

COLLECTIVISTIC APPROACH OF OMANI WOMEN IN BANKING SECTOR WITH SPECIAL REFERENCE TO NORTH A'SHARQIAH REGION, OMAN

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Abstract

It is recognized that engaging in a collectivism- appropriate relationship at workplace positively promote women empowerment. Studies provided valid insights on the importance of culture in building a collectivist approach. Human Resource Management practices are culture specific and that the individualist and collectivist cultures encourage and endorse different human resource management practices. In this study, we explore the impact of a collectivist approach self efficacy and women empowerment with special focus on the Oman's private banking sector. The specific objective of the study is to examine whether women employees consider the collectivist approach as a prerequisite for their empowerment. To examine the stated objectives, an empirical Study is based on verifiable observation and experience. This study gained enough insights from different possible literatures available. The results of this study are significant as it can demonstrate whether the collectivist orientation is significant in empowering women employees at work. The results are also expected to add value to existing HR management practices focusing on women empowerment.

Keywords: Collectivism, Women Empowerment, Oman Banking Sector.

JEL Classifications: E44, G21

Introduction

The importance of empowering women has gained considerable attention of policy makers in the past two decades. The nations progress means empowerment of both the gender. Women empowerment was at the centre stage of discussion and received significant attention in the International Conference on Population and Development held in Cairo in 1994. This was further deliberated in the Fourth World Conference on Women held in Beijing during 1995. An comprehensive growth and development is incomplete and is unattainable without women's participation. Women empowerment is very important for the acceleration of economic growth (Paramanandam & Packirisamy, 2015; Duflo, 2012). Women empowerment as a development objective is based on a dual argument: that social justice is an important aspect of human welfare and is fundamentally worth pursuing; and that women's empowerment is a means to other ends (Malhotra, Schuler, & Boender, 2002). Empowering women is not a matter of extravagance or just for strengthening women's rights, but an issue of necessity if a country is to rise above the difficulties associated with poverty, assuming that if women are empowered to do more, economic growth will be more approachable (UNICEF, 2007).

A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions (Golla, Malhotra, Nanda, & Mehra, 2011). Both quantitative and qualitative indicators of women empowerment are listed in Beijing Conference. Increase in self esteem, individual and collective confidence is a major qualitative indicator while the number of women participating in development programs is a major quantitative indicator of women empowerment (Chandra, 2007).

Women Empowerment

Empowering women require construction of self-efficacy which in organization is a function of leadership and organization culture. Effective leaders create and nourish the belief in their employees regarding their ability to perform and complete the assigned tasks within the stipulated time, cost and effort constraints. These leaders are often said to follow renovation leadership style. Organization culture also influences employee morale and motivation to contribute to organizational goals and objectives.

Self Efficacy

Self Efficacy is the belief that one has the personal capacity and resources to meet the demands of a specific task (Bandura, Self-efficacy: Toward a unifying theory of behavioral change, 1977). The concept of self efficacy was discussed by Bandura in 1977 which was then attracted a very diverse body of empirical research (McCormick, Tanguma, & López-Forment, 2002). Self efficacy is positively related to organizational commitment as employees with higher self efficacy will have positive behavior and expectations regarding their career goals and objectives (Ohizu & Okoiye, 2014). Self efficacy is not developed standalone, but is influenced by the leadership style and organizational culture. Self efficacy positively influences competence, confidence and expectations of employees at work.

Perceived self-efficacy is capable of affecting behavior in the following ways:

1. Self-percepts of efficacy influence choice of activities and environmental setting;
2. People tend to avoid situations they believe exceed their capabilities, but will undertake and perform activities they feel capable of handling;
3. Any factor that helps to determine one's choice can have profound effects on the course of personal development;
4. Active engagement in activities contributes to the growth of competencies;
5. Shunning enriching activities or environments retards the development of potential and prevents the correction of negative self-concept (Bandura, , 1981).

