

Impact of Human Resource Practices on Job Satisfaction in the Microfinance Industry

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Abstract

The microfinance industry has received great recognition in this epoch. The study of job satisfaction in microfinance industry has not been conducted to date. The aim of the study was to determine the impact of HR practices like job autonomy, as well as leadership behavior and team work on the job satisfaction of employees working in microfinance industry. The study also determines the level of job satisfaction between male and female employees. The sample of the study consisted of 102 employees working in KBL, TMFB and FMBL of Okara, Sahiwal and Pakpattan.

The test used to find out the relations were correlation, regression and independent T-test. There was a positive and significant relationship between job autonomy, leadership behavior and team work and job satisfaction. Furthermore, it was found that female employees were more satisfied with their job than the male employees in this industry.

Keywords: Human resource (HR) practices, job autonomy, leadership behavior, team work, job satisfaction, microfinance sector

1. Introduction

HR practices remain important issues which are widely discussed around the globe and now in Pakistan as well. There is plenty of research on job satisfaction which ultimately reduces intention to leave and absenteeism. Job satisfaction is a concept which has many dimensions and determinants that are discussed by researchers. Job satisfaction has many determinants such as being satisfied with supervisor, satisfied with co-worker, satisfied with variety of job, and being satisfied with HR policies as well as team work, job autonomy and leadership behavior (Hussain, 2011, 2012). Human resource is a capital investment which increases productivity and retention of experienced employees is the focus of many researchers' studies. Organizational productivity can be increased by making employees more satisfied (Bloom and Van Reene, 2007). HR practices may decrease turnover and increase productivity (Sels et al., 2006) and increase satisfaction with pay and compensation and contribute to overall satisfaction (Petrescu and Simmons, 2008). Besides increasing employee satisfaction and productivity in the workplace, workers who fall in this category are likely to also have a better quality of work-life balance (Hussain and Mujtaba, 2012).

Job satisfaction is a feeling of an employee regarding his/her status of job and how well he/she is attached with the

organization (Ivancevich *et al.*, 1997). According to Davis and Newstrom (1999), job satisfaction is acceptance of many different dimensions of human resource practices. The most important dimensions are job security, job training, compensation, and working in teams. According to Guest (2004) and Silla *et al.*, (2005) there is a positive relationship of these factors with job satisfaction. As job security, training, and compensation increases there will be more satisfaction among employees. Garrido *et al.*, (2005) found the relationship of many different factors with job satisfaction of sales managers in Spanish industrial firms.

Team building is an important factor of human resource which creates synergism and generates more profit for the firm and industry (Akhtar, Khan, and Mujtaba, 2013; Zareen, Razzaq, and Mujtaba, 2013; Kaba, Udechukwu, and Mujtaba, 2012; Udechukwu, Redmond, and Mujtaba, 2012). Dunkerley (1975) had given that goals of top management and customers can be attained by the way of effective team work.

Job autonomy creates leadership in employees that increases confidence, growth, productivity, sincerity, and objectivity (Smith, 1993). Job autonomy is a major factor that can cause job satisfaction or dissatisfaction (Aydin and Ceylan, 2009).

In this age of rapid growth, organizations have to acquire resources which are most efficient and can be used as a competitive advantage. Committed and devoted employees are the key of success to any organization and these committed employees can remain loyal only if they are satisfied with their jobs. Competitive advantage can only be achieved with committed and skillful employees and that can be achieved with effective leadership skill (Gill *et al.*, 2010).

The microfinance industry in Pakistan has been facing a major problem of employee turnover which makes it difficult for the organization to retain a sustainable competitive advantage over one's competitors. Organizations can attain a competitive advantage only if it performs activities in different and unique ways that cannot be copied by competitors (Barney, 1991, 1995). Competitive advantage can be achieved by the firm's best HR practices (Ferris *et al.*, 1999). The factors that contribute to achieve competitive advantage are known as HR factors (Barney and Arikan, 2001; Priem and Butler, 2001a, 2001b). Different HR practices are used to retain those employees who are skillful and well trained. The aim of the study is to find out the impact of different HR practices (job autonomy, team work and leadership behavior) on job satisfaction in the microfinance industry of Pakistan.

