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# Journal of Management Research

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## From the Editor's Desk

### Welcome to CIMR: Journal of Management Research, Volume XVI, Issue 1, dated March 2024.

The '*CIMR: Journal of Management Research*' is an open access bi-annual journal published by 'Chetana's Institute of Management & Research, Mumbai'. *CIMR: Journal of Management Research* is aimed to provide a platform for researchers to publish their original research work in the fields of social science, commerce, business management, library science, information technology, industrial psychology and many more, for disseminating the knowledge. '*CIMR: Journal of Management Research*' is double-blind peer reviewed journal with ISSN No. 0976-0628. The journal is indexed in **ProQuest Database**.

The March 2024 issue of our journal focuses on sustainability. In today's rapidly changing world, the concept of sustainability has become more crucial than ever, touching every aspect of our lives and influencing our collective future. We are proud to present a diverse collection of ten papers in this issue, each offering valuable insights and perspectives on sustainability from esteemed National and International research scholars. By including contributions from Bangladesh, Botswana, Indonesia, and Jordan, we have ensured a rich array of viewpoints that capture the global significance of this critical topic of sustainability. There are seven research papers and three thought papers in this issue. The thought papers serve as platforms for engaging discourse and critical reflection on key sustainability issues. Each of these papers addresses sustainability from various perspectives and in different contexts. Here's a summary of each paper:

The first paper by Mr. Masaba Titus Moringo's study focuses on empowering women entrepreneurs in Uganda to create sustainable employment opportunities. This is followed by the research paper which explores sustainable training practices to improve organizational performance in Bangladesh authored by Mr. Mohammad Enamul Huq. The third paper by Mr. Akram Abu Rassa examines the sustainability of the recruitment process in Jordan. A Systematic Literature Review on Job Satisfaction within the context of the triple bottom line framework in the Indonesian context was conducted by Mr. Yendra Dharmadinata is the fourth paper. This is followed by Mr. Gopi Menon's study which focuses on Sustainability Practices at Fintech unicorns in Silicon Valley, New York, and London. The sixth paper is a study by Prof. Harpreet Kaur et al. who investigate the Factors influencing the adoption of mobile payment services during the COVID-19 pandemic. The study by Mr. Kartikeya Chitransh examines the regulations governing gaming assets. Each of these papers contributes valuable insights to the broader discourse on sustainability, covering various topics from gender empowerment and organizational practices to technology adoption and regulatory frameworks.

## **From the Editor's Desk**

**The next three papers are Thought papers by Research scholars from varied topics.** The first thought paper by Ms. Rana Mezeid Junidi's provides insights into women's economic participation and its impact on economic sustainability in Jordan. This is followed by Ms. Maipelo Sealetsa's paper which examines how cultural practices in Botswana contribute to its economic progression. The final thought paper by Mr. Prabhakar Deshpande discusses educating lifestyle for environmental sustainability.

We believe that this special issue will serve as a valuable resource for researchers, policymakers, and practitioner's alike, inspiring meaningful action and fostering dialogue on sustainability issues across borders and disciplines. Once again, we extend our sincere gratitude to all the authors for their insightful contributions and to our readers for their continued support. We hope that you find this special issue enriching and thought-provoking.

Please share your feedback and comments with-  
publication@cimr.in;library@cimr.in

Best Wishes

**Dr. Latha Sreeram**

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# Strengthening Women Entrepreneurs' Role in Sustainable Job Creation in Uganda

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# Strengthening Women Entrepreneurs' Role in Sustainable Job Creation in Uganda

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## ABSTRACT

The paper explored strengthening women entrepreneurs' role in sustainable job creation in Uganda. A descriptive research design was adopted, and semi-structured and key informant interviews were conducted with 15 female entrepreneurs and 5 industry experts using a purposeful sample to gain valuable external insights on the main priority support needs. Findings revealed that women entrepreneurs in Uganda play a significant role in creating both skilled and unskilled job opportunities for a wider community, thus ensuring a diverse and inclusive workforce. The findings further showed that women entrepreneurs face significant challenges such as limited capital and skills, high transportation and commodity prices, cultural barriers, and limited loan access due to a lack of collateral. By implementing interventions that promote women's entrepreneurship, investment in education and training programs, affordable credit, partnerships, networking, and policy interventions, we could help women entrepreneurs to succeed and sustainably create jobs. The study highlights the importance of women entrepreneurs in driving economic growth, especially in developing countries with limited job opportunities. It could influence policies to promote entrepreneurship, reduce poverty, and promote sustainable development. Finally, the study opens avenues for further research to advance knowledge in new recommended areas.

**Keywords:** Entrepreneurs, job creation, women entrepreneurs, sustainable job creation, Uganda

## INTRODUCTION

This paper aims to explore the unique role of women entrepreneurs in sustainable job creation in Uganda, focusing on their contributions to local economies and long-term job creation. in Kampala, Uganda. The importance of women entrepreneurs in driving economic growth and creating job opportunities has been recognized, leading to governments and stakeholders implementing policies to support women-owned small and medium enterprises. (Prasetyani et al., 2022). These efforts aim to empower women entrepreneurs, provide necessary skills and resources, and create an enabling environment for their businesses to thrive. Women's participation in productive activities has significantly increased, and they are now essential in running micro, small, and medium enterprises in various sectors such as renewable energy, sustainable agriculture,



and tourism. (Kimuli et al., 2022).

Previous studies have highlighted challenges women entrepreneurs face, such as capital, a lack of skills, and traditional value systems, in starting and running their enterprises (Namasembe & Manzanera-Ruiz, 2021). However, existing literature often overlooks the nuanced role of gender in entrepreneurship and job creation in developing countries. Furthermore, there is a scarcity of research focusing specifically on Uganda. This study aims to fill this gap by providing a comprehensive analysis of how women entrepreneurs are driving sustainable employment within the Ugandan context. The study used A descriptive research design was adopted, and semi-structured and key informant interviews were conducted with 15 female entrepreneurs and 5 industry experts on business practices, challenges, and strategies employed by women entrepreneurs to create and sustain jobs in Kampala, Uganda.

The paper highlights the unique experiences of women entrepreneurs in Uganda and emphasizes the need for policymakers to promote women's entrepreneurship. It emphasizes the importance of gender equality and empowering women in entrepreneurship for economic growth and sustainable job creation. Women entrepreneurs often invest in their communities and prioritize social and environmental considerations, which can inform policies supporting sustainable business practices and contribute to Uganda's overall sustainable development.

## **LITERATURE REVIEW**

### **Key Concepts, Theories, and Studies**

#### **Women Entrepreneurs**

Women entrepreneurs are female individuals who initiate, organize, and run a business enterprise. They may face unique challenges due to socio-cultural factors, such as gender biases and limited access to resources and networks (Hayati et al., 2023).

#### **Sustainable Job Creation**

According to the ILO (2023), sustainable job creation refers to the development of employment opportunities that are long-lasting and do not deplete resources or harm the environment. This concept also involves the creation of jobs that contribute positively to the economy while ensuring equity and social inclusion.

#### **Theories**

The study explores the role of women entrepreneurs in sustainable job creation in Uganda, focusing on gender and development (GAD) theory and sustainable development theory. GAD theory analyses economic development by examining gender roles and inequalities and advocating for strategies that empower women and improve their economic status. Sustainable development theory integrates economic growth with environmental stewardship and social inclusion, ensuring that development meets present needs without compromising future generations' ability to meet their own needs. This study offers insights into the complex relationship between entrepreneurship, economic development, gender, and societal norms, providing a comprehensive understanding of these dynamics in Uganda and similar contexts worldwide.

## **REVIEW OF LITERATURE**

This literature review explores previous studies on strengthening women entrepreneurs' roles in sustainable job creation in Uganda. This literature review briefly discusses earlier studies. It

looks at the challenges female entrepreneurs must deal with. The review also finds what could encourage these women and their businesses to improve.

Several researchers have examined the sustainable business activities, difficulties, and plans faced by female entrepreneurs in Uganda. Kimuli et al. (2022) spoke with female businesspeople running shops at Owino Market in Kampala, Uganda. They learned about the good works these women do for society, the environment, and their finances. The women also described problems like fires and broken machines. The women said they want to help the earth by using tools that use less energy. This research helps us to understand what these business owners in Uganda are doing in their work and how they aim to keep being helpful for a long time.

Gavigan et al. (2020) studied 300 women living in rural Uganda. They looked at how lessons about starting businesses affected whether the women worked for themselves. Surveys were conducted before and after the women took the classes. The researchers used scales to see changes in their ability to run their businesses. The study discovered that when the women did better on these scales, it was more likely they would work for themselves. This research showed that training could help women in Uganda gain economic independence by starting their own businesses. The classes might allow women to earn money through entrepreneurship. Another study focused on the relationship between entrepreneurial framework conditions and business sustainability among Ugandan women entrepreneurs. This explanatory cross-sectional study identified relevant constructs through surveys and interviews. The researchers determined that access to financing and information technology infrastructure positively predicted sustainability (Orobia et al., 2020). The study highlighted external support systems as important for women's venture longevity.

Kavuma et al. (2022) evaluated the impact of entrepreneurial literacy training and mentoring of selected Ugandan women business owners using an action research methodology. Training and mentoring helped participants adopt practices like record-keeping and value addition. The study concluded that these types of interventions were effective for enhancing women's business capabilities.

Kirahora et al. (2021) examined the effect of education attainment on women's entrepreneurial abilities and desires in Uganda. Through a descriptive correlational design incorporating questionnaires and interviews, the study found education positively related to women's venture ownership and management success. Higher educational levels thus increase women's entrepreneurial potential.

Roser et al. (2023) specifically explored how 109 Ugandan women agribusiness owners defined success at different education levels. The research identified practical, strategic, and continuum-based definitions linked to interests like performance, independence, and family welfare. Education influenced definitions, with implications for empowerment and gender policy.

Namasembe and Ruiz (2021) investigated the interactions between formal education, women's entrepreneurship, and macroeconomic policies in Uganda. The study found policies like privatization and universal education programs discouraged full education attainment, pushing women into necessity-based entrepreneurship. Insufficient education then hampered true entrepreneurial success. Macroeconomic challenges compounded the difficulties.

