PT X Bandung also stated that organizational commitment consisting of affective commitment and commitment continuant no significant effect on OCB. Meanwhile, Nasichudin and Azzuhri (2013) who conducted research at PT TASPEN (Persero) branch Malang states of dimensions of organizational commitment found no significant effect between affective commitment and normative commitment on OCB.

Other factors that also affect the OCB is justice organization. Robbins and Judge (2007) states that organizational justice is the overall perception of what is fair workplace. Employees consider the organization to be fair when they are convinced that the results they receive in accordance with what they expect. Luthans (2006) states that to build OCB behaviors, employees should feel that they are treated fairly in the procedure and the results are accepted. When employees are treated fairly, then it would make him feel the support of the organization and then encourage them to reciprocate by doing OCB.

Some research has focused linkage between OCB with justice organizations, among others Erkutlu (2011), the university lecturers in Turkey, as well as Noruzy et al., (2011) at a university in Tehran Iran, it is known that organizational justice has a significant influence on OCB. The different results obtained in the study and Rashid Khan (2012) who found the result that there is no significant relationship with OCB organizational justice.

Civil Service Police Unit, which is one of regional organizations in East Lombok is the Regent organize maintenance tasks to help the peace and public order, the protection of society as well as the enforcement of local regulation, decree and the Decree of the Regent.

Based on the task the functions of principal and of course, this task is a very wide field and heavy and required motivation, commitment and strong will of all the members of the organization. Realization gains of East Lombok district municipal police were nice enough but still not optimal. On average the gains achieved only 87.80%, so the need for efforts to improve the performance achievements among organizational citizenship behavior in members of the municipal police of East Lombok. It's believed that the achievement of extra-role behaviors (organizational citizenship behavior / OCB) will improve the performance of an individual and organizational performance, and even a variety of other benefits that are multiplier effects, such as team effectiveness, low cost, improvement and continuous improvement of knowledge and skills of employees. This last point may occur since the employees in applying OCB volunteered to help complete the work of his colleagues. Certainly not limited to complete the work,

Based on the descriptions above, research is needed to determine how much influence the motivation, organizational commitment and organizational justice on organizational citizenship behavior (OCB). The focus of this research, especially in the measurement of each variable, it must be clearly specified latent variables. Motivational variables using two latent variables, namely intrinsic and extrinsic motivation. Variables such as organizational commitment affective commitment, continuous commitment, and normative commitment. OCB variables such as altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. The purpose of this study is: (1) to determine the effect of motivation on Organizational Citizenship Behavior on members of municipal police in East Lombok. (2) To determine the effect of organizational commitment on Organizational Citizenship Behavior on members of municipal police in East Lombok. (3) To determine the effect of organizational justice on Organizational Citizenship Behavior on members of municipal police in East Lombok.

II. Literature Review

a) *Organizational Citizenship Behavior*

According to Robbins and Judge (2008) OCB is a behavior that exceeds formal employment and job description and has benefits to the organization. Employees who have a high OCB will exhibit positive behaviors such as behavioral helping others, active in the office, acting in accordance with procedures and provide the best service. OCB as extra-role behavior (extra role-behavior), becoming the mirror go beyond the job description, although actually not implicated in reward obtained.

Aldag and Reschke in Norway (2017: 9) states OCB as "functional, extra roles, prosocial behavior, directing an individual, group or organization". Various meanings in the OCB to be very important for the organization, not only related to formal employment but also the jobs that are incidental and not in the job description of employees.

Norway (2017: 10) draws conclusions on the meaning of OCB as "helping behavior and build shown by members of the organization and assessed or appreciated by the management of the organization but not directly related to the productivity of individuals and behaviors that played not a requirement of the role of the individual ". There volunteerism in the act to support the partners in carrying out its functions, co-workers do not mind getting high productivity measurements and may occur will be competitors in getting promotions and other positions. Competing sportsmanship is also a characteristic present in the OCB.

Factors that influence the OCB according to Konovsky, Organ (1996) Organ, Podsakoff, MacKenzie (2006) Organ and Ryan (1995), Podsakoff, MacKenzie, Pane, Bachruch (2000), categorize the factors that influence the OCB into three, namely individual differences attitude on the job, and contextual variables.

b) *Motivation*

Motivation is a set of attitudes and values that influence individuals to achieve specific things in accordance with individual goals (Rival: 2004). The attitudes and values are something that gives the power to encourage individuals to behave in achieving its objectives. The impetus consists of two (2) components, namely: the direction of behavior (work to achieve the goal), and the strength of behavior (how strongly the individual effort in the works). Motivation includes unique feelings, thoughts and past experiences that are part of the company's internal and external relationships. Besides motivation can also be interpreted as an encouragement individual to take action because they want to do. When people are motivated, they will make a positive choice to do something, because it can satisfy his desire.

Meanwhile, according to Robbins (2008: 222), motivation (motivation) as a process that explains the intensity, direction, and persistence of an individual to achieve his goal. A form of motivation can be a willingness that any effort to do so as to where it was stated by Robbins (1996: 198). Motivation is defined as the willingness to expend tithe incidence of high effort towards goal organisms conditioned by the effort's ability to satisfy an individual requirement.

c) *Organizational Commitment*

According to Robbins (2006), organizational commitment is high job involvement means favoring certain work of an individual. High organizational commitment means favoring organizations that recruit such individuals. Meyer and Allen (1997) formulated a definition of the commitment in the organization as a psychological construct which is characteristic of members of the organization relationship with the organization and has implications for an individual's decision to continue its membership in the organization.

Organizational commitment by Ivanchevich (2007: 234) in Marwan (2018) is the feeling of identification, engagement, and loyalty expressed by the employees of the organization. Based on such understanding can be identified that the commitment to the organization involving three attitudes that sense of identification with the goals of the organization, feeling involved in organizational tasks, and feeling loyal to the organization.

Luthans (2006; 249) defines "Organizational commitment is most often defined as (1) a strong desire to remain as members of any particular organization; (2) the desire to strive to suit the organization; and (3) certain beliefs and acceptance of the value and purpose of the organization ".

d) Organizational Justice

According to Robbins and Judge (2014: 144) of organizational justice is defined as the overall perception of what is a fair workplace, comprising of distributive justice, procedural justice, informational justice, and interpersonal justice. Employees view their organizations only when they believe the results they receive, the way in which the results are received fair. The key to the elements of organizational justice is the individual's perception of justice. Perception is a process by which individuals organize and interpret their sensory impressions to give meaning to their environment.

According to Kreitner and Kinicki (2010: 221) in his book entitled Organizational Behavior, Organizational justice reflects the extent to which employees see how they are treated fairly in the workplace. Can identify three different components of organizational justice among other distributional justice, procedural justice, and interactional justice.

Justice arise when employees perceive that the ratio of their input (effort) to their results (award) is equal to the ratio of the other employees. The injustice arises when such ratios are not the same; the ratio of input and results an individual can be greater or less than the property of others.

According to Greenberg (2010: 201) of organizational justice is the public perception of fairness in the organization, which consists of the perception of how decisions are made about the distribution of the results (procedural fairness) and perceived justice those results itself (as learned in equity theory).

III. Hypothesis

Motivation needs to be propagated to all members of the municipal police in order to increase organizational productivity. An employee/member of a highly motivated will carry out the best in every task and responsibility. Improving the performance of members of municipal police will add value to the organization itself.