According to a study Self-efficacy is critical for bankers competency at work. Bankers with high self-efficacy are most likely to make the effort to view and complete a difficult task as something to be mastered and persist longer in those efforts than a banker with low self-efficacy (Myers, 2008). Self efficacy is a robust predictor of women empowerment (Kinsaul, Curtin, Bazzini, & Martz, 2014).

It is clearly stated that women's economic empowerment has many dimensions and is specific to the context under consideration (Golla, Malhotra, Nanda, & Mehra, 2011). Relationship with others is a major attribute for women empowerment in Arab countries. (Shapira, Arar, & Azaiza, 2010)

In the academic literature it is often discussed the impact of self efficacy on employee performance and commitment. Empirical research studies also focused on the relationship between self efficacy and women empowerment. When this relationship is looked in its depth and while referring to studies on women empowerment, quite good number of research studies also examined various dimensions of women empowerment. The pertinent question, ie, women empowerment is the result of the positive self efficacy generated from a collectivist approach, where the confidence and competence is generated by being a member of a form of association. In this study an attempt is made to examine whether the collectivist approach is contributing to improve self efficacy and women empowerment by focusing the women employees working in Oman Banking Sector. The financial service sector, particularly the banking sector in Oman, has the highest number of women employees.

Oman Banking Sector

In Oman banking sector, there exists clear evidences that organizations are focusing on retaining talented women employees. The talented here refers to women with high self efficacy. Still various topics in the banking sector are well discussed in academic literature. The connection between collectivist attitude self efficacy and empowerment of employees in the Omani private banking sector is not fully discussed. The purpose of this exploratory study is to find some insights on the employees' empowerment in the Omani private banking sector. A cross-sectional method was used to collect data from 105 employees from the Omani private banking sector. This exploratory study shed some insight on the relevance of the relationship.

The banking industry in Oman has been witnessing significant growth in recent years. This occurred mainly due to constant revenues generated from oil prices, efforts to diversify the economy and growing emphasis on the private sector (Central Bank of Oman, 2009). Also in 2008, 17 commercial banks accounted for 93% of the financial system assets (Bologna & Prasad, 2009). There are 17 banks local banks and from that 7 banks such as Bank Muscat and Bank Dofar the attitude of collectivism.

From a review of recent researches, the relationship between self efficacy and women empowerment is established (Brody, et al., 2015). Standardized questionnaires are available to measure this relationship. Collectivism and self efficacy is measured using different set of questions in these studies. The pertinent question in this regard is; Whether the collectivist approach in organizations builds and promotes self efficacy and leads to empowerment. In a working environment like banks, a team work culture is observed. Being in a group positively influence the morale of the employee. If this is true, then self efficacy is the outcome of being part of a group in the work environment. This relationship, though may be observed in working environment, is not subjected to statistical interpretation using quantitative data. This research is attempting to evaluate the role of collectivism in improving the self efficacy of the women employee, and its effect on women empowerment.

The construct is explained further;

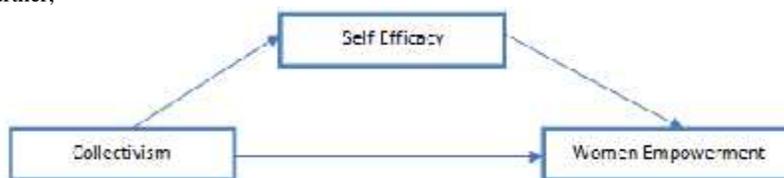


Figure 1: Relationship between Collectivist Approach, Self Efficacy and Empowerment

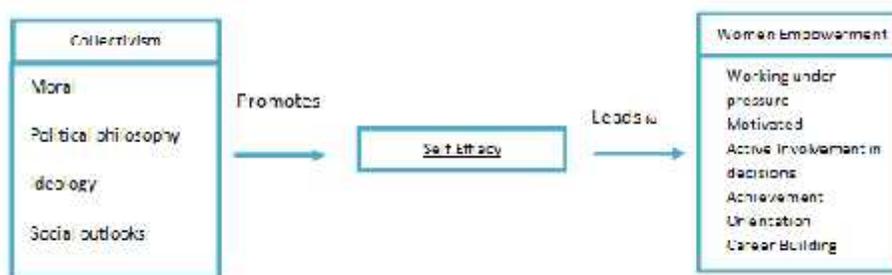


Figure 2: Relationship between Collectivist Approach, Self Efficacy and Empowerment

Collectivism: The practice or principle of giving a group priority over each individual in it. the theory and practice of the ownership of land and the means of production by the people or the state.