On the other hand, Ubfal (2023) summarizes female business owners' limitations in developing their companies and demonstrates measures to alleviate gender discrepancies in diverse fields. Ubfal's (2023) study took into consideration four main obstacles that include human capital development initiatives to enhance skills within various fields, financial barriers preventing easy

access by businesses seeking funding opportunities, issues surrounding tech adoption rates throughout certain sectors and market expansion prospects which can help boost economic growth overall.

In addition, Ubfal (2023) also considered other external variables like legal/regulatory constraints governing commercial enterprise activity locally. The study considers societal expectations impacting customer behavior as another external factor. Access limitations for healthcare and social services and gender-based violence are also acknowledged in the research as external variables. From the study, it can be concluded that multiple obstacles hinder the expansion of innovative women-led businesses, despite their potential to provide new solutions for global challenges like employment opportunities.

While previous research provided valuable insights, an important gap exists in understanding the challenges and support priorities of women entrepreneurs in Uganda today. The studies to date also did not capture the direct perspectives of women business owners in the country. Addressing this gap is important because tailored, responsive initiatives are needed to strengthen women's capacities and overcome barriers particular to the current context. The current study aims to fill this gap by gathering primary data from interviews with 15 female entrepreneurs in Uganda. Exploring their experiences and views will provide an up-to-date understanding of priority challenges and the types of targeted support most needed. The perspectives of five industry experts working with women's ventures will also offer insightful external views. Analyzing this unique qualitative data collection can contribute by informing the design of initiatives demonstrated to directly meet needs identified by women entrepreneurs and experts in the sector. Recommendations stemming from this research can potentially boost sustainable employment creation through enhanced support by the government, policymakers, and providers of finances. This may help reduce unemployment, which impacts women disproportionately.

## **METHODOLOGY**

This study used a descriptive research design to explore the experiences of women entrepreneurs in Uganda. A descriptive design was fitting because it allowed for the gathering of in-depth views directly from participants about the problems being investigated. (Braun & Clark, 2013)

### **Sampling strategy**

The sampling approach employed for this study was purposive. This method entails the deliberate selection of participants who possess specific traits that are required for the study. (Lindlof & Taylor, 2011). The selection criteria was limited to women entrepreneurs who were operating businesses in Kampala, Uganda.

### **Data collection**

The study involved semi-structured interviews with 15 female entrepreneurs in Kampala, who shared their role in job creation, challenges, and views on effective assistance. Five industry experts from organizations supporting women's ventures also provided insights. Qualitative data was the primary method, allowing for in-depth understanding of participants' experiences. Interviews with entrepreneurs and specialists allowed for flexible questioning, allowing for the exploration of emergent themes. This approach provided an external view of priority support needs.

### **Data Analysis**

The study utilized qualitative thematic analysis to identify emerging themes in interview transcripts.

The process involved coding segments of text, sorting codes into potential themes, reviewing themes, and defining them to capture vital details. This method was suitable for systematically identifying, organizing, and describing patterns within the transcripts, as described by Braun & Clark (2013).

### **Validity and reliability**

Validity and reliability were ensured by the implementation of several measures. Conducting in-depth interviews allowed for a thorough examination of participants' experiences and viewpoints. Utilizing purposive sampling guaranteed that participants fulfil the necessary requirements for the study, while data saturation ensured that the sample size was suitable. Employing detailed coding schemes guaranteed that data analysis was uniform and dependable. On the other hand, employing a moderator helped to overcome personal bias, ensured data was genuine.

## **RESULTS AND DISCUSSION**

This study presents an in-depth review of challenges and opportunities experienced by female entrepreneurs in Kampala, Uganda. The data analysis unveiled different themes that underscored the participants' experiences and perspectives.

The study revealed that women enterprises often start as small, local businesses and expand to provide employment opportunities within their communities. By creating jobs, women entrepreneurs contribute to reducing unemployment rates and boosting local economies. Moreover, the diversity in employment opportunities helps in building a more inclusive workforce. (Daye & Gill, 2016).

One of the women interviewed in Owino Market said:

*"I started my business four years ago with the support of my daughter, who had just completed college; however, over time, as customers and sales increased, I hired seven people; four of them work with me here while three are at another branch".*

These women entrepreneurs are not only empowering themselves but also providing opportunities for others to gain employment and contribute to the local economy. The industry experts emphasized the need for tailored support programs that address the unique needs of female entrepreneurs in Uganda. Overall, the study shed light on the resilience and potential of women in business, despite the barriers they face.

The findings revealed that access to capital was a major constraint that hindered women entrepreneurs' success. Regarding capital, one of the participants had this to say:

*"We face a lot of difficulty finding capital to inject into our businesses. We do not own property to use as collateral to access loans from financial institutions."*

Some women mentioned that getting loans from banks and other financial institutions was difficult because they do not have collateral or credit history. Without the ability to secure loans for investments, many women are unable to expand their operations or take advantage of new opportunities. As a result, it is crucial that interventions are put in place to provide these women with the financial resources they need to succeed. By supporting women entrepreneurs in this way, not only will their businesses thrive, but they will also be able to make a greater impact on the economy and society, (Sajjad et al, 2020).

Most participants mentioned they want to learn new skills like accounting and marketing, but training opportunities are far away or costly to attend. The experts highlighted the crucial role of mentorship programs in helping women acquire new skills and knowledge necessary for business success. To address this issue, it is essential for organizations and governments to offer affordable or free training programs specifically tailored to the needs of women entrepreneurs. By providing access to these resources, women will be better equipped to grow their businesses and contribute to the overall economic development of their communities, (UN Women, 2023)

Participants mentioned that access to networking and partnership opportunities was crucial for women entrepreneurs in Kampala. They stressed the importance of connecting with other entrepreneurs, government agencies, and industry associations such as Enterprise Uganda, the Chamber of Commerce, and so forth to gain knowledge, support, and resource access. These connections not only provide valuable information and guidance but also open doors to potential collaborations and business opportunities. By forming strong networks and partnerships, women entrepreneurs in Kampala can leverage each other's strengths and expertise to overcome challenges and grow their businesses. Ultimately, these relationships contribute to the overall success and sustainability of their ventures and increase the potential to create jobs in a competitive market environment. (Hayati et al 2023)

Other challenges highlighted include high transportation cost, family responsibilities and cultural barriers that affect women ownership of property. Experts concurred with the challenges hampering business success and noted the need for business support in rural communities. The study emphasizes the need for targeted interventions and support mechanisms to address the challenges faced by women entrepreneurs in Uganda (Katongole et al., 2013).

## **RECOMMENDATIONS**

Programs to offer cheaper credit, would address the identified priority needs. This could strengthen women's role in creating jobs and fuelling economic growth. As past studies confirmed, access to low cost finance positively influenced entrepreneurial outcomes.

**Education and Training:** Investing in education and skills training is also an important component in creating sustainable jobs. By providing individuals with the necessary skills and knowledge, they are better equipped to succeed in the job market. This can be achieved through vocational training programs, apprenticeships, and on-the-job training.

Networking and Partnerships between government, non-governmental organizations, and the private sector could contribute to sustainable job creation. By leveraging their resources and strengths, women entrepreneurs can create more employment and development opportunities. For example, government can fund an NGO to develop relevant training programs, while the private sector could offer apprenticeship and job opportunities to graduates of these programs.

## **CONCLUSION**

Overall, the findings show that women entrepreneurs in Uganda play a significant role in creating both skilled and unskilled job opportunities for a wider community, thus ensuring a diverse workforce. The study further reveals that women entrepreneurs face significant obstacles such as limited capital, skills, high transportation and commodity prices, cultural barriers, property ownership limitations, and limited loan access due to lack of collateral. The study recommends policies to address challenges and programs to provide support for success of enterprises for sustainable job creation. The study contributes to better understanding of the importance of

women entrepreneurs in driving job creation, economic growth, especially in developing countries with limited job opportunities. Moreover the study opens avenues for further research to advances knowledge in following areas:

1. Investigate the impact of gender-specific support services on the success and growth of female-owned businesses in Kampala compared to their male counterparts.
2. Future studies could consider expanding the sample size to include a more diverse range of female entrepreneurs from different industries or regions within Kampala to provide a broader perspective on job creation and support needs for women in business.
3. Further analysis could be conducted on the effectiveness of current government support programs such as Women Entrepreneurs Fund (WEF), operation wealth creation and others for women's enterprises in Uganda, exploring what aspects are working well and where improvements can be made.

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# Role of HR for Improving Employee Performance through Training in Development Organizations of Bangladesh

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# Role of HR for Improving Employee Performance through Training in Development Organizations of Bangladesh

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## ABSTRACT

Human resources are the most important asset in an organization. Human resource management is the function and strategic process of organizing, coordinating, and managing employees to achieve its mission. Human resources play a critical role in achieving organizational objectives through various initiatives including but not limited to resource planning, recruitment and selection, performance management, training and development, career planning, compensation and benefits, rewards and recognition, and employment relations. Training is one of the most effective tools to enhance employee performance and achieve organizational objectives and goals effectively and efficiently (Afroz, 2018 & Garavan, 2020). Training is a process for employees to increase their knowledge and upgrade their understanding and skills through educating employees with various tools and instructions to improve their performance. The purpose of this article is to understand the role of human resources in improving employee performance through training in development organizations of Bangladesh. Literature reviews were conducted on similar topics in different sectors and found a positive response to the hypothesis. Qualitative research has been conducted with HR professionals and employees. The result reveals that HR plays a pivotal role in organizing appropriate training and positively contributes to shaping employees' performances in the development sector. Both Functional Excellence and Soft skills training contribute to employees' job performance. Organizational internal online training also plays a key role in knowledge enhancement leading to their performance. 67% of respondents felt that there exists a fair selection process of training participants and 60% stated that they had an online training infrastructure. 100% of respondent expressed that there was adequate budget for training and training played a key role in their performance. This study also sheds light for further study on several types of training for different employees/departments and how they contribute to the bottom line.

**Keywords:** Employee performance, career development, online training course (OLC), technical excellence, and soft skills.