From the above explanation, the motivational variables become one of the supporting members of the municipal police of East Lombok to do things outside of the description given the job. Members of municipal police who have high motivation will do our best in the tasks given such came earlier than the office hours, helps co-workers / replace the task of a co-worker who is absent, and have the individual initiative to perform tasks beyond the standards granted.

Research Sangmok Kim find the motivation associated with OCB at 1,584 public service employees in Korea. Similarly, research conducted by Widi Oetomo Budiyanto and Silence (2011) that motivation in a positive and significant effect on OCB with research subjects in 270 civil servants in Magetan East Java, Indonesia.

Based on these descriptions, then a hypothetical first to be filed in the study are as follows: Ha1: Motivational Variables significant positive effect on organizational citizenship behavior (OCB) to the members of the municipal police of East Lombok.

When the employee demonstrates a commitment to the organization they work for. They tend to extra contributions to the company and willing to carry out the work that exceeds the workload given to them (Podsakoff et al., 2012). this is according to research findings Meyer et. Al. (2012) concluded there is a direct correlation between organizational commitment and organizational citizenship behavior

Organ et. Al. (2012) suggest that organizational commitment is one of the important determinants for organizational citizenship behavior (OCB). This is consistent with research findings Meyer et. Al. (2012) concluded there is a direct correlation between organizational commitment and organizational citizenship behavior

Bakshi, Sharma, Kumar (2011) also conducted a study of 77 employees working at the National Hydroelectric Power Corporation Ltd, a public sector organization in India regarding organizational commitment relationship with OCB. The results of this study are the three components of organizational commitment, consisting of affective commitment, continuous commitment (continuance), and normative commitment was positively related to OCB. However, among the three organizational commitment only normative commitments that have a significant positive relationship on OCB. In addition, this study also generated that there is no relation.

Ha2: Variable organizational commitment significant positive effect on organizational citizenship behavior (OCB) of municipal police in East Lombok.

In order to improve the behavior of OCB on employees, will be very important for organizations to know what causes the onset and increased OCB. According to the organs and Ryan (1995), fairness in the organization can determine whether a person carrying out duties and responsibilities in accordance with the procedures set out or not. If justice is perceived positively, then the individual as a member of the organization will carry out voluntary work in the organization beyond what is expected.

Research conducted by Erkutlu (2011), the university lecturers in Turkey, as well as Noruzy et al (2011) at the University of Tehran Iran known that organizational justice has a significant influence on OCB.

Meanwhile, another study said that procedural justice has a strong positive influence, but justice distribution have a weak influence on OCB (Iqbal, Aziz, and Tasawar, 2012). Based on these studies, when the company is fair and has a further procedural fairness will feel more satisfied employees, and make them behave beyond the job description, remuneration and reward systems and formal and thus increase the OCB in the company.

Ha3: Variable justice organizations significant positive effect on organizational citizenship behavior (OCB) of municipal police in East Lombok.

IV. Methods

The method used in this study is a causal and associative method using a quantitative approach. The associative causal research method is used to prove the extent of the relationship between two or more variables. Sample selection is done by using proportional stratified random sampling. The sample used in this study as many as 180 employees. The data collection tool used in this study is a list of questions (questionnaires) that were given to respondents.

Data analysis techniques and test hypotheses using Analysis of Partial Least Square. Advantage analysis with PLS by Wold (in Ghozali and Latan, 2015) states that the PLS is a powerful analytical method therefore not based on many assumptions. Data does not have to a multivariate normal distribution (an indicator of the scale categories, ordinal, interval and ratio) can be used on the same model, the sample should not be large. PLS can be analyzed at once CONSTRUCTS formed with reflexive indicators and indicators of formative and it is not possible to run inside (as would happen unidentified IBSEM models.

According to Ghozali and Latan (2015) PLS's goal is to help researchers to obtain latent variable value for the purposes of prediction. Is a latent variable is linear aggregates of the indicators. Weight estimate to create the latent variable component score obtained based on how the inner workings of the model (a structural model that links between latent variables) and Outler models (a model measurement of the relationship between the indicator with construct) specified. The result is the residual variance and the independent variables (both latent variables and indicators on Minimize.

V. Results

The measurement results from variable items of motivation, commitment, organizational justice, and OCB serve as input for the analysis of PLS. Data prepared in the PLS program to form a CSV file (comma, Separated, value). The exact process in awarding symbol for each item and the accuracy of the lists each data will be decisive entry of data in the PLS program.

Data inputs received ready for advanced PLS analysis process, in accordance with the process and required information. The second step is the association model has been set up, consisting of three independent variables (unobserved variable) and one dependent variable (unobserved variables). The independent variable in the form of motivation consists of eight (8) items (observed variable), variable and equity commitment of each organization consists of nine items as well as OCB variable (the dependent variable) consists of fifteen (15) items.

PLS analysis is a statistical analysis tool based on statistical work non parametric (does not require the normality of the variables and data measurement scale) and is full power, The most important thing in the PLS analysis is a model of inner and outer has been formed, then became the basis for a decision to repair the achievement of the variables of interest. Of course, there is also the theoretical benefits as confirmation of the theory.

PLS as a statistical analysis tool also requires a condition that can be used as the basis of optimum utilization. Compliance of an effort to get the fit model. Many of the parameters used, such as Cronbach's coefficient alpha, composite reliability, and AVE. Value information and the criteria as follows.

Table 1: Criteria Goodness of Fit Models

No.	Variables	Cronbach Alpha	Composite Reliability	AVE	Criteria
1.	OCB	0739	0881	0742	Well
2.	Motivation	0838	0978	0857	Well
3.	Organizational Commitment	0768	0893	0740	Well
4.	Justice Organiasional	0842	0871	0728	Well

Goodness evaluation of the fit of the model above for the outer models, in which the whole of the parameters obtained eligibility criteria specified, ie above 0.70. These findings reinforce the results of the initial analysis (validity and reliability of the questionnaire), in which the items considered adequate in explaining the variables.

AVE value is high, greater than the value of the correlation between variables (information in Appendix 19). Terms goodness of fit of the model of the outer model is only nature would be a good base to generate inner models that qualify for hypothesis testing and decision-making.

Testing of inner model using the coefficient of determination, which was obtained an R2 value of 0.463. This value is the criteria of a good model because the independent variable (explanatory variables such as motivation, organizational commitment, and organizational justice) can provide information about variations in the dependent variable changes (OCB members of the municipal police of East Lombok) amounted to 46.30%. It can be stated that the model can be used to make policy in the management of various explanatory factors in order to improve the achievement of OCB municipal police members in East Lombok.

Tests of significance in the assessment process as the testing process goodness of fit of the model and also to provide answers to the problems posed. Tests sing alphat value and significance. Test results in the following information.

Table 2: Criteria Significance

No.	Variables	Alpha Significance	Criteria
1.	Motivation	0,040	ha accepted
2.	Organizational commitment	0,000	ha accepted
3.	Organizational justice	0,042	ha accepted

The significance of each variable alpha value of less than 0.05, indicating that the test criteria are Ha received. These findings provide an indication of the variables of motivation, organizational commitment, and organizational justice has a significant influence partially, so aptly put as an explanatory variable of OCB.