2. Literature on Employee Satisfaction

Job satisfaction remains an important topic of discussion and has been analyzed by different researchers over the past few decades (Hussain, 2012; Dawson, 1987; Weaver, 1974; Clark, 1997; Lee and Ho, 1989). Some of the researchers focused to find out the relationship of demographic factors and job satisfaction and others tried to find out the basic factors of working environment that contribute to job satisfaction and job dissatisfaction. Job promotion, job autonomy, leadership, social relations and the job security are the important determinants of job satisfaction (Dawson, 1987).

Hussain (2012) worked on factors like Satisfaction with Supervisor, Satisfaction with Job Variety, Satisfaction with

Closure, Satisfaction with Compensation, Satisfaction with Co-Workers and Satisfaction with HR/Management Policies and job turnover intentions among university teachers in Pakistan. He found a negative relationship between job satisfaction and intention to leave the job.

Oshagbemi (2003) studied rank, age, gender, and length of service as independent factors and job satisfaction as dependent factor in universities of United Kingdom. The study found a significant relationship between job rank in the organization and job satisfaction and there was a strong and positive correlation between these two. Whereas the length of service was negatively correlated with job satisfaction and was found significant. But age and gender were not statistically significant variables.

Gender continues to remain an important factor and a topic of discussion in previous studies. Some studies have found that women employees are more satisfied than male employees but others have a different view that males are more satisfied than female employees (Weaver, 1974; Shaprio and Stern, 1975; Forgionne and Peters, 1982; Clark, 1997; Ward and Sloane, 1998). According to Campbell *et al.*, (1976), women and men have different expectations regarding their job and that creates the different level of satisfaction between men and women.

Another important factor is participation in management decision making and having a positive impact on the level of satisfaction among employees (Lee and Ho, 1989). Lam et al. (2001) worked on job satisfaction and motivation among managers of Chinese restaurants in Hong Kong and found that job variety, working environment and reward are important factors of job satisfaction in that sector.

Intention to leave is also a significant factor that affects the level of satisfaction. According to Tanke (1990), behavior of supervisor, compensation system and human resource management practices make employees think about retention or intention to turnover. Personal traits, working hours, job autonomy and pay are considered important determinants of job satisfaction (Nguyen et al., 2003). According to Eason (1989), less training opportunities, non-participative management, and behavior of supervisor are major contributors in making teams feel empowered.

There is a need to improve organizational system so that the firms can make progress (Emery, 1992). Teams are often not well directed and not always given attractive pay package which creates dissatisfaction among the teams. For the better working of teams, comparative pay system should be introduced (Hackman, 1990). Chow and Luk (1996) have given many suggestions for working with teams and in dealing with the supervisor and the factors of declining the job satisfaction.

A study by Hussain (2011) shows a positive relationship between human resource factors and job satisfaction. Furthermore, it also indicated that male employees are found less satisfied as compared to female employees in a bank.

Employees working in teams need confidence and satisfaction with the HR policies because it directly affects their performance. These factors can make the employee more satisfied and will be more likely to remain a part of the organization for the years to come (James, 1996).

After discussing the literature, the following hypotheses are proposed:

- H₁: There is a difference between men and women's job satisfaction level.
- H₂: There is a significant impact from job autonomy on the level of job satisfaction.
- H₃: There is a significant impact from leadership behavior on the level of job satisfaction.
- H₄: There is a significant impact from teamwork environment on the level of job satisfaction.

3. Theoretical Framework

On the basis of previous literature, the theoretical framework presented in Figure 1 is developed for measurement. Job autonomy, leadership behavior and team work are the important contributors towards the level of job satisfaction.