## 1.0 INTRODUCTION

The development sector has been playing a key role in economic emancipation of Bangladesh implementing health, education, and socioeconomic programs. Considering the current global situation where there is a sheer scarcity of resources all over the world, efficient utilization of resources has become of paramount importance these days compared to ever before. Human resource functions include many practices such as recruitment and selection, performance management, training and development, reward and recognition, job analysis, employee relationships, employee empowerment, and social support. All these practices should be built to achieve a high level of satisfaction and performance of workers (Albrecht et al., 2015; Dessler, 2006; Majumder, 2012). Training is a process to shape and equip employees by adding their skills, abilities, knowledge, and behavior, so that work can be completed more quickly, effectively, and can be done rationally (Ichsan, 2020). By being given training, employees will get specific knowledge and be able to gain skills that can later be used in work (Dewi, 2019). According to Mangkunegara & Octorend, (2015) and Jumawan & Mora, (2018), there are several dimensions and indicators in training. As a result of well-trained employees, there will be less absenteeism and less wage demand. The professionalism and skills of employees will be enhanced and trained employees will make fewer mistakes. The essential part of a worthy employee training program is constructed on orientation, management skills, and operational skills of employees which is the groundwork of any employee development program (Kleiman, 2000). Training means teaching or developing in oneself or others any skills and knowledge that relate to specific competencies. Training has specific goals of improving someone's capability, capacity, productivity, and performance. Training is a type of activity that is planned systematically, and it results in an enhanced level of skill, knowledge, and competency that is necessary to perform work effectively (Gordon, 1992). Training and development programs increase the overall performance of the organization (Shepard & Greene, 2003). It is expensive to offer preparation to the representatives over the long haul it gives back more than it took (Flynn, 1995 & Kaynak, 2003).

Job performance is a result of work that has been achieved by a person in carrying out tasks that have been assigned to him based on skills, experience, sincerity, and time (Hasibuan, 2014 Sumenda, 2018). Adnyani & Dewi, (2019) cited that job performance is a skill possessed by an employee to perform various jobs related to job needs. One way to develop the performance possessed by employees in the company is the hold a training program in which the implemented program is made according to the needs of the company (Triasmoko, 2014). Training primarily aims to enhance employee knowledge and skills that help employees perform better and eventually contribute to the bottom line and growth of the organization.

## 2.0 RATIONALE

Bangladesh is the eighth most populous country in the world with 170 million population. Currently, the second-largest economy in South Asia in purchasing power parity. Bangladesh has impressed the world with its achievements in a relatively short period of time. <sup>1</sup>Being one of the poorest nations at birth, Bangladesh reached lower-middle income status in 2015 and is currently on track to graduate from the list of UN's Least Developed Countries by 2026. Its vision is to attain upper middle-income status by 2031 and developed country status by 2041. Bangladesh is implementing its Seventh Five Year Plan and this initiative will require annual GDP growth of 7.5%-8.0%. <sup>2</sup> Bangladesh also has a multitude of problems, and some are very crucial like education, health and nutrition, poverty, housing, and environment. In the past, most of the

<sup>1</sup> The World Bank in Bangladesh, Updated: Oct 04, 2023

<sup>2</sup> Factors affecting development in Bangladesh: An approach to overcome, Jamader, N., 2019

country's development programs tended to bypass the real beneficiaries at the implementation level and many government plans did not properly address human resources as the central element for overall development. However, innovative development practices can play a key role in reducing poverty and the journey towards building a prosperous Bangladesh with shared responsibilities between the government and development partners.

<sup>3</sup>Most of the poor people's problems today are significantly interrelated with shelter, food, clothing, basic education, and access to primary health care services. It is necessary to consider the benefits for poor people in development programs. However, Bangladesh aims to create jobs through a competitive business environment, efficient infrastructure, human capital, and build a skilled labor force, and establish a policy environment that attracts private investment. To start with the mainstreaming of human development, expanding people's capabilities with better health and education to close the gap upholding human dignity. <sup>4</sup>With the youth making up 30% of its population, Bangladesh faces the critical need to bridge the gap between education and employer demands by equipping its young population with appropriate skills. To make changes happen UNDP report makes a call to improve governance, make policies more effective, strong accountability, transparency, and rule of law.

Development sectors are working in grass-root level activities to target and empower the most disadvantaged and vulnerable populations for their socio and economic development. It tries to cover all basic needs from food, shelter, health, education, relief and rehabilitation, microcredit loan programs, rights, and governance. NGOs provide much-needed job opportunities, stimulating small enterprise development, and inspiring people from a traditionally agricultural society to pursue non-farm service-oriented livelihoods. The non-governmental organizations (NGOs) have been playing supportive roles with the government. In some cases, they are considered more effective to get attached to the grass-root-level developmental initiatives. The roles and initiatives played by the NGOs in Bangladesh have been considered as having positive impacts on poverty alleviation among the rural poor population. In areas where the poverty situation remains intense, NGO activities typically get more importance.

A lot of research has been conducted on training and employee performance in different sectors of Bangladesh. However, the development sector falls behind due to inadequate HR practices, lack of management attention or focus, recruiting and retaining talent, lack of HR tools and resources, up-skill mid-level managers to prepare them as future leaders and compliance with complex legal and regulatory frameworks. It is also observed that HR functions are commonly managed by employees from other disciplines especially admin and finance cadres in the development sector in Bangladesh, especially in local NGOs. In some cases, HR professionals only undertake routine functions, and strategic HR functions are managed centrally or at the HQ level.

The rationale of this study is very pertinent to analyze the roles of HR in development organizations of Bangladesh and the impact of training on improving employee performance. Due to the nature of operations, the development sector operates with a lot of flexibility, and HR functions are being played by employees with different background, effective training plans are not formulated aligning with organizational strategies. Training opportunities become available in an ad-hoc manner and relatively junior employees get less priority for appropriate training related to their job requirements. Though, their job performances are achieved through formal education and support from senior colleagues and peers. However, job performance can be improved through

<sup>3</sup> ADB: 'Asian Development Bank: Basic Statistics'. 2018

<sup>4</sup> New directions for human development in Bangladesh: UNDP Bangladesh, 19 December 2023

technical excellence (in-person or online courses) and soft skills training.

### **3.0 OBJECTIVES & RESEARCH PROBLEM**

#### **3.1 Research Objectives**

This study aims to help understand the role of Human Resources management in planning and organizing appropriate training for employees in consultation with the management and the line managers on how to implement effective training courses for employees. Also, how these training courses could help employees improve their performances. Also, to investigate the impact of training and development on employee performance in different development organizations of Bangladesh to identify the perceptions of the employee and how training was beneficial for their performance improvement. To explore Human Resource Management practices within development organizations and to analyze the importance of training for employees. Examining and elaborating the determined factors and barriers in the areas in ensuring impactful training for the employees. Analyze the views of the employees towards HR and training for their career development. To suggest appropriate HR policies to impart training for employees' performance in the development sector of Bangladesh.

#### **3.2 Assumptions**

This study assumes that there is a predominant role of HR to ensure appropriate training for employees in development organizations. There is a positive and meaningful relationship between training and employee performance. Various literature reviews and hypothesis testing show that training significantly affects employees' job performance. This means that if the training for employees is improved, the employee's work performance will also increase. Conversely, if the training is not improved, employees' work performance will also decrease. Similar findings of previous studies conducted by Mashar, W., (2015) also show a significant influence between training and work performance (Awal & Abrian, (2020). Training can improve employee work performance which in turn can improve the employee's career development as well. Companies that often conduct training for employees will increase employee work performance and employees will be more motivated to work so that company goals can be achieved Niati, D. R, Siregar, Z. M. E., Prayoga, Y., (2021). Therefore, the current study envisages a strong role of HR in ensuring appropriate training for employee performance particularly in the development sector of Bangladesh.

#### **3.3 Research Problem**

The research problem is the statement of knowledge gap or fundamental challenge in the field of research. It refers to a gap in the existing knowledge that a researcher aims to address in their research consisting of a specific question that requires appropriate investigation and analysis of the subject. It comprises of well-defined questions which is the starting point of the research topic. It involves several steps including identifying a broad research topic to learn more about the problem, relevant variables and how they are related, thinking about practical aspects, formulating the problem statement, stick to plans with flexibility. Finally, conduct the literature review and refine the research question then develop a research hypothesis, and define the scope and limitations. A well-formulated research problem ensures a clear definition of the specific problem manageable within a stipulated time, resources, and overall scope, relevance to the field of study and contributing existing set-up. It helps the researcher design the methodologies, collect data, and analyze the results in a systematic manner.

### 3.3.1 Research Problem

What are the roles of HR in ensuring training to improve employees' performance in selected development organizations of Bangladesh?

### 3.3.2 Sub-questions

- What are the key roles of HR in the development sector of Bangladesh?
- How does organizational training contribute to the employees' performances?

## 4.0 REVIEW OF RELATED LITERATURE

There has been a lot of research work on the influence of training on employee performance in different sectors (Garments, Banks, and manufacturing industries). However, there exists limited research on Human Resources especially in the development sector of Bangladesh focusing on training and employee performance. This study will facilitate identifying relevant theories, methods, and gaps in existing research by undertaking a review of numerous research articles published in recent years especially in the last 5 years to provide the foundation of knowledge on the subject. Hidayat and Budiartma (2018) found that job training programs affect the performance of the employees at the workplace. Tukunimulongo (2016) also found that on-the-job training has an impact on employee performance. Koo et al., (2020) argued that if employees perceive that there has been a dearth of promotion opportunities, they might be dissatisfied with their current jobs. Tsai (2018) found that promotion is a critical success factor in employees' job satisfaction. Also, reviewed the following literature and presented in tabular format:

Sl#	Study Focus	Authors & Title	Year	Research Method	Result
1.	Effectiveness of Training and Development on Employee Performance	Mitu, F. et al., "The Effectiveness of Training and Development on Employee Performance at Private Commercial Banks in Bangladesh: SEM Approach"	2017	A structured questionnaire with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used.	Training and development have imposed a positive impact on employee performance in the context of the private commercial banking sector of Dhaka in Bangladesh. It can help create a sustainable competitive advantage over other key players. The Bank should develop a sound training and development process where the performance of employees is evaluated through transparent systems.
2.	Training and Development Programs on Employee Performance	Karim, R. A. "Impact of Different Training and Development Programs on Employee Performance in Bangladesh Perspective"  In the International Journal of Entrepreneurial Research.	2019	Face-to-face survey through a structured questionnaire with predefined answers. The sample size of this study is only 100 which may not be representative of the whole population.	The findings indicate that there is a positive relationship between training and development practices and employee performance. Organizations that invest in their employee skills by way of training and development activities will certainly reap the profits through productivity.