VI. Discussion

a) *Effect of Motivation on Employee OCB of municipal police in East Lombok*

Organ et al (2006) found that the factors that influence the OCB sourced from internal factors and external employees. Motivation associated with the wishes of the employee, desire from all of her potential in getting something, especially that are urgent. In this study, a more motivating factor in the study, in the form of intrinsic and extrinsic motivation, will be steering behavior. It can be stated that the motivation variable, associated with organizational policy (East Lombok district municipal police) in the realization of the intrinsic and extrinsic needs of the organization. Fulfillment is well above the motivating factor will be able to realize significant OCB with (real).

Evidenced in this study that motivation factors significantly influence the municipal police employee OCB East Lombok. Significance alpha value of 0,040 and t count equal to 2. 054, while the alpha testing of 5% (0.05) and t table is 1. 96. It can be stated on the policy changes little motivation by the management of East Lombok district municipal police will be able to increase the real behavior of OCB (extra-role behavior) employees.

Found path coefficient value of 0.136; show that any change in one unit of a score of municipal police employee motivators policy East Lombok will be able to provide amendments to the OCB employee of 0.136 units of the score. Directions changes are positive, that the policy of motivating the better it will increase employee OCB municipal police to the real East Lombok. Conversely, a decrease in the quality of motivators of organizational policies will lower OCB behavior members of the municipal police of East Lombok. It became a fad of the municipal police management of East Lombok to always provide the right policy at the reward system for proving himself and the responsibilities of the members as well as a variety of rewards that are financial.

Employee/ Members who are given the responsibility in accordance with the results of objective analysis capability will be a driving force and not just limited to individual members who get a new responsibility (promotion, self-development), but also for members of the municipal police in other East Lombok regency. Their burden of responsibility as a form of self-actualization and self-development employees must also be balanced with adequate financial reward because the extrinsic elements are also factors that generate positive and significant on OCB at members of the municipal police of East Lombok.

The results of this study reinforce the opinion of the Organ, et al (2006), Alif (2015), Barlian (2016). It should also be informed that efforts to introduce and practice the municipal police organization OCB in East Lombok district should thoroughly on employees. In certain employment criteria concept lazy clerks and the like, associated with the theory of X and Y of the employees (Robbins, 2003). The management must ensure that employees who have negative traits do not take advantage of other employees who apply OCB behaviors. This is to avoid possible negative effects of OCB in organizations, such as job creep (Pickpord and Joy, 2016). Employees/members who get help and troubleshooting in the completion of his work should be increasingly more capable and passion in work and in turn provide assistance to other colleagues so that the OCB will provide a sustainable advantage.

b) Influence of Organizational Commitment on OCB of municipal police Members in East Lombok

Organizational commitment proved to have a significant influence on OCB members of the municipal police of East Lombok. Proving through tests of significance, in which test criteria Ha accepted. Significance alpha value of 0, 000 and t count equal to 9. 025. Alpha testing of 0.05 and t table is 1. 96; indicates that the alpha significance of less than 0. 05 and t is greater than 1. 96. Directions influence given are positive, showing all aspects that improve organizational commitment municipal police members of East Lombok will increase significantly over the applied behavior of OCB. The reverse is the decline of all relevant factors will reduce the implementation of its organizational commitment to the members of municipal police OCB East Lombok.

Path coefficient value of variable organizational commitment on OCB members of the municipal police of East Lombok 0. 543. Its meaning is that any changes to realize one unit score of organizational commitment in East Lombok district municipal police will provide a change of 0. 543 units of score on the realization of OCB behaviors. Directions influence is positive, if there is no improvement in the organizational commitment of members will give a big improvement over municipal police members OCB East Lombok.

The findings in this study reinforce the statement Robbins and Judge (2008); Hasani, Boroujerdi & Sheikhesmaelli (2013), Irhas (2017), Shah mohammadi & Afzooni (2018); Sedarmayanti (2015). It is important in this research is the management East Lombok municipal police should strengthen the various factors which embodies the organizational commitment of employees because it is proven to strengthen municipal police member's OCB behaviors in East Lombok. Ensured by an increase in the OCB will provide benefits to the organization, either through individual and organizational performance and continuous nature through team effectiveness (Pimthong, 2016), social capital within the organization (Zhang, 2011).

Members will provide assistance to co-workers, due to absences, work capacity that exceeds the allocation of resources obtained, difficulties in completing the work and various forms of application of the OCB behavior will only be realized if the organization has been able to create a loyalty member of the organization. Loyalty, sense of responsibility and the other is an item of organizational commitment so that these values must be instilled and reinforced internal municipal police in East Lombok.

c) Influence of Organizational Justice against OCB of Member municipal police in East Lombok

Proven organizational justice significant effect on OCB members of the municipal police of East Lombok. Acceptable testing criteria is Ha accepted. Based on the significance of the alpha value of 0.042 is smaller than alpha testing (0.05) or t counted (2,022) is greater than t table (1.96). The finding confirms that the changes in the organizational justice that applies to members of the OCB of municipal police in East Lombok will change the application behavior of its members.

Path coefficient value of 0.128 has the meaning given that the direction of influence is positive. Implementing organizational improvements in resource allocation fairness, fairness to contribute, interact and fairness in obtaining various procedural fairness in municipal police organizations East Lombok district will provide increased on applied behavior OCB.

Referring to the value of the coefficient lines on each variable (motivation, organizational commitment, and organizational justice) there is a strong indication that organizational commitment provides the highest changes on the behavior of OCB members of the municipal police of East Lombok. A variable that has the lowest path coefficient value is justice organizations indicate that these variables are on the lowest effect. The accumulation of simultaneous improvement of motivation, organizational commitment, and organizational justice can provide variety to the behavior of members of municipal police OCB East Lombok regency of 46.30% (R2 = 0.463). Based on the R2 value, it can be affirmed management really needs to pay attention to motivating factor management, organizational commitment, and organizational justice.

VII. Conclusion

Motivation has a positive and significant effect on organizational citizenship behavior of municipal police in East Lombok. Improvements in the management of intrinsic and extrinsic motivation factors in the employee will have a real impact on the increase OCB of municipal police in East Lombok.

Organizational commitment has a positive and significant effect on organizational citizenship behavior of municipal police in East Lombok. Commitment constantly growing organization, characterized by loyalty and concern over the growth of the organization will strengthen implement OCB behaviors.

Organizational justice has a positive and significant effect on organizational citizenship behavior of municipal police in East Lombok. The significance of these effects based on testing criteria is accepted Ha and the direction of the effect is based on the positive value of the coefficient track.

VIII. Recommendations

The context of the theoretical need to be made based association model using PLS analysis on the dimensions of the motivational factors (intrinsic and extrinsic motivation), the dimensions of organizational commitment (affective commitment, sustained commitment and normative commitment) and distributive justice (distributive justice, procedural justice and fairness interactional) against dimension OCB (altruism, conscientiousness, sportsmanship, courtesy and civic virtue). The model that will be produced is more specific, so it can be referenced in more operational in formulating policies in the organization.

Practical advice in this research is the management of municipal police of East Lombok absolute introduces and implements OCB behavior because it certainly provides benefits. One important thing to apply is through socialization for all employees so that no employe utilizing other employees. Management of East Lombok municipal police could focus more on realizing the commitment of the members first, then pay attention to the fulfillment of the motivating factors and applied fairness in the organization.