Horizontal collectivism items:

- If a coworker gets a prize, I would feel proud.
- The well-being of my coworkers is important to me.
- To me, pleasure is spending time with others.
- I feel good when I cooperate with others.

Vertical collectivism items:

- All employees must stay together as much as possible.
- It is my duty to take care of my team, even when I have to sacrifice what I want.
- All team members should stick together, no matter what sacrifices are required.
- It is important to me that I respect the decisions made by my groups.

Vertical Collectivism: Seeing the self as a part of a collective and being willing to accept hierarchy and inequality within that collective

Horizontal Collectivism: Seeing the self as part of a collective but perceiving all the members of that collective as equal.

Self Efficacy

The concept of Self Efficacy was grounded by Social Learning Theory with the primary drives (e.g., hunger and thirst) which result in secondary drives. The secondary drives evolved as behaviors which are rewarded or reinforced in a positive way.

According to Bandura (1986), self-efficacy refers to a 'personal beliefs about ones own capabilities to learn or perform skills at different levels it acts as catalyst to the trade off of personal, behavioral, and environmental interaction'. The term Self-efficacy relates towards the central mechanism of intentional human action and is relative to one's confidence to understand and learn the whole process for the accomplishment of a particular task.

It was observed in the a study that the changes in self-efficacy can affect individual behaviors like willingness to take risks, and which will impact environmental factors like family and society, Bandura (1986) and Pajares (1996) Also Gist (1987) in his study found an association between self-efficacy and work-related performance, productivity, career choice, and learning and achievement.

In Connection to the above study Hackett &Betz (1981) self-efficacy beliefs can influence an individual to become committed to successfully execute the behaviors necessary to produce desired outcomes. Confirming this in their study that self-efficacy mediates a person's beliefs or expectations about his/her ability to achieve certain tasks effectively or exhibits certain behaviors. Individuals with low self-efficacy limit their participation when making difficult behavior changes and are more likely to give up when faced with obstacles.

Their efficacy beliefs about themselves serve as barriers to change, and in this case, their own empowerment. Furthermore, self-efficacy is not necessarily an inborn trait but can be acquired and nurtured.

The Hofstede, (2001) defined collectivism as,

'In collectivist cultures people are interdependent within their in groups (family, tribe, nation, etc.), give priority to the goals of their in-groups, shape their behavior primarily on the basis of in-group norms, and behave in a communal way'

Bullough et al (2014) examined the effect of collectivism on women's businesses. The study found that in-group level collectivism (family and close friends and colleagues) is an important predictor of women's business ownership. Institutional collectivism (at the societal level) acts as a background condition that influences the way in which in-group collectivism directly affects women's business ownership. It is found that the freedom to pursue individual goals, combined with support from the in-group, provides with a conducive environment for women to develop businesses.

Conclusion

The results of this study give some insights on the importance of employees' monthly salaries on motivation. Further, the results of this study support the positive impact that employees' collectivistic attitude with their colleagues has on self efficacy. In a practical level, employees should enhance their relationship with their colleagues through collectivism. The study is focused on an individual level, supervisors and decision makers within the Omani private banking sector should understand the importance of salaries and importance of employee. The managers are making sure that all the employees know each other through having common goals, collaborative projects, and focus on having results that is measured through team work. Firstly, this is an exploratory study with small sample. Finally, the results remain limited to the Omani private banking sector.

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