3.	Training and Development on Employee Performance	Mamy, M. M. B., Shabbir, R., & Hasan, M. Z. "The Influence of Training and Development on Employee Performance: A Study on Garments Sector, Dhaka Bangladesh"	2020	Primary data was collected by interviewing employees working in garment industries through a structured questionnaire using quantitative and qualitative techniques.	Quality and relevant training and development programs should be organized in a way to meets employees' expectations or improves productivity.
4	Impact of training and development program on employee performance	Chowdhury, H. J. & Uddin, K., "Impact of training and development program on employee performance: a study on state own commercial banks of Bangladesh".	2022	Conducted survey of 50 employees in various state-owned commercial bank branches. The questionnaire was developed to collect primary survey data using the Likert scale.	Almost all the employees of state-owned commercial banks consider training and development as an important element of their performance. Most of the employees think that training and development processes are not maintained properly and providing procedures does not make a fruitful which are required to perform their jobs.
5	Promotion and Job Training on Job Satisfaction of Employees	Atikur R., & UDDIN, M. U., "The Effect of Promotion and Job Training on Job Satisfaction of Employees: An Empirical Study of the SME Sector in Bangladesh".	2022	Data was collected from Dhaka-based SME firms working with employees from Bangladesh, followed by the purposive sampling method. A Likert-scale questionnaire was used.	Job training and promotion positively impact the SME employee's current job profiles and their overall satisfaction while working in the SME business sector.

The above literature review identifies the importance of further study and the limitations or gaps that remain on specific research topic and provide a clear and coherent synthesis of the relevant literature. In conclusion, there is a need for further study on the role of Human Resources in the development sector in Bangladesh to identify the gap in this research area. Also, there is a need for additional research work to identify the relationship of existing works in the context of its contribution to the topic within existing literature and why further study is needed. A well-structured questionnaire based on some questions related to the role of HR and the impact of training in the development sector of Bangladesh has been used in this study. Therefore, the research on development organizations can bring new food for thought in further research. Accordingly, future studies can address the same research problem in a different settings, context, geographic location, or culture.

## **5.0 RESEARCH DESIGN AND METHODOLOGY**

Research methodology is a logical and systematic plan to identify, select and analyze information about the specific topic. It describes the techniques and procedures used to identify and analyze information on the research topic. Special attention has been paid to avoid methodological weakness and to ensure the validity and reliability of the results.

### **5.1 Research Design**

Qualitative research using the Delphi Method has been conducted on primary data. Delphi aims to achieve consensus in discussion with experts through face-to-face interviews obtaining expert opinion to enhance the sense of the subject and analyze the factors in terms of understanding the subject. It helps to gain expert opinions on important organizational decisions. It is a systematic and qualitative method of forecasting by collecting opinions from a group of experts through several rounds of interviews. It comprises of 2-3 rounds of written questionnaires that allow experts to give their opinions. After the experts answered each round of questionnaires, all the answers were collected, and a summary report of the answers was sent to each expert.

### **5.2 Type of data**

Like every research, there are two types of data (Primary and Secondary) used in this research work. Qualitative research method has been used to collect the primary data through in-depth interviews using a pre-designed questionnaire. Secondary data also collected from other researchers on the similar topic through literature reviews. Qualitative data involves categorical variables that describe the features such as respondents age, gender, level of employment, have a HR department, role plays by HR, training need assessment, adequate training budget and training infrastructure. Other categorical data hold numerical values, but those values do not have a mathematical sense.

### **5.3 Sampling design**

Sampling design is a reliable method of obtaining information that the researcher would adopt in selecting the items. It includes, identify the population, specifying a sampling frame, sampling method, determining the sample size, and implementing the plan. Heterogeneous purposeful sampling was used since there are several types and sizes of development organizations in Bangladesh. Initially identified twenty professionals working in the development sector of Bangladesh especially in local NGO, international development organizations, bi-lateral/ multi-lateral development organizations like BCCP, PKSF, USAID, FCDO, SIDA, and the World Bank) to undertake the interviews. Later, sixteen respondents were invited and interviewed. After collecting data, one respondent was not considered eligible. Finally, a sample size of fifteen was considered for the in-depth interviews.

### **5.4 Validity of the Assessment Method**

Content validity describes whether all aspects and dimensions are relevant and reduces bias from one person for the research problem at the highest possible level. A total sixteen respondents were invited and interviewed and after collecting data, one respondent's response was not considered appropriate due to some personal bias and personalized responses as considered outliers and finally not considered for analysis. Rest all fifteen respondents' data were found valid for this study.

### **5.5 Reliability of the Assessment Method**

Reliability is the extent to which the questions used in a survey consistently elicit the same results each time it is asked (after pre-testing) in the same situation on repeated occasions.

Cronbach's alpha measured the internal consistency reliability. A semi-structured questionnaire has been developed to collect the primary survey data was divided into two parts. The first part consists of personal information like age, gender, and employee level. The second part of the questionnaire includes questions relating to HR and training of different views that the employees feel observe or experience as qualitative information. There are five points of the response which has developed in a ranging scale from "Strongly agree=5 to Strongly disagree=1" with some open questions where the employees can give feedback based on their wishes. There is no restriction on answering or collecting the information.

### 5.6 Scope and Limitation

There are some challenges and limitations that need to be considered when evaluating the validity and reliability of a selection test or interview. Validity and reliability are not fixed properties of a test or interview but depend on the context, the purpose, and the population of the candidates. Validity and reliability are not mutually exclusive, but interrelated and complementary. A test or interview can be reliable but not valid, or valid but not reliable. Validity and reliability are not sufficient, but necessary conditions for a good selection test or interview. However, though necessary precautionary measures have been taken there could be the existence of sources of error or bias such as sampling error and non-response error and influence of question wording and format. Also, results can be affected by respondent motivation, availability, and willingness. There are other considerations such as insufficient sample size for statistical measurements, lack of previous research studies on the topic, limited access to data due to the sensitive nature of the study, and time constraints.

### 6.0 FINDINGS AND ANALYSIS

Development organizations having strong HR teams are in a better position to organize effective training for their employees. Medium to large development organizations having functional HR organize training after conducting the TNA. However, small to medium-sized local NGOs do not have dedicated HR teams to undertake training for their employees. The result was analyzed by using statistical software JASP, MS Excel, and percentage analysis.

**Table 1: Descriptive Statistics**

	Age	Gender	Position Level	Years (Current Job)	Have a HR	HR Role on Trg.	Overall HR Capacity	Trg. in 1 year	Trg. Positive Impact
Valid	15	15	15	15	15	15	15	15	15
Missing	0	0	0	0	0	0	0	0	0
Mean	44.60	0.2667	2.000	11.10	0.9333	3.133	3.467	2.400	1.000
Mode	30.00	0.00	2.000	3.000	1.000	3.000	4.000	1.000	1.000
Std. Deviation	12.18	0.4577	0.7559	9.431	0.2582	0.915	0.8338	1.121	0.000
Skewness	0.2376	1.176	0.000	1.071	-3.873	-02.2931	-2.012	0.1123	NaN
Std. Error of Skewness	0.5801	0.5801	0.5801	0.5801	0.5801	0.5801	0.5801	0.5801	0.5801
Kurtosis	-1.645	-0.734	-1.077	0.4982	15.00	1.894	4.867	-1.291	NaN
Std. Error of Kurtosis	1.121	1.121	1.121	1.121	1.121	1.121	1.121	1.121	1.121
Minimum	30.00	0.000	1.000	1.500	0.000	1.000	1.000	1.000	1.000
Maximum	62.00	1.000	3.000	33.00	1.000	5.000	4.000	4.000	1.000

<sup>a</sup> More than one mode exists, only the first is reported



Table 1 represents the statistical description of study variables where it found that respondents' mean age was 45 years (44.6 years). Minimum age of 30 years and the maximum age of 62 years with a Standard deviation of 12.18 represented by 27% Females and 63% Males. The level of employees was 4 at junior level, 7 at mid-level, and 4 at senior level with little over 11 (11.10) years working with the current employer.

**Table 2: Frequencies for Gender**

	Frequency	Percent	Valid Percent	Cumulative Percent
0	11	73.30	73.30	73.30
1	4	26.70	26.70	100.0
Total	15	100.0	100.0	

0=Female, 4 respondents and 1= Male, 11 respondents

**Table 3: Frequencies for Employee Position Level**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	4	26.7	26.7	26.7
2	7	46.7	46.7	73.3
3	4	26.7	26.7	100.0
Total	15	100.0	100.0	

1=Junior level 4 respondents; 2=Mid-Level 7 respondents and 3=Senior Level 4 respondents.

**Table 4: Frequencies for Overall HR Capacity**

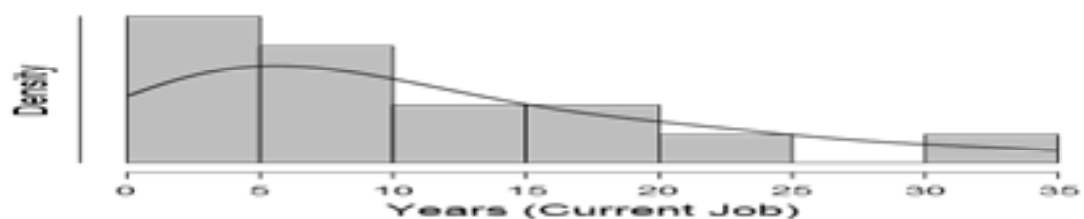
	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	6.7	6.7	6.7
3	5	33.3	33.3	40.0
4	9	60.0	60.0	100.0
Total	15	100.0	100.0	

Scale: "Strongly agree=5 to Strongly disagree=1". 1 respondent rated low (1), 5 respondents moderate (3) and 9 rated high overall HR capacity (4).