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Economic Contribution of Tourism Industry in Bangladesh: At a Glance

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Abstract- Tourism is a dynamic and one of the most profitable sectors for the world economy as well as for many developing countries like Bangladesh. Bangladesh has so many natural, cultural, historical, archeological, religious and man-made tourist destinations. By visiting this country one can get the opportunity to know about the tribal people, their unique culture, traditions, food habit, wildlife of various species and also can enjoy diversified tourism-related activities like water skiing, river cruising, hiking, rowing, yachting, kidding, sea bathing etc. Tourism industry is considered as a growing industry for many developing countries. It plays a significant role directly and indirectly in the GDP growth rate of Bangladesh by creating new employment opportunities for both male and female, alleviating poverty, enhancing local community participation, earning foreign currency via foreign tourists, improving the economic standards of locals, making people economically and socially stable. This research is carried out based on the qualitative approach.

Keywords: *tourism, economic contribution, tourism growth, SWOT analysis.*

GJMBR-F Classification: *JEL Code: M10*

ECONOMICCONTRIBUTIONOFTOURISMINDUSTRYINBANGLADESHATAGLANCE

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Abstract- Tourism is a dynamic and one of the most profitable sectors for the world economy as well as for many developing countries like Bangladesh. Bangladesh has so many natural, cultural, historical, archeological, religious and man-made tourist destinations. By visiting this country one can get the opportunity to know about the tribal people, their unique culture, traditions, food habit, wildlife of various species and also can enjoy diversified tourism-related activities like water skiing, river cruising, hiking, rowing, yachting, kidding, sea bathing etc. Tourism industry is considered as a growing industry for many developing countries. It plays a significant role directly and indirectly in the GDP growth rate of Bangladesh by creating new employment opportunities for both male and female, alleviating poverty, enhancing local community participation, earning foreign currency via foreign tourists, improving the economic standards of locals, making people economically and socially stable. This research is carried out based on the qualitative approach. Secondary data sources are generally used for collecting and analyzing necessary information. The basic objective of this paper is to show the direct and indirect economic contribution of the tourism industry in the economy of Bangladesh. Here the author also tries to find out the tourism growth rate at different years, the number of tourists arrivals, SWOT analysis, focusing on the economic prospects in comparison to other countries and tries to suggest some recommendations for the development of tourism industry in Bangladesh. Although there exit many threats and challenges for ensuring the development of tourism industry, it has been believed that proper planning, policy development and necessary steps regarding tourism industry could help to turn Bangladesh as one of the best promising tourist destinations by using the massive strengths and opportunities for the flourishment of this sector.

Keywords: tourism, economic contribution, tourism growth, SWOT analysis.

I. Introduction

Travel and tourism are one of the fastest-growing industries (Dwyer and Spurr, 2010) and day by day; it is contributing more and more to the world economy (WTTC, 2014). In recent years, this emerging industry has started to contribute significantly to the national economy of Bangladesh (WTTC, 2017). Tourism, which is a rapidly growing sector in the world, is expected to contribute to the MDGs (Millennium Development Goals)in developing countries and their sustainable future since it has the ability to generate jobs, income, and hard currency (Sirakaya, Jamal & Choi, 2001). The total contribution of Travel and Tourism to the national GDP of Bangladesh was BDT 809.6bn (4.7% of the total GDP) and was forecasted to rise by 6.4% per annum to BDT 1,596.0bn (5% of the total GDP) in 2026 (WTTC, 2015). However, to keep the growth rate as forecasted, Bangladesh needs to focus on new forms of tourism to attract both international and domestic tourists as the typical natural, cultural, and historical attractions are facing fierce competition in the global tourism market. UN World Tourism Organization (UNWTO, undated) reported that the international tourism annual arrival rate increased by 6.5% (2005) with 806 million travelers, growing from 25 million in 1950. While tourism can also benefit multiple sectors, it touches on a broad range of issues such as the economy, environment, and society (Tosun 2000). Tourism supports the socio-economic development of rural areas around the world by diversifying rural economies, providing linkages between different economic sectors, generating employment, increasing the value of the physical environment, and local culture (Sharpley and Sharpley, 1997; Telfer, 2002). Updated and proper planning is essential to the flourish the tourism industry by minimizing the weakness and negative impacts.

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II. Literature Review

The tourism industry plays an important role in the economy of both developing and developed countries. Tourism is one of the most profitable sectors in Bangladesh (Elena et al., 2012). Tourism means the short-term movement of people outside the usual working and living places. There exist a large number of definitions regarding the words "tourism."Guyer Feuler gave the first definition of tourism in 1905. Guyer Feuler (1905)defined tourism as "A collection of activities, services, and industries which deliver a travel experience comprising transportation, accommodation, eating and drinking establishments, retail shops and other hospitality services provided for individuals or groups traveling away from home"(Alex Delmonte). Different scholars and organizations provided different definitions of tourism from various perspectives. UNWTO defined tourism where were mentioned that "Tourism comprises the activities of a person traveling to and staying in the places outside their usual environment for not more than one consecutive year for leisure, business, and other purposes" (UNWTO report, 1987). International

Association of Scientific Experts on Tourism (AIEST) has adopted the definition given by Swiss Professors Hunziker and Kraft. AIEST explained tourism as the sum of the phenomena on which travelers travel to any destination as non-residence, and they don't be permanent residence and not connect with any earning activities here. Tourism development is considered as a set of economic activities which contribute to the welfare and economic development of tourist destinations.

According to the opinion of Faruq and Bhuiyan (2003), tourism nowadays is one of the main sources of earning foreign exchange for many countries. And Bangladesh could be considered as a developing country. Tourism influences the social, cultural, and environmental surroundings of the origins and the destination countries of the tourists (P. Basu, 2004). As Ashley and Roe (1998) noted: "Tourism can bring an array of advantages, both for rural communities and for the economic growth." Effective management should entail balancing conflicting ecological, social, and environmental pressures. (Goodwin et al. 1998). Tourism creates job opportunities for the local people as well as contributes to the national GDP of a particular country.

The tourism industry is not only growing in Bangladesh, but also becomes as a vital sector in the world economy (Blanke and Chiesa, 2006). According to the opinion of Yilmez(2008), it can be said that the tourism industry is one of the fastest-growing sectors of the global economy; tourism consists of many small and medium-size enterprises that try to be successful in the extremely competitive and rapidly changing business environment. And Bangladesh is famous for its scenic beauty (Ali and Mobasher, 2004). Foreign tourists interested to travel here due to its natural beauty, diversifies the culture, and hospitality of locals. So, Bangladesh is a country of Asian region holding high potentiality of tourism (Islam and Islam, 2006), which will contribute directly and indirectly in the GDP of Bangladesh.

According to different articles and reports of WTTC and WTO, the number of tourist arrivals (both domestic and international) has increased dramatically. According to Masud (2015), Bangladesh has a positive trend in comings and earnings from tourism, which can be improved at a significant level if the country can undertake necessary promotional measures and appropriately maintain the resources of that area. Sandip (2014) mentioned in his article that the development of the tourism service industry would accelerate our economic growth. Besides that, Red wan (2014) tried to highlight the importance of tourism in Bangladesh, along with its benefits in socio-economic development. It contributes not only in the expansion of GDP but also afford in generating employment opportunity both for male and female, earning foreign currency, developing infrastructure, alleviation of poverty etc. Considering this, Shamsuddhoha and Chowdhury commented that there are lots of opportunities to earn overseas and local revenue from the tourism sector. Ferdoush and Faisal (2014) also commended the significance of tourism in different view like economic, social, cultural, political, etc.