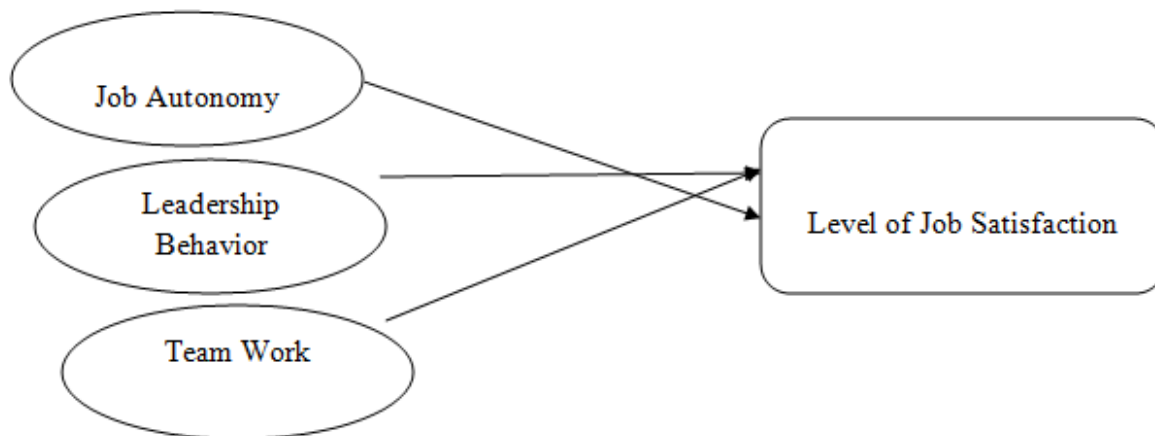


Figure 1 – Job Satisfaction Variables

4. Data and Methodology

The data for this study was obtained from the 102 employees working in the microfinance sector of Pakistan in the district of Okara, Sahiwal and Pakpattan, of which 96 questionnaire were filled and returned by employees, so the actual response rate was 94%. The major microfinance banks included are Khushhali bank Limited Tameer Microfinance Bank Limited, and the First Microfinance Bank Limited. The survey was completed within 2 months because the employees of this industry are mostly working and operating in the field, so it was very difficult to collect data from them in a shorter time period. Respondents were selected randomly and consisted of both males and females between 20 - 35 or more years of age.

This study examines the relationship between HR practices (job autonomy, leadership behavior and team work) in the microfinance sector. The questionnaire consisted of two parts: The first part consisted of demographics of employees and the second part consisted of job satisfaction, job autonomy, leadership behavior and team work. Job

satisfaction is a dependent variable and the other three variables of job autonomy, leadership behavior and team works are independent variables.

Likert scale (5 point) was used to assess the response of the respondents, where 1 is strongly disagree, 2 for disagree, 3 for Neutral, 4 for Agree and 5 for Strongly Agree. The statistical package for social sciences (SPSS) program was used for analysis. Descriptive statistics, correlation, regression and independent Sample T-test was used to analyze the results.

This method was first used by Emery (1997) and Oshagbemi (1997) for analyzing the job satisfaction levels of teaching staff in universities. Later, this methodology was adopted by Williams (1998) to find out the relationship between job satisfaction and teams. Furthermore, it was also adopted by Lam *et al.*, (2001) to study the managerial job satisfaction in Hong Kong's Chinese restaurants, and Garrido *et al.*, (2005) to determine the determinants of job satisfaction of sales managers in Spanish industrial firms. This methodology was also used in Pakistani context by Hunjra *et al.*, (2010) to see the factors effecting job satisfaction of employees in Pakistani banking sector.

5. Findings and Discussion

The main objective of the study is to find out the relationship of different HR practices on job satisfaction. Several tests have been used for the analysis.

Table 1. Gender

	Frequency	%	Valid %	Cumulative %
Valid Male	88	86.3	86.3	86.3
Female	14	13.7	13.7	100.0
Total	102	100.0	100.0	

Table I presents the respondents' background and the profiles of the respondents' demographic characteristics. Out of 102 respondents, only 14 (13.7%) were female and 88 (86.3%) were male employees. This finding indicates that males dominate the microfinance industry.

Table 2. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	8	7.8	8.3	8.3
	25-30	72	70.6	75.0	83.3
	30-35	16	15.7	16.7	100.0
	Total	96	94.1	100.0	
Missing	999	6	5.9		
Total		102	100.0		

The numbers of the participating respondents ranging between 20 - 25 years were 8 (7.8%), 72 (70.6%) employees were between 25 - 30 years of age. Only 16 (15.7%) employees were between 30 - 35 years. It means that most of the respondents are in young age group in this industry.

As far as the academic qualification of the participating employees is concerned, 44 (43.1%) employees were bachelor degree level, 48 (47.1%) respondents were master and 6 (5.9%) were higher level progress degrees.

Table 3. Group statistics

	Gender	N	Mean	Standard deviation	P
Satisfied with job	Male	88	3.61	.915	0.010
	Female	14	4.29	.726	

The assumption of equal variance ($P > 0.05$), t-test is used to find out the difference between the level of job satisfaction between male and female employees. The result indicates that the responses of two groups are significantly different (Table 3).

The mean value of female respondents is higher than male respondents and it is 4.29 which is close to 5 “Strongly Agree”. Although the response numbers are small, it is indicating that female employees are more satisfied with their jobs as compared to male employees in the microfinance sector of Pakistan. This finding is opposite of general expectations from the Pakistani culture where males are normally expected to be more satisfied than females with their jobs. The reasons were the easiness of job, children pick and drop facility to female employees and good pay packages may be the factors of showing high job satisfaction level than male employees.