**Table 5: Frequencies for Positive Impact of Training**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	15	100.0	100.0	100.0
Total	15	100.0	100.0	

Table 15 shows that there is a positive impact of training on employee performance.



**Figure 1: Years with Current Employer**

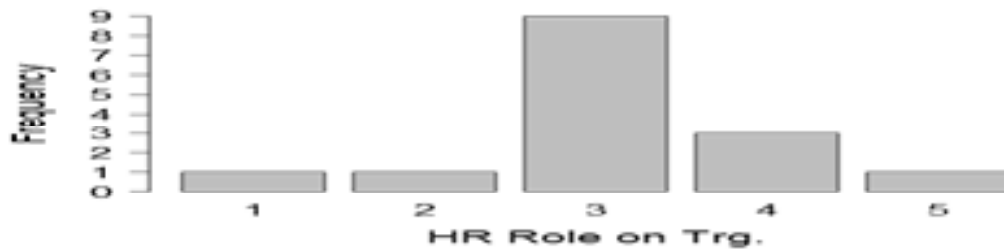


Figure 2: HR Role in Training

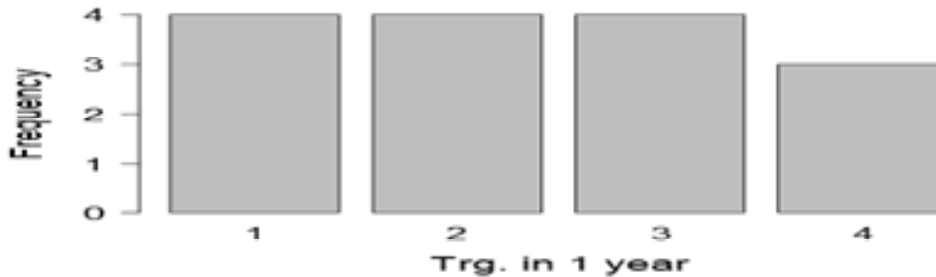


Figure 3: Training in 1 year

Figure 3 indicates that 4 respondents attended either 1, 2 or 3 training and 3 respondents attended 4 training during last year.

Table 6: Linear Regression Model Summary

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	RMSE
1	0.752	0.565	0.323	0.753

Table 6 refers R value is 0.752, the role of HR on training suggests that there are strong effects on five independent variables age, employee position level, years with current employer, overall HR capacity, number of trainings during last year. It is also observed that the coefficient of determination, R square (R<sup>2</sup>) value is 0.565 representing 56.5% variation of the dependent variable (HR role on training for employee performance) is due to the independent variables which in fact shows a strong explanatory power of regression.

Table 7: ANOVA

Model	Sum of Squares	Df	Mean Square	F	P	VS-MPR*
1 Regression	6.627	5	1.325	2.336	0.127	1.404
Residual	5.106	9	0.567			
Total	11.733	14				

Table 7 indicates that the value of F-stat is 2.336 and the level of significance is acceptable (value is 12.7%) which is more than 5%. This indicates that the overall model was reasonably fit and there was a statistically significant association between training and employee performance.

From the above Figure 4 of QQ Plot, it indicates that the dependent variable and all independent variables are forming a line that is approximately straight. We can conclude that this is a normal QQ plot as both sets of quantiles truly come from normal distributions.

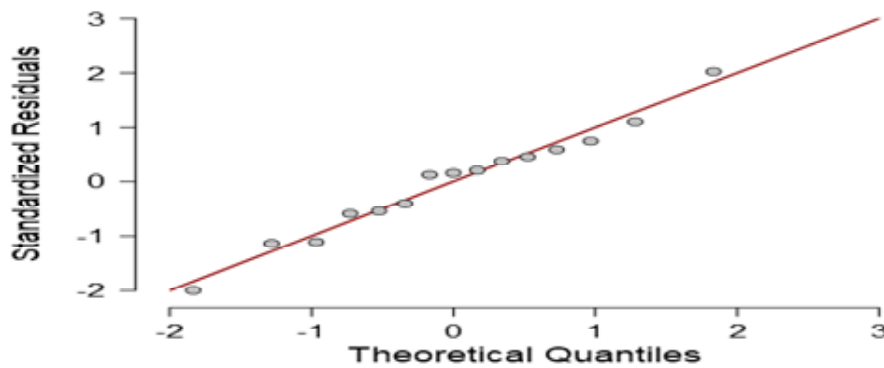


Figure 4: Q-Q Plot Standardized Residuals

### Chi-Square Test

After carrying out the data collection, the average results have been put below (Table 8) to determine whether there is an association between HR Training, Overall HR role, and Training in the last 1 year amongst males and females:

Gender	HR Training Role	Overall HR	Training in 1 year	Total
Male	3.00	3.55	2.45	9.00
Female	3.50	3.25	2.25	9.00
<b>Grand Total</b>	<b>6.50</b>	<b>6.80</b>	<b>4.70</b>	<b>18.00</b>

Table 9: Expected values (E) for Male and Female respondents are shown below

Gender	HR Training Role	Overall HR	Training in 1 year	Total
Male	3.25	3.40	2.35	9.00
Female	3.25	3.40	2.35	9.00
<b>Grand Total</b>	<b>6.50</b>	<b>6.80</b>	<b>4.70</b>	<b>18.00</b>

Table 10: The Chi-Square value using the Formula:  $(O-E)^2/E$

Male	0.02	0.01	0.00
Female	0.02	0.01	0.00

Chi-Square statistics  $0.02+0.01+0.00+0.02+0.01+0.00=0.06$ . We compared this to a Chi-Square table with a degree of freedom 2. The corresponding  $\chi^2$  value is 0.051 and the P value is 0.975. The Chi-Square Statistics on Males and Females for Overall HR roles, HR training roles, and Number of trainings in the last year was 0.06. Then, compared this to a Chi-Square Table on the Degree of Freedom 2. The corresponding  $\chi^2$  value is 0.051 and the P value is 0.975. Referring Chi-Square Table, 0.06 is less than 0.975, therefore, we must accept that there is an association between Male and Female respondents.

Further analysis of the data reveals that HR's positive role organizing training was referred by 3 males and 3.50 females. Overall HR capacity by 3.55 males and 3.25 females and the Number of trainings during last year by 2.4 males and 2.25 females. Relatively young and junior to mid-level employees aged between (30 to 45) attended 3 or more training during the last year. Whereas senior employees aged 46 years and above attended a maximum of two training during the last year. This indicates that relatively young employees have more interest in attending training and 20% of respondents feel challenges attending training. However, 67% of respondents feel that there exists a fair selection process within the organization for training participants.

60% of respondents mentioned that they had an online training infrastructure in their organizations. One positive sign in the development sector is that 100% of respondents expressed that there is an adequate training budget, and everyone mentioned that training played a key role in their performance improvement.

	Sd	Cronbach's $\alpha$
Scale	4.194	0.084

Note. Of the observations, 15 were used, 0 were excluded, and 15 were provided.

**7.0 PROPOSED MODEL / FRAMEWORK**

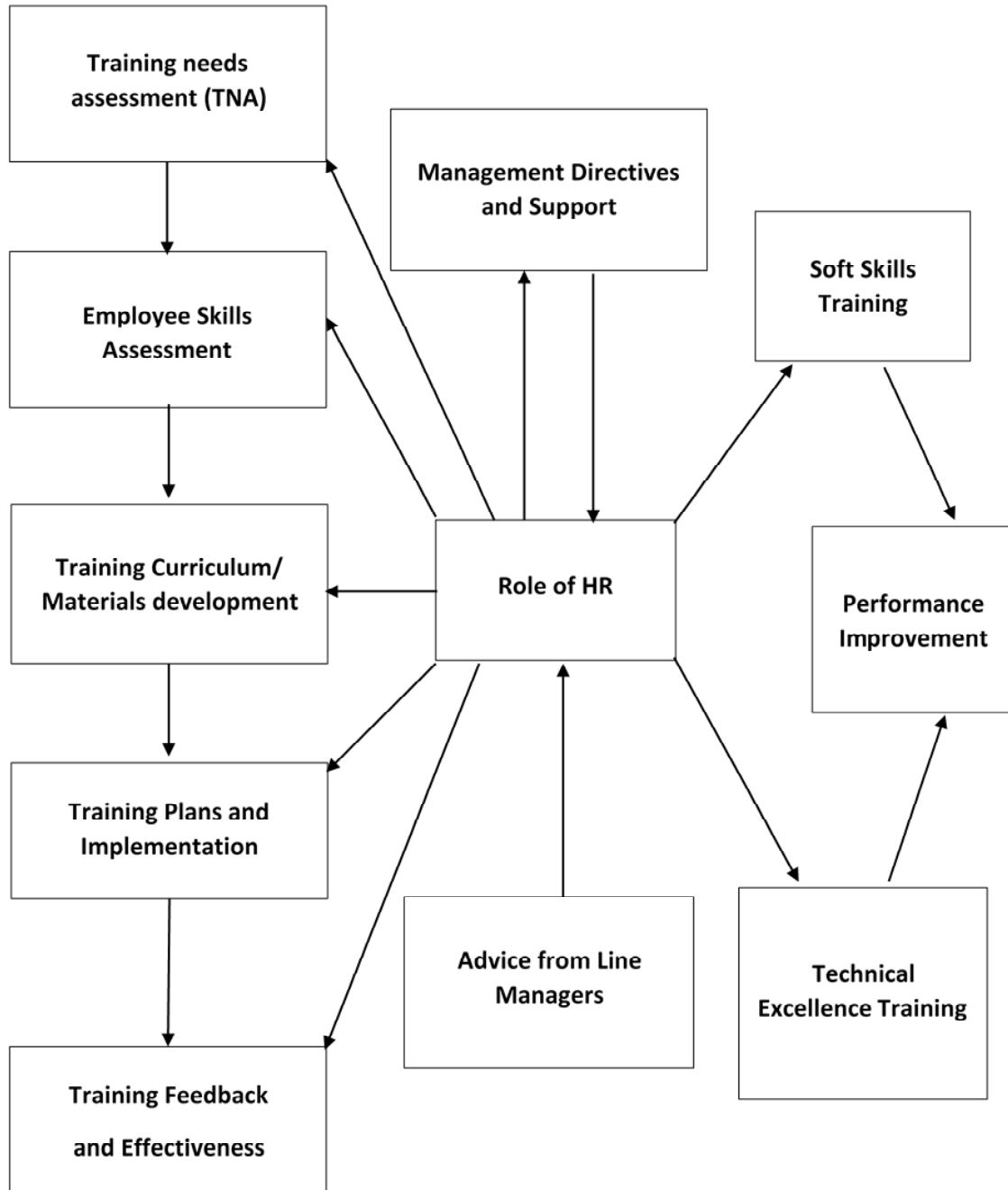


Figure 5: Conceptual Framework of HR roles organizing Training for employee performance by Huq. M.E. (2023)

Cronbach alpha is 84%, as we know when Cronbach alpha is over 0.80 is more reliable and less than 0.60 is considered poor, while it is acceptable at 0.70. Therefore, it can be concluded that the measures used in this study are considered acceptable, valid, and reliable.