III. The Methodology of the Study

The methodology outlines the data collection and data analysis process. This research is carried out by using the qualitative research approach. Qualitative methods have become increasingly appropriate to researchers of tourism as they begin to explore personal feelings, perceptions, and attitudes, particularly of host communities, and the impact of tourism on them (Walle, 1997: 534). Exploratory analysis is done for this study and data are collected from secondary data sources. Secondary data sources mean those data which are composed by others for their purposes. Various reports, documents, census reports, journals, articles, books, annual reports, literature, market studies, electronically stored information were also reviewed.

IV. Objectives of the Study

a) *Primary objectives*

The Primary objective of this study is to identify the economic contribution of the tourism industry in Bangladesh.

b) *Secondary objectives*

- To understand the tourism growth in Bangladesh.
- To hear about the strengths, weaknesses, opportunities, and threats of tourism industry of Bangladesh.
- To explore the major tourist's destinations/attractions in Bangladesh.
- To know the present status of tourism in Bangladesh in comparison with other countries.
- To find out some recommendations that will help to increase the growth of the tourism industry in Bangladesh.

V. Tourism in Bangladesh

People can travel for different reasons like medical purposes, business, education, leisure, pleasure, religious purposes, and others. As Bangladesh is a city full of natural, cultural, archeological, religious, and artificial tourist places, it can easily attract so many domestic as well as foreign tourists. The contribution of travel and tourism in the GDP of Bangladesh is also increasing. The tourism economy has expanded consistently over the last few decades, with global international arrivals reaching one billion annually in 2012 (UNWTO, 2012). Nowadays, tourism businesses become the top focus around the world. Hall and Boyd (2005) claim that many peripheral destinations have limited potential to develop tourism due to a lack of access to transport networks, information, political power, and capital. Moreover, the small-scale supply leverages few resources to compete in major markets, making internationalization difficult (The Agndal & Elbe, 2007).

VI. Major Tourist Destinations in Bangladesh

Visitor's attractions are the primary components of the tourism system and one of the major motivational factors behind the decision to visit any destination. Attraction is "the power or act of attracting, or a desirable or pleasant quality or thing" (The New Lexicon, 1991, p. 61). One of the psychologist P. Pearce (1991, p. 46) formulated the simplest definition of attraction, who described attractions as "a named site with a specific human or natural feature which is the focus of visitor and management attention." Attractions are the key components that attract or motivate visitors to travel in any particular area.

Serial No.	Category	Name of the Tourist destination
1.	Beaches and Island	Cox's Bazar Sea beach, Kuakata Sea-beach, Potenga Sea-beach,Saint-martin Island, Nihjum Dip, Parki sea beach, Kotka sea beach etc.
2.	Hills and waterfalls	Bandarban hill tracts :Nilgiri, Nilachal, Chimbuk hills, Keoradadong, Tajigdon and many others, Khagrachori Hill tracts, Shuvolong waterfall, Madhobkundu Waterfall, Hum hum waterfall etc.
3.	Forests	Sundarbans, Ratargul swamp forest, Madhupur and vowal gore
4.	Religious sites	Golden temple, Kantojiu Temple, Dhakeshwari Temple, Sixty Dome Mosque, Start Mosque, Hazrat Shahjalal Mazar,
5.	Historical and Archeological sites	Lalbagh Fort, Curzon Hall, Somapura Mahavihara, Jatiyo Sangshad Bhaban, Suhrawardy Udyan, Ahshan Monjil, Aporajeo Banglaetc
6.	Dark tourist spots	Central Shahid Minar, Jatio Smriti Soudho, National poet's graveyard.
7.	Lakes	Foy's Lake, Madhobpur lake, Boga lake, Kaptai Lake, Dhanmondi Lake
8.	Man-made tourist spots	Heritage Park, Dulahazra Safari Park, Butterfly Park, Foy's Lake etc.
9.	Other attractions	Ramna Park, National Zoo, Jamuna Bridge etc.

Source: Developed by Author

a) Unesco Recognized World Heritage Site in Bangladesh

Three places of Bangladesh have been recognized by UNESCO as world heritage sites which are:

Serial No.	Name of the place	Recognition year	Category
1.	The Sundarbans	Natural	1997
2.	Ruins of the Buddhist Vihara at paharpur	Cultural	1985
3.	Historic Mosque city of Bagerhat	Cultural	1985

Source: Whc.UNESCO.Org

VII. Economic Contribution of Tourism and Tourism Growth in Bangladesh

Bangladesh tourism sector has experienced growth in recent years, particularly in the last decade. However, the growth pattern has been erratic implying unstructured development and perhaps also the lack of proper planning from the government. The number of tourists has grown from 113.2 million in 1995 to 303.4 million in 2010 with years in between experiencing higher tourist traffic. (WTTC 2011)). The decadal growth rate shows that the growth in number of tourists has declined in the 2001-10 period in comparison to 1991-00 period. Falling tourist arrival is a ominous sign for the industry and demands further investigation by the authorities to identify the reasons behind this. Some of the reasons which are frequently pointed out by tourists for not visiting Bangladesh are the lack of adequate facilities in terms of accommodation as well as transport linkages, and the political instability/security issue. According to the WTTC report (2015), the economic contributions of the travel and tourism sectors are given below:

Table 1: Economic contribution of travel and tourism (nominal prices)

Bangladesh (BDTbn, nominal prices)	2009	2010	2011	2012	2013	2014	2015	2025F
Visitor exports	5.5	6.2	6.7	7.7	9.0	10.2	11.3	31.7
Domestic expenditure	270.0	302.3	345.6	389.1	433.5	488.7	549.0	1578.3
Internal tourism consumption	275.5	308.6	352.3	396.7	442.6	499.0	580.3	1610.0
Purchases by tourism provider	-110.3	-125.3	-147.0	-165.3	-180.9	-202.4	-227.2	-636.2
Direct contribution of travel and tourism in GDP	165.2	183.3	205.3	231.5	261.7	296.6	333.1	973.8
Capital Investment	34.8	39.5	45.4	52.3	56.8	60.9	66.3	227.1
Total contribution of travel and tourism to employment	1919.8	1884.1	1848.8	1896.1	1945.2	1984.1	2028.5	2492.4

Source: WTTC report, 2015

Table 2: Economic contribution of travel and tourism growth rate (percentage)

Bangladesh Growth (%)	2009	2010	2011	2012	2013	2014	2015	2025F
Visitor exports	40.3	5.6	0.0	6.1	11.0	5.8	3.7	5.7
Domestic expenditure	0.4	3.8	5.8	5.1	4.9	5.3	5.9	5.9
Internal tourism consumption	0.9	3.8	5.7	5.1	5.1	5.4	5.9	5.9
Purchases by tourism provider	6.8	5.3	8.6	4.9	3.1	4.5	5.8	5.6
Direct contribution of travel and tourism in GDP	-2.7	2.9	3.6	5.2	6.5	5.9	5.9	6.1
Capital Investment	3.2	5.3	6.3	7.4	2.2	0.2	2.7	7.8
Total contribution of travel and tourism to employment	-8.5	-1.9	-1.9	2.6	2.6	2.0	2.2	2.1