Table 4 shows the result of Pearson correlation among the different variables such as job autonomy, leadership behavior, and team work and level of job satisfaction. The results depict that there is moderate positive relationship

between level of job satisfaction and job autonomy and the co-efficient value of correlation is 0.626, which is significant. Leadership behavior has also positive relations with the level of job satisfaction and it has a value of 0.687 at 5% level of significance. Team work is also positively correlated with level of job satisfaction that has a significant value of 0.641 which is a moderate relationship. All these relationship are significant at 5% level of significance. In short, all the three independent variables have a positive relationship with the dependent variable, “level of job satisfaction”.

Table 4. Correlations

		Level of Job satisfaction	Job autonomy	Leadership behaviour	Team members
Level of Job satisfaction	Pearson Correlation	1	.626**	.687**	.641**
	Sig. (2-tailed)		.000	.000	.000
	N	102	102	100	100
Job autonomy	Pearson Correlation	.626**	1	.447**	.437**
	Sig. (2-tailed)	.000		.000	.000
	N	102	102	100	100
Leadership behaviour	Pearson Correlation	.687**	.447**	1	.791**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	98
Team members	Pearson Correlation	.641**	.437**	.791**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	98	100

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

The results of regression analysis for job satisfaction are shown in Table 5. The value of R-Square and the value of F-statistics, that are 0.565 and 40.666 respectively, show that the model is significant at the 5% level of significance (P<0.05) and results further show that there is a positive relationship between dependent and independent variables.

Table 5. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.752 ^a	.565	.551	2.94342

a. Predictors: (Constant), Team members, Job autonomy, Leadership behavior

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Significant
1	Regression	1056.955	3	352.318	40.666	.000 ^a
	Residual	814.392	94	8.664		
	Total	1871.347	97			

a. Predictors: (Constant), Team members, job autonomy, leadership behaviour

b. Dependent variable: Level of job satisfaction

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.548	2.156		-1.182	.240
	Job autonomy	.840	.171	.370	4.905	.000
	Leadership behaviour	.386	.140	.310	2.747	.007
	Team members	.206	.100	.232	2.064	.042

a. Dependent variable: Level of job satisfaction

At 5% level of significance, the individual coefficients of individual variables (Job autonomy, leadership behavior and team work) are significant. The coefficient of autonomy is 0.370 which means that job satisfaction is 37%. The coefficient of leadership behavior is 0.310 which changes the job satisfaction level to 31%, and for team work it is 0.232 so it will change the level of job satisfaction to 23.2% approximately.

It is quite obvious from the results that the job satisfaction level for both male and females is significantly different and mean values show that female employees are more satisfied with their job than the male employees in the microfinance sector. The reason may be that the small sample of female employees or changes in the industry.

The results drawn from the study are not same as of Forgionne and Peters (1982), Weaver (1974), Shaprio and Stern (1975), Lam *et al.*, (2001); Garrido *et al.*, (2005) and Hunjra *et al.*, (2010) who have said that men are more satisfied with their job than female employees. The results inferred that all the independent variables positively and significantly affect the level of satisfaction in the microfinance industry of Pakistan.

6. Conclusion

The aim of the study was to measure the impact of human resource HR practices on job satisfaction. It measured the importance of each factor on the level of job satisfaction and it also measured the level of job satisfaction based on

gender with employees in Pakistan. The results of the study indicates that there is a positive relationship between autonomy, leadership behavior and team work and job satisfaction. However, job autonomy has more impact on job satisfaction than the factors of leadership behavior and team work environment because the credit officers are independent to make their own decisions in loan disbursement and other issues like recovery.

The microfinance sector in Pakistan is changing rapidly due to the economic and financial structure of the country. Due to this, the sector is facing the problem of employee turnover. The people who were emotionally attached with this sector are leaving their jobs and are less satisfied with their work. The analysis of the current study will help manage to make them more satisfied with that job by the enhancement of job autonomy, leadership behavior and team work environment. The study also noticed that male employees were dominating the industry. So the number of female employees should also be increased in this sector as more and more females tend to be their customers.

This study only covers the effect of job autonomy, leadership and team work on job satisfaction. Additional studies should be carried out by extending the variables while increasing the sample size on the multidisciplinary industries in Pakistan and other countries in the South Asian region.

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