It is evident that through adequate and effective training, employee performance improves. On an average, respondents rated 3 on HR's critical role in organization training. However, they rated 3.5 on the overall HR capacity in their respective organization. Training is one of the key roles that HR plays along with other roles.

The respondents also mentioned that staff received more than 2 (2.4) training during the last year. 47% of respondents mentioned that HR undertakes training needs assessment in consultation with concerned staff/department. 27% of respondents recommended soft skills training, 27% Functional training, 20% TNA, and the rest 46% recommended various other training. 100% rated that HR plays an important role in organizing appropriate training in development organizations in Bangladesh and positively contributes to shaping employees' performances. Organizational internal Online Courses (OLC) play an important role in employees' performance improvement. Further studies may be undertaken to understand the extent of training required for different levels of employees.

## **8.0 CONCLUSION & RECOMMENDATION**

Employees become more skillful when HR plays a critical in organizing appropriate training resulting the increase of their work productivity. Employees remain committed and motivated when they are trained to achieve organizational goals and objectives contributing to the bottom line. Training is a learning process involving various tools, instructions, and activities to gain or increase knowledge and upgrade understanding, skills, and abilities to improve performance. Training is considered one of the important functions of HR along with other support functions beneficial for both employee and employer. Human resources play the strategic approach to effectively manage people in an organization to achieve business goals and gain a competitive advantage over others. It is evident that training has a positive impact on employee performance in the development sector of Bangladesh. Inhouse training such as "Technical excellence" and "Soft skills" training are the most impactful training for employee performance improvement. HR plays a pivotal role in arranging such trainings for employees. The more efficiently HR functions, the more effective training an organization can provide/ arrange to increase their employee performance. Generally, it takes quite a lot of time to get the actual benefit of employee training. In the real term, training is considered as investing in people.

However, it was not possible to identify the extent of the impact that training provides on employee performance due to time constraints. Future research endeavors may also explore the extent of knowledge gained in different trainings with comparative studies across other countries to gain a comprehensive understanding of how training impacts employee performances in one country compared to others. How frequently should training be imparted to an employee to get the maximum benefits.

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# Diversity, Equity and Inclusion: A Study of Sustainability in Relation to External Recruitment in the Jordanian Market

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# Diversity, Equity and Inclusion: A Study of Sustainability in Relation to External Recruitment in the Jordanian Market

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## ABSTRACT

Ensuring a sustainable application of DEI to have a better working framework might be more challenging for some industries at specific markets, in which a smaller pool of candidates for a specific job could cause more challenges to adequately follow a healthy DEI. Upon interviewing twelve business executives working in the private sector in the Jordanian market, it is found that there is a lack of adequate awareness and commitment towards applying DEI at the companies, where partial efforts are exerted by executives to diversify the working force but faced with high challenges when it comes to senior positions hiring relating this to the Jordanian relatively small market human resources offerings for some industries. Gender and religion are the main diversity focused on parameters in the Jordanian private sector market with less focus on minorities from other ethnic backgrounds. Upon studying the possibilities of sustaining the development of the DEI framework through external recruitments with irrespective industries and experiences Jordanian executives could recommend such a solution with some constraints concerning the function or position which restrict the generalization of such solution to support the sustainability of DEI development.

**Keywords:** DEI, External Recruitment, Sustainability, Jordan

## INTRODUCTION

Diversity, Equity and Inclusion (DEI) is the umbrella term that aims to create a sustainable diverse, equitable and inclusive working environment for all employees with various ethnical, gender, religious, age, physical abilities, marital status, origins and backgrounds (Qualtrics, 2023). It is argued that creating an inclusive working environment is very crucial to remaining an employer of choice (Lewis, 2022); Moreover, diverse companies are found to be producing more revenues through innovation and performing better financially in comparison the less diverse companies (Heisler, 2020).

Through the selection and recruitment processes a combination set of skills, qualities, behaviours and cultures should be pre-defined and looked for to fit and support the organization's strategy and objectives; which could be very challenging for specific industries, roles, or positions about

the pool of potential candidates at a specific market. For instance, having very few mid-size and large-size organizations in the automotive industry at the Jordanian market creates more challenges for HR to fulfill their recruitment needs for specific senior positions in alignment with the organization's strategy to sustain its DEI strategy.

Despite the fact many organizations and firms couldn't fully apply DEI or didn't set a clear DEI strategy, even at various stages of DEI framework application several difficulties and challenges might be faced limiting DEI progress. These challenges should be addressed and contained to ensure sustainable progress of DEI implementation that could positively affect the total surrounding community.

In a small market such as the Jordanian market, the number of large size and medium size organizations in each industry is relatively limited, leading to a limited pool of recruitment candidates for specific positions (i.e. excluding new entries positions for which fresh graduates' candidates are always available from all backgrounds and genders). This market limitation puts extra pressure on the HR function and the hiring managers to find suitable fits with the desired talents and experience, matching the set position budget, and adding to the efforts to sustain DEI in the organization.

## **OBJECTIVES OF THE STUDY**

1. The study aims to define the possible recruitment challenges that might affect the DEI sustainability, and then try to link such findings to the Jordanian market.
2. To examine if the organizations, specifically large-size companies in the private sector might apply external recruitments from other fields or industries to sustain a healthy DEI strategy and support a healthy working atmosphere.

## **LITERATURE REVIEW**

DEI is a powerful tool to re-address job inequality and increase the underrepresented group members in an organization, also DEI helps such group members to be more inclusive in the organization which improves the overall working environment, and it supports the promotion of these group members to leadership positions in the organization (Jackson, 2023). Moreover, sustaining healthy DEI practices in the organization should pay back by maintaining highly skilled employees (Mwano, 2021 and Lewis, 2022).

Washington (2022) listed five predictable stages that could be witnessed during the journey of DEI implementation at an organization; it starts with the "Aware" stage, followed by "Compliant", "Tactical", "Integrated" and finally the "Sustainable" stage. Although, the "Sustainable" stage describes a very mature status of DEI implementation where it becomes part of the organizational corporate DNA, sustaining any of the five listed stages is important to maintain the future development and progress of DEI at the organization.

Several constraints might limit or stop the sustainability of DEI implementation at an organization such as the lack of executives and top management commitment to the DEI initiatives (Williams, 2017). Moreover, the hidden biased evaluation of the job candidates' qualities could lead to limit the sustainability of DEI at an organization; for example, it is found that there is a negative relationship between high-capability candidates and the selection by some recruiting managers due to the concerns of less future commitment to the job and higher chance to soon leave the organization (Galperin et al., 2020).

In the United States market, 35% of HR leaders consider DEI is a top priority, however, they face many constraints due to resource limitations (Helms, 2023). Accordingly, Helms (2023) suggests hiring remote employees to help support the diversity at an organization, to enrich the cultural working experiences and open the door to new ideas and perspectives.

Moreover, it is crucial to understand that DEI sustainability is far more than a one-and-done training or check-box list sessions; but DEI should be taken as a continuous journey throughout the recruited talent lifecycle (Maria, 2023).

Few pioneer recruiting firms could feel the challenges for recruiters of finding job candidates based on desired talents while sustaining the DEI parameters. Therefore, a new criterion "Candidate Search" was introduced to equip recruiters to allocate the desired talents based on specific diversity parameters such as ethnicity and gender (PowerToFly, 2023), in which recruiters can set both desired talents and define the desired diversity parameters for the job to come up with a list of potential candidates to fill the job.

In 2021, Jordan's market size is around 45.37 billion USD (International Trade Administration US, 2022), and the employment rates in 2021 are 85% for men and only 15% for women, with a very low employment to population ratio at 31% only (DTDA, 2023). Around 68% of Jordan's GDP expenditure is in the service sector followed by 25% in manufacturing, and 5% in agriculture (IMF, 2022). Despite the unemployment of adequately educated resources, specific senior jobs can be of great challenge due to the limited number of companies in certain industries.

## **RESEARCH METHODOLOGY**

This research is based on a conceptual framework research in which related literature is reviewed to define the different arguments related to DEI sustainability. In addition to reviewing the study also investigates the external recruitment challenges and links it to DEI sustainability. The study follows qualitative research. A sample size in the form of twelve interviews was conducted with experienced HR managers and directors working at large-size organizations in the Jordanian private sector. The large-size firms were selected based on the number of employees. Apart from the socio-demographic data, the questionnaire collected data on the awareness about DEI, Training provided to the firm's employees regarding DEI, the presence of gender equality and the importance given to minorities and ethnic groups. The questionnaire also examined the consideration during recruitment practices regarding sustainability issues.

## **FINDINGS AND ARGUMENT**

Although our research reflects that 33% of the interviewed HR seniors did not recognize the term DEI before the research interview, 83% agree that diversity is a top priority factor in their decision for recruitment and considered carefully through the selection process.

For professional office work, there is a consensus that 100% do not face critical challenges over the selection process for junior positions since the market offers an excellent pool of job candidates freshly graduated from universities at the desired various fields (such as accounting, technology, and engineering). However, this is exactly the opposite with 91.6% when it comes to labors where males are dominant at this level (for example: technicians, maintenance, drivers, or office boys).