Source: WTTC report, 2015

a) *Visitor Exports (BDT Billion and %)*

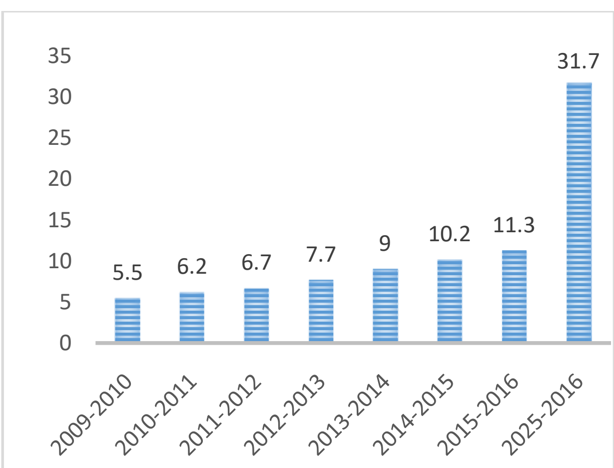

Figure 2: Visitor exports (BDT billion)

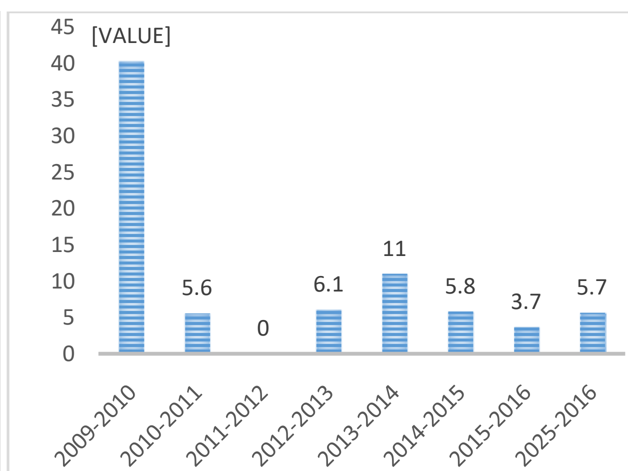

Figure 3: Visitor Export (%)

According to the first figure, we can say that in Bangladesh visitor export is consistently increasing year by year. In 2009-10, the number of visitor export was 5.5 billion taka and in 2015-16 reached 11.3 billion taka which is almost double from the starting year, and it is expected to reach 31.7 billion taka in 2025-2026 sessions and which is triple from the present year. On the other hand, the second figure shows the visitor export growth, which is not consistent compared to the previous year. There were massive ups and downs.

b) Capital Investment (BDT Billion and %)

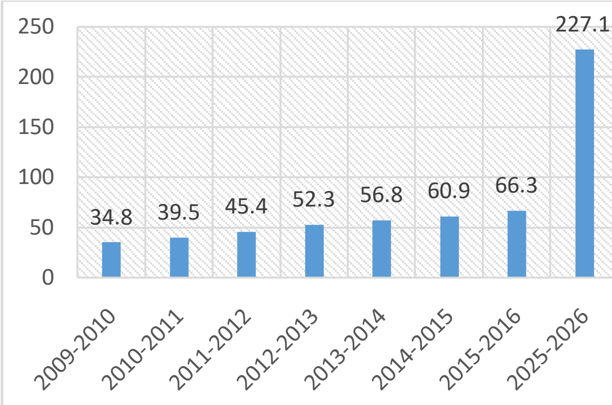

Figure 4: Capital Investment (BDT Billion)

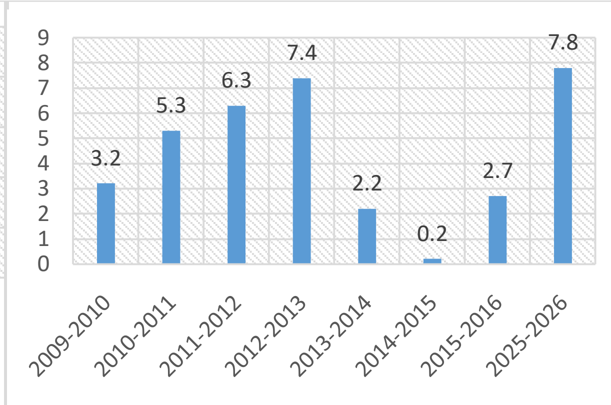

Figure 5: Capital Investment (%)

According to first figure, we can say that in Bangladesh visitor export is consistently increasing year by year. In 2009-10, the number of capital investments was 34.8 billion taka and in 2015-16 reached to 66.3 billion taka which is almost double from the starting year, and it is expected to reach 227.1 billion taka in 2025-2026 sessions and which is triple from the present year. On the other hand, the second figure shows capital investment growth, which is not consistent compare to previous year. There are vast ups and downs.

c) The direct contribution of travel and tourism in GDP (BDT Billion and %)

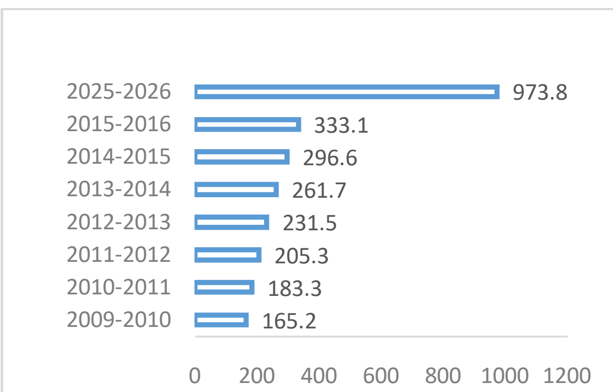

Figure 6: Direct Contribution to GCP (BDT Billion)

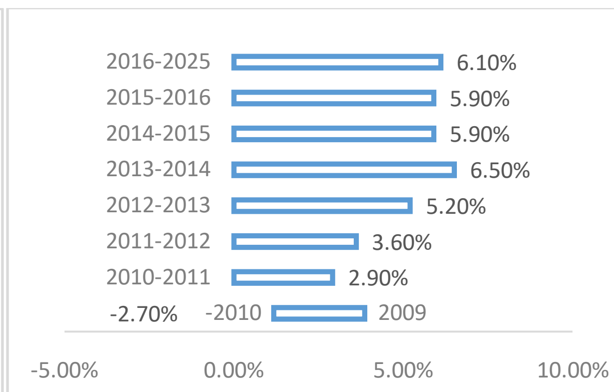

Figure 7: Direct Contribution to GDP (%)

According to the first figure, we can say that in Bangladesh the direct contribution of travel and tourism is consistently increasing year by year. In 2009-10, it was 165.2 billion taka, and in 2015-16, it was 333.1 billion taka which is almost double and it is expected that it will reach 973.8 billion taka in 2025-2026 session. On the other hand, the second figure shows that the direct contribution to GDP is not consistent. There are vast ups and downs. In 2009-10, it was negative.

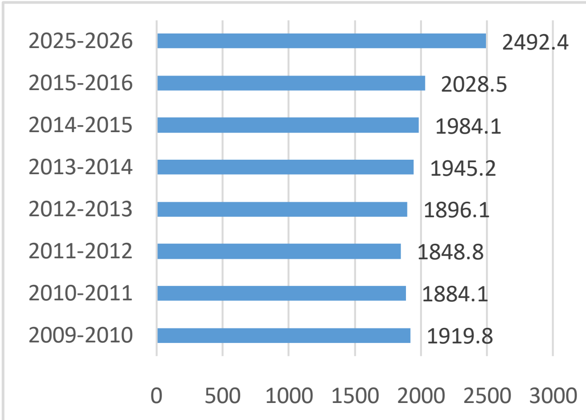

Figure 8: Contribution to Employment

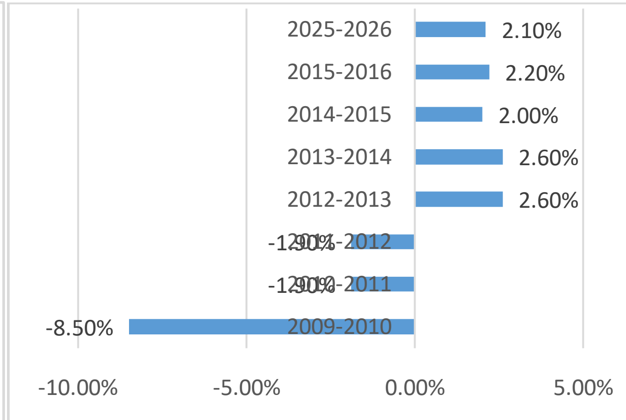

Figure 9: Contribution to Employment

From figure one, it can be said that the growth of contribution to employment was lightly decreasing, and then it was gradually increasing. In 2009-2010, it was 1919.8 billion and in 2015-16, it was 2028.5. And it is estimated that it will be 2492.4 in 2025-2026. On the other hand, the second figure shows that the percentage of contribution becoming positive day by day. In 2009-10, it was negative -8.50% although in 2015-16, it was 2.20%.

VIII. Comparison of the Economic Contribution of Travel and Tourism Among Different Countries

Travel and tourism have become one of the growing sectors for every nation. But the involvement and growth of travel and tourism are not the same at all countries. For presenting a details, and clear idea about the economic contribution of travel and tourism, a comparison is showing below, which will show the economic contribution and the growth of travel and tourism among different countries.

a) The total contribution of travel and tourism to employment (BDT Billion and %)

Table 3: Comparison (2015)

Growth (%)	Bangladesh	India	Nepal	Indonesia	Thailand	Malaysia
Visitor exports	3.7	0.1	1.1	5.5	5.0	5.8
Domestic expenditure	5.9	10.3	8.5	6.4	3.7	5.5
Internal tourism consumption	5.9	8.4	5.4	6.2	4.7	5.7
Purchases by tourism provider	5.8	8.6	5.5	6.3	5.1	5.7
Direct contribution of travel and tourism in GDP	5.9	8.0	5.4	6.0	4.3	5.6
Capital Investment	2.7	7.5	12.0	5.7	8.0	5.3
Total contribution of travel and tourism to employment	2.2	1.7	4.4	3.3	2.0	3.1

Source: WTTCreport, 2015

Table 4: Comparison (2025)

Growth (%)	Bangladesh	India	Nepal	Indonesia	Thailand	Malaysia
Visitor exports	5.7	6.3	6.0	5.5	7.5	3.5
Domestic expenditure	5.9	7.2	3.2	5.3	3.3	4.7
Internal tourism consumption	5.9	7.0	4.4	5.4	6.6	4.0
Purchases by tourism provider	5.6	6.9	4.4	5.3	6.5	4.0
Direct contribution of travel and tourism in GDP	6.1	7.2	4.4	5.3	6.7	4.1
Capital Investment	7.8	6.5	5.2	7.1	6.6	6.3
Total contribution of travel and tourism to employment	2.1	2.0	3.1	1.8	4.6	3.2

Source: WTTC report, 2015

The first table compares the economic contribution and growth of the travel and tourism industry among different countries in the year 2015-16. Whether the second table shows the comparison of the economic contribution of travel and tourism, which is forecasted for the year 2025-2026. The following chart shows the individual variable's comparisons among different countries:

b) Visitor exports

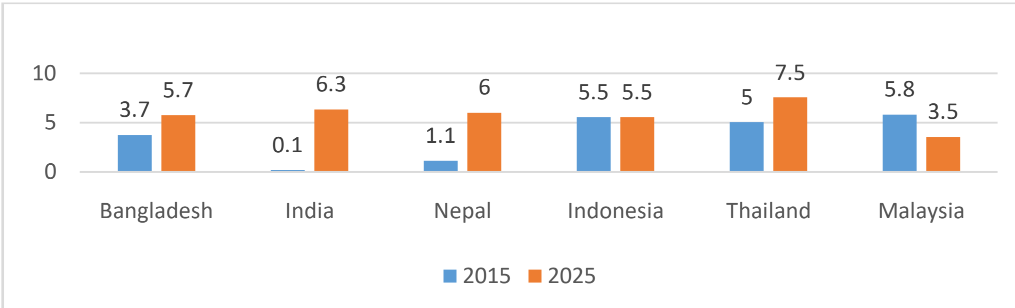

Figure 10: Comparision of visitor exports (%) among different countries

Visitor export is the spending within a country by international tourists for leisure and business travel. From the figure, it can be said that visitor exports of Bangladesh will be increased in 2025 than in 2015. From among these countries, Malaysia gains more visitor exports in 2015, and from the forecasted value, Thailand will expand more from visitor exports in 2025.

c) Capital investment

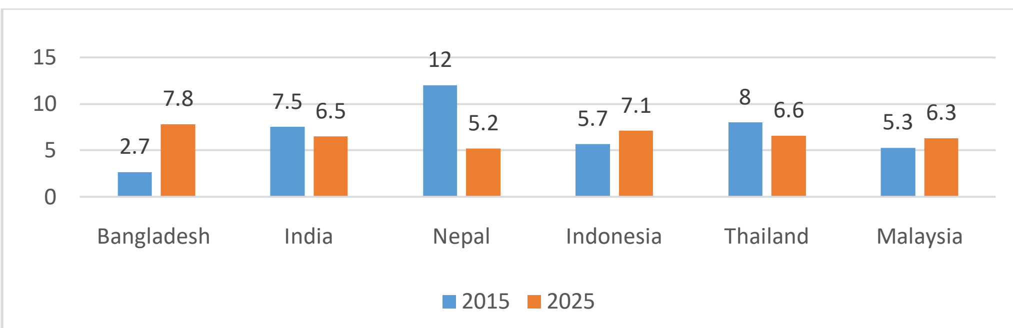

Figure 11: Comparision of capital Investment (%) among different countries

The figure shows that Nepal invests more in the travel and tourism industry in the year 2015-16 comparing to other countries. And capital investment in travel and tourism of Bangladesh is relatively low than other countries in the year 2015-16. But it is forecasted that Bangladesh will invest more compared to other countries in the travel and tourism industry in the year 2025-26. Because the travel and tourism industry is a growing industry in Bangladesh and it has high potentials here.