The majority of responses with 91.6% agree on both religious and gender diversity as the main applicable parameters for the Jordanian market, and 25% consider minorities as an important parameter of diversity (such as Armenians and Circassians).

For senior position selection and recruitment, 66.7% find it extremely challenging to find quality talents with solid relative experiences, and 8% of the relevant responses prioritize talents and skills over DEI parameters for seniors' selection and recruitment. Upon discussing this issue deeper with the interviewee many common expressions could be gathered around reasoning this to: "limited number of similar large companies in the same field", "our market is small and we all know each other in our industry", "we try to avoid attracting our competitor's seniors".

In response to what are the considered actions by the interviewed HR professionals to overcome the challenges of selection and recruitment for senior positions at their organizations only 50% mentioned "external recruitment from other industries", 17% might go for "restructuring to maintain a diverse top management team", while 33% prefer to overlook DEI parameters until future possible openings knowing this might affect the sustainability of DEI at their organizations.

It is found that this area of DEI challenges about selection and recruitment should be further studied, and thorough research should focus on how to overcome the challenges of sustaining the adoption of the DEI framework when there is recruitment limitation in a specific society or market.

Although, applying external recruitment from irrespective industries or fields could expand the pool of potential candidates for a healthier recruitment, according to the interviewed executives of several Jordanian companies such external recruitments would require more efforts to adequately onboard new hires at senior positions to catch up with specific industry terminologies and requirements.

It is also found that the interviewed Jordanian executives would prefer accepting external recruitments with irrespective experiences to hold senior positions at non-core functions to their business (i.e. such as technical functions for example retail banking management, or automotive service managers); where they might be hired to hold for example financial and HR and IT executives at consumer base or production companies.

## CONCLUSIONS AND SUGGESTIONS

It is concluded that more efforts are required to develop a better understanding of DEI at Jordanian companies, as interviewed executives revealed a lack of clear DEI strategy to improve the working framework specifically towards gender where the majority of executive team members at large and mid-size companies are men.

In their answers about sustaining DEI at higher levels at their organizations, interviewed executives revealed a lack of potential candidates in the Jordanian market to support such an objective of a diverse executive team. Upon the discussion of external recruitments with irrespective experiences, some could see it as a potential solution to overcome human resources shortages in the market.

Finally, more thorough research is required to expand this research over a larger sample size of executives and business managers to better understand the market constraints towards DEI application and sustainability.

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# Job Satisfaction on Triple Bottom Line Framework: A Systematic Literature Review

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# Job Satisfaction on Triple Bottom Line Framework: A Systematic Literature Review

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## ABSTRACT

Traditional organizational strategy models often focus on profit as the primary goal and indicator of success. However, with increasing demands on organizations to be more environmentally and socially conscious, many are turning to strategic models that allow them to measure their impact in addition to profits. One such model is the Triple Bottom Line (TBL or 3BL). This model expands the scope of traditional reporting by considering an organization's broader economic, social, and environmental impact. Companies that follow the TBL way of doing business think about the effects of their actions on all parties involved, and figuring out how job happiness relates to the Triple Bottom Line (TBL) model is critical. This article reviews how job satisfaction is related to the TBL concept, which emphasizes social, environmental, and economic aspects. This structured literature review (SLR) carefully examines these relationships. The main goal is to learn how the ideas of TBL - People, Planet, and Profit - connect to various aspects of happiness at work. This helps us transparently understand the more profound impact on a company's ongoing success. Organizations are realizing the importance of making money, being responsible for society, and caring for the environment. The "People" section discusses the company's promise to care for society. At the same time, we see how sustainable environmental practices impact the workplace. The study includes discussing office space that is good for the environment and environmentally friendly regulations. The "Benefits" section in TBL shows how money and work happiness work together. This review examines research showing that companies who follow TBL regulations make their workplaces welcoming and foster a sense of shared accomplishment. So, workers become enthusiastic and happy by helping create a money-making company that also cares about people. The link between TBL-focused regulations and reasonable job satisfaction ultimately leads to making money in business in a healthy way. The results show how vital happiness is at work. This provides valuable insight for practitioners and policymakers into aligning human resource strategies with TBL principles, helps make the environment last longer, and provides fair treatment to everyone, allowing businesses to perform well in every part of their operations. The focus is on how workers feel happy in their jobs using the TBL method - a way of doing business that combines company growth with worker welfare and public health.

**Keywords:** Job Satisfaction, Triple Bottom Line, Sustainability, Corporate Social Responsibility.

## INTRODUCTION

In the contemporary business landscape, employee well-being and organizational success are at the forefront of managerial considerations. Job satisfaction, an essential aspect of employee experience, is related to broader corporate strategy, particularly within the Triple Bottom Line (TBL) framework (El Akremi et al., 2018). This Systematic Literature Review (SLR) begins a comprehensive exploration to uncover the distinct dynamics between job satisfaction and the three pillars of TBL—People, Planet, and Profit. As workplaces experience a paradigm shift from a traditional focus on a profit-centric model to an integrated approach that includes social and environmental responsibility, understanding the impact of employee satisfaction becomes necessary (Fernandes, 2023). This review recognizes the complex relationship between sustainable business practices, corporate social responsibility, and workforce well-being. We examine existing research to uncover how TBL principles impact job satisfaction. This study is motivated by recognizing that an empowered and satisfied workforce contributes to organizational success and is vital in driving sustainable practices. As we examine the literature, we anticipate uncovering insights that explain the interactions between these elements, thereby offering valuable implications for organizational leaders, HR professionals, and policymakers. Through this exploration, we seek to contribute to the growing discourse regarding creating workplaces that thrive financially and foster a sense of purpose and satisfaction among employees (Bhattacharya et al., 2019).

## LITERATURE REVIEW

### Triple Bottom Line

The Triple Bottom Line concept, which Elkington (Elkington, 1997) introduced, was widely discussed by later TBL writers, including Aishah (Nor-Aishah et al., 2020a), Margherita (Margherita & Braccini, 2023), Gunter Stahl (Stahl et al., 2020), Hendrik Birkel (Birkel et al., 2019), and many others around the same topic.

The relationship between how much you like your job and the Triple Bottom Line (TBL) system is a great topic to study in business psychology and research on making things last longer. The “Planet” part of TBL, which focuses on keeping the planet healthy and safe for future generations, is critical to keeping workers happy. A workplace that is good for the environment and has environmentally friendly measures reduces adverse impacts on nature and helps staff work in a healthier physical place (Chang et al., 2021). Research shows that having natural light and green areas helps people feel happier at work. This makes them come to the office less often but be more productive when they are in the office. Workers feel more involved and connected when they think the company cares about protecting nature (Margherita & Braccini, 2023).

### Job Satisfaction

In the money-making field of TBL, organizations that do sustainable things with their finances often make their employees very happy. This link comes from shared success and a fair way of working. Workers feel privileged because they help prosper the company (Taheri et al., 2020). Looking at the “People” part of TBL, many studies show that socially responsible activities are associated with increased worker happiness (Chang et al., 2021). Groups that care about fair work, acceptance of different people, and looking after their staff make workers happier and keep them around longer with more extraordinary dedication (Aziri, 2011).

### Corporate Social Responsibility

When businesses openly tell others about the money they make because of practices that are



good for the world, this makes their workers happy (Carlini et al., 2019). The changing world of doing good (CSR) businesses strengthens the link between environmentally friendly behavior and people's happiness at work (Aguinis & Glavas, 2019). Research shows that if CSR activities are linked to employee values and included in business culture, they will significantly influence job satisfaction. People are likelier to support and stay with companies that follow good social practices. This makes them feel proud and satisfied.

### Organizational Sustainability

Leadership plays a significant role in pushing TBL ideas and making people happy in their jobs (Nor-Aishah et al., 2020b). Studies show that if leaders care about being positive and giving back, this will change how people view their work and create happiness in the workplace (Saha et al., 2020). Leaders who support green projects create a pattern. This influences a company's values and actions, making work more enjoyable for everyone. Job satisfaction and the TBL framework have a complex relationship. The relationship between the right action, caring for nature, and money is a complex way to increase happiness and health among workers (Karatepe et al., 2020). By considering these aspects together, businesses can make their workers feel influential and respected. They also want to help larger companies' efforts to achieve lasting success (Sodhi & Tang, 2021).

### Methodology

The systematic literature review (SLR) methodology identifies, assesses, and interprets all available research evidence to answer specific research questions. In *Figure 1* below, the Systematic Literature Review (SLR) is carried out in three stages: planning, implementing, and reporting the literature review.

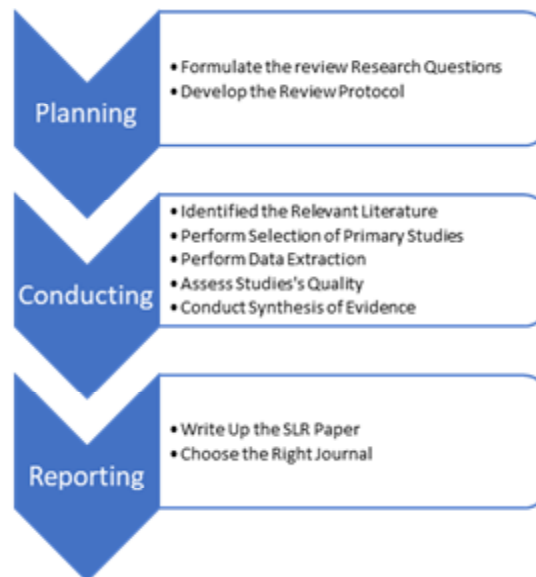


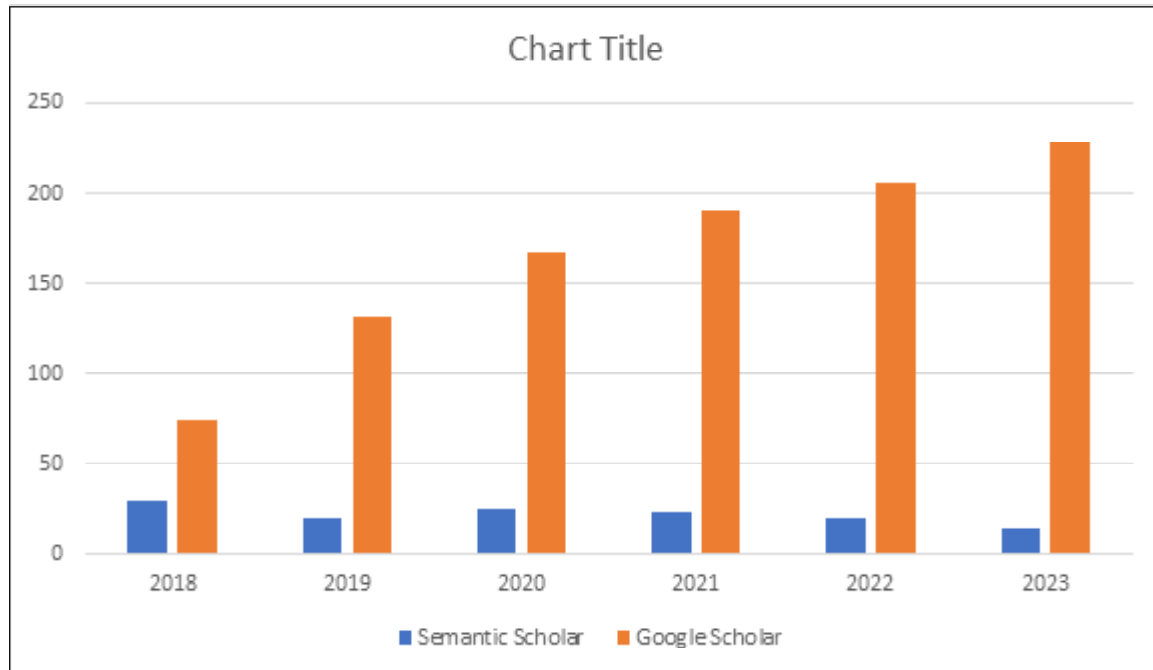
Figure 1: Conduct of SLR

From the SLR planning stage, the search string “Job Satisfaction” and Triple Bottom Line” was determined in the Semantic Scholar database domain. Google Scholar via Publish or Perish obtained 1,132 Journal Articles and Conferences. A rigorous selection process is designed to identify and critically analyze studies investigating the relationship between job satisfaction and the Triple Bottom Line (TBL) framework. The determination of the search string is based on the

PICOC table 1 as below, which is the result of determining the components of this research.

**Table 1: PICOC Table**

Population	Job Satisfaction and Triple Bottom Line
Intervention	Job Satisfaction and Triple Bottom Line
Comparison	N/A
Outcomes	Trends at Job Satisfaction and Triple Bottom Line
Context	Research at Job Satisfaction and Triple Bottom Line



**Figure 2: Past Research in Job Satisfaction and Triple Bottom Line.**

From Figure 2 above, the development of research on Job Satisfaction and Triple Bottom Line from 2018 to 2023 shows that more and more researchers are interested in this topic. A systematic approach ensures comprehensive and unbiased exploration of existing research, thereby increasing the reliability and validity of findings. Search terms include “job satisfaction” and “Triple Bottom Line” variations. Inclusion criteria consisted of peer-reviewed articles published from 2018 to 2023 to ensure relevance and currency of the literature. After an initial search, the identified articles underwent a systematic screening process. This screening involves a two-step approach. In the first step, titles and abstracts were reviewed to eliminate irrelevant studies. In the second step, the full text of the remaining articles was thoroughly examined to assess alignment with the research focus.

Research that follows these rules is kept for careful study, while other studies that do not adhere to these rules are discarded to keep the review honest. The results were combined using the thematic analysis method. The research was sorted by general topics such as how TBL ideas influence worker happiness, the role of environmentally friendly actions in company performance, and their relationship to enjoyment in carrying out tasks (Bhattacharya et al., 2019).

## RESULTS

Implementing the Triple Bottom Line framework offers numerous benefits for organizations—for example, Improved Employee Engagement and Retention, Operational Efficiency and Cost Reduction, Transparency and Accountability. In the real world, some organizations have embraced the Triple Bottom Line concept and incorporated it into their business strategies. Eg Novo Nordisk, Shell, Unilever, etc. (Elkington, 2018).

A systematic review of journal articles and conferences culminates in key ideas linking sustainability, job happiness, and business success. Most importantly, the combined research shows that companies that follow the Triple Bottom Line (TBL) idea have happier workers. The “People” part of TBL emphasizes social responsibility and is a significant factor in job happiness. Companies that focus on helping society, such as being involved in the community and fair to all workers, have happier staff. Additionally, the creation of team players and a goal-focused workplace culture within the “People” area makes the idea of TBL increasingly associated with good job satisfaction outcomes.

In the “Planet” rule, doing good for the environment makes workers feel much better. Companies that use environmentally friendly methods make their workplace healthier and brighter and make their workers feel at home working in a company that cares about the environment. This feeling of happiness turns into more work enjoyment. This shows how connected environmental responsibility and worker joy are.

The “Profits” section of TBL shows interesting results regarding money success. Companies that perform financially because strategies focus on triple-bottom-line values have happier workers. Working together to share success and money makes everyone feel comfortable at work. This gives employees a sense of worth that helps increase their happiness at work, making it easier to follow TBL rules while still making a profit. These results indicate a complex relationship between TBL constructs and job happiness. When businesses care about people and the environment, they make more money. This shows that being successful means doing good for everyone around you and protecting our earth. When businesses implement the Triple Bottom Line idea, they make their operations more sustainable and build workplaces where people enjoy working. This results in happier workers and a healthier company overall.

## CONCLUSION

This study shows how important it is to link human resource management plans with the Triple Bottom Line (TBL) rule and their complex relationship. The link between policies focusing on team-based learning, job happiness, and good outcomes indicates the need for an extensive enterprise approach. The group that took the triple bottom line while seeing it all saw a significant change in the way employees felt comfortable and happy. More than just making money, a unique environment of friendship and bonding is created. In this relationship, workers feel more critical and involved in their work. This grouping concludes with a work culture focused on monetary success and seeks to help the environment and equality in society. The results show that how much you like your job is critical to creating a robust, helpful, and nature-friendly work environment. For workers and regulators, this thinking suggests we must change how we do things. This results in a virtuous circle where the success of an organization depends on the health and happiness of its employees and everyone in its community. Suggestions are provided to help companies take this holistic approach. This ensures they last long by making workers happier with better work.

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# Understanding the Sustainability of FinTech Unicorns

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# Understanding the Sustainability of FinTech Unicorns

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## ABSTRACT

FinTech Unicorns are startups in the financial services technology sector valued at over \$1 billion (Investopedia April 2023). Since the early 2000s, the emergence of these FinTech Unicorns has captured the attention of investors and industry experts worldwide. These companies have revolutionized the industry and transformed traditional financial services through their innovative technologies, disruptive business models, and impact on the digital transformation of the industry. These innovative companies are known for their cutting-edge technologies, disruptive business models, and impact on traditional financial services to effect digital transformation. This research paper aims to comprehensively analyze these FinTech Unicorns' growth and market sustainability, drawing from various sources such as industry reports, research papers, financial disclosures, and journal publications.

In addition, this study aims to explore the geographic concentration of FinTech Unicorns and the factors contributing to their growth in certain regions, such as Silicon Valley, New York, and London. It also aims to examine the regulatory and economic environment, the availability of talent and capital, the strength of the local startup ecosystem, and the concentration of financial services institutions.

**Keywords:** FinTechs, Unicorn, Digital Transformation, Financial Services, Ecosystem, ESG Framework

## INTRODUCTION

Since the early 2010s, the global financial landscape has witnessed a marked increase in banking and financial services technology startup companies, colloquially called FinTechs. Since 2015, over 3,600 such startups have entered the market (Gartner Sep 2022). However, most of these companies have yet to make any significant progress or impact, while some have only seen slow growth or have been acquired. Nevertheless, a small percentage of these FinTechs, known as Unicorns, have achieved explosive growth and success (The FinTech Mag, 2022).

The study will include a comparative analysis of the growth trajectory of FinTech Unicorns across different regions and seek to determine the extent to which local factors influence the growth of FinTech Unicorns. The findings of this research will provide valuable insights into the factors that contribute to the success of FinTech Unicorns, which can be leveraged by investors,

policymakers, and industry experts to create an enabling environment for the growth of FinTech startups.

Despite the rising interest in FinTechs, more research must be done on the possible common factors contributing to their success. While several studies have examined individual FinTech firms, only some have attempted to group them and identify shared characteristics. As such, this research paper aims to address this gap in the literature by examining a sample of Unicorns from the FinTech industry. This study provides valuable insights for entrepreneurs and investors seeking to create and manage upstart FinTech companies by investigating the common factors contributing to their success.

The FinTech industry has experienced unprecedented growth in recent years, and FinTech Unicorns have been at the forefront of this revolution. These startups have attracted significant attention from investors and industry experts due to their innovative technologies, disruptive business models, and potential to transform traditional financial services. This research paper aims to provide a detailed analysis of the growth and market sustainability of FinTech Unicorns and explore the factors contributing to their success.

Understanding the sustainability of FinTech Unicorns brings out the common success factors. It is essential to understand the critical success factors of FinTech Unicorns to replicate them in emerging FinTech startups to increase their chances of success. This can be done by identifying and analyzing the best practices for navigating the challenges and obstacles of the FinTech industry, such as legal and regulatory hurdles, funding issues, talent acquisition, customer trust, and competition.

## **OBJECTIVES OF THE STUDY**

1. Factors contributing to the success of FinTech Unicorns.
2. Understanding the culture of FinTech Unicorns that contributes to the Startup culture
3. Contribution of FinTech Unicorns to ESG (Environmental, Social and Governance) Framework

## **RESEARCH METHODOLOGY**

The research methodology employed in this study is exploratory applied research, which involves a systematic review of secondary published data, including research articles, annual reports, and other relevant documents that provide insights into the factors contributing to Unicorn companies' success. A structured analysis of the published data was conducted to identify commonalities and patterns facilitating the study of Unicorn culture. The analysis involves using various statistical tools