d) Direct contribution of travel and tourism in GDP

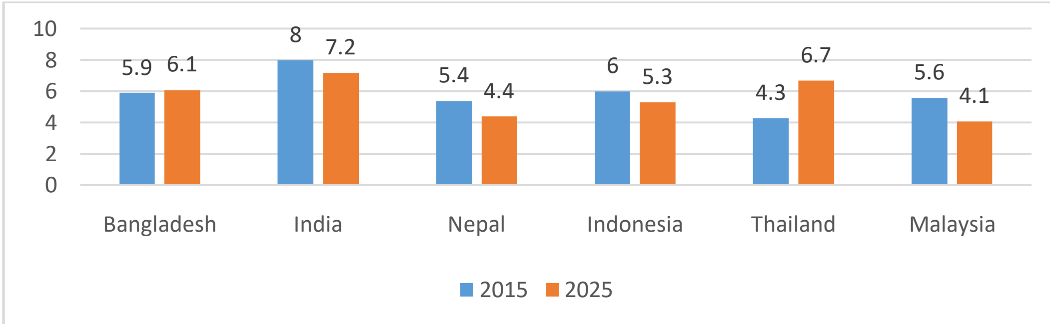

Figure 12: Direct contribution of travel and tourism in GDP (%)

The above figure shows the direct role of travel and tourism in GDP among different countries. Compared to others, it can be said that direct contribution of the travel and tourism in GDP is high in India from others. Among these countries, contribution of the travel and tourism industry in Bangladesh's GDP is relatively good. And it is forecasted that the contribution on the GDP in Bangladesh will increase in the year 2025-2026.

e) Total contribution of travel and tourism to employment

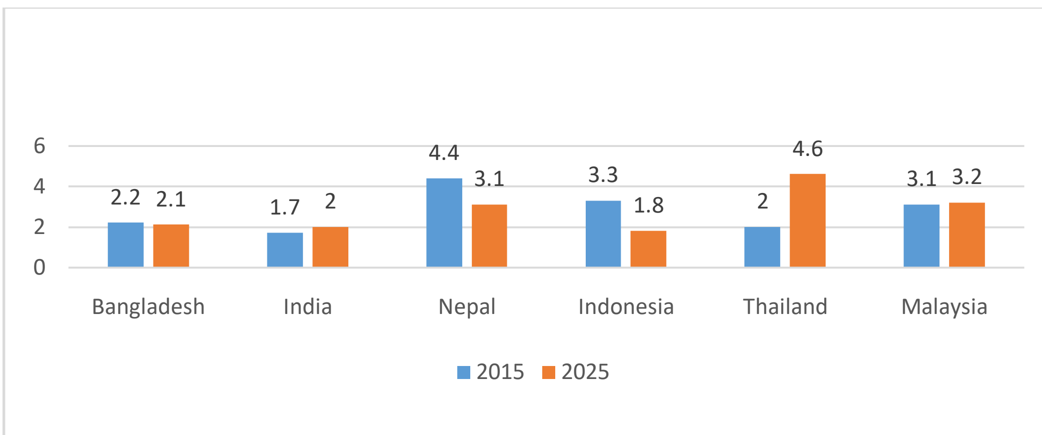

Figure 13: Total contribution of travel and tourism to employment (%)

According to the above figure, the travel and tourism sector create more employment opportunities for Nepal among these countries in 2015. And it is forecasted that more employment opportunities will create in Thailand in the year 2025. In Bangladesh, the travel and tourism industry create relatively low employment opportunities for the people.

IX. SWOT Analysis of Tourism Industry in Bangladesh

Strengths	Weakness
➢ Blessed with a lots of natural, cultural, archeological, historical, religious as well as man-made resources ➢ Hospitable nature of people ➢ Longest sea-beach ➢ Largest mangrove forest ➢ Colorful culture and glorious history ➢ Appealing foods and deserts	➢ Poor participation of local community ➢ Insufficient funding ➢ Poor promotional activities ➢ Lack of safety and security ➢ Communication barrier ➢ Lack of awareness ➢ Less focus on new tourism policy making ➢ Poor utilization of our budget

Opportunities	Threats
➢ Community based eco-tourism establishment ➢ Easy Promotion via social media ➢ Research opportunity on tourism industry ➢ New types of tourism like dark tourism, floating restaurant etc. introduction opportunity ➢ Innovation opportunity	➢ Unawareness regarding sustainability of destination ➢ Political instability ➢ Absence of proper tourism policy ➢ Corruption ➢ Poor implementation of taking projects

X. Recommendations

Although there have been a lot of problems, the tourism industry is growing radically in Bangladesh. It not only impact on the economy of the country but also creates job opportunity for both male and female, ensures the conservation of resources; ensure proper utilization of all assets of the country. There are some recommendations, followed by which the tourism industry of Bangladesh can be one of the most influential sectors of the GDP growth.

- Infrastructural and super-structural development needs to be carried out to the most visited tourist destination in the country.
- Communication systems (Rail, Road, Air and water-way) need to be developed and properly maintained.
- Up dated tourism policies should develop and implement compared to the world tourism market.
- Proper utilization of allocated budget on the civil aviation and tourism ministry should be ensured.
- Government and tourism planners should take action regarding the security system at the tourist police; more training should be offered to the tourist police.
- Local community people need to be involved with tourism-related activities. Community-based eco-tourism should flourish around the country.
- Public awareness should create among all locals, tourists, and persons who involved with tourism-related activities.
- More destination activities like surfing, scuba-diving, kidding, fishing, boating, art gallery, and facilities for at, gaming zone, children zone, etc. need to be created for attracting more local and foreign tourists.
- Proper promotional activities (brochures, magazines, research on tourism, e-marketing activities, etc.) should be planned and implement around the world.
- Both private and public sectors need to incorporate for the flourishment of tourism in Bangladesh.
- Both male and female workers have to encourage and involve in tourism development in Bangladesh.
- Proper signage, poster and direction should be given in the tourist spots. Information Centre development for providing authentic information to tourists.
- Distinct foreign zone creation for foreign tourists where they can enjoy the place more comfortably.
- Tourist spots need to be calm, unbroken, as well as it should have fun, exciting, relaxing and educative.
- Bangladesh Tourism Board, Bangladesh Parjatan Corporation, and all other tourism scholars of Bangladesh, as well as all stakeholders, need to be incorporate in planning for ensuring better economic and other benefits from the tourism industry.

XI. Conclusion

The direct economic impacts of tourism development are primarily measured in terms of visitor spending on accommodations, entertainment, attractions, food and beverage, and transportation, for both domestic and international travel. There are also, however, significant indirect and induced impacts that should be measured, resulting from the recirculation of that spending within local economies, and the jobs created and income generated by companies that supply the industry. The World Travel and Tourism Council estimate that the total impact of travel and tourism on global economic output will reach $9.2 trillion by 2021. The direct contribution of Travel and Tourism to GDP reflects the 'internal' spending on Travel & Tourism (total spending within a particular country on Travel & Tourism by residents and non-residents for business and leisure purposes) as well as government 'individual' spending - spending by government on Travel & Tourism services directly linked to visitors, such as cultural (like- museums) or recreational (like- national parks). The direct contribution of Travel & Tourism to GDP is calculated to be consistent with the output, as expressed in National Accounting, of tourism-characteristic sectors such as hotels, airlines, airports, travel agents, and leisure and recreation services that deal directly with tourists. This measure is consistent with the definition of Tourism GDP, specified in the 2008 Tourism Satellite Account: Recommended Methodological Framework (TSA: RMF 2008).

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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 Eletronic 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.

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 though 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.

- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

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:

- o Single section and succinct.
- o An outline of the job done is always written in past tense.
- o Concentrate on shortening results—limit background information to a verdict or two.
- o 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:

- o Explain the value (significance) of the study.
- o 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.
- o Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- o 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.

CRITERION FOR GRADING A RESEARCH PAPER (COMPILATION) BY GLOBAL JOURNALS

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.

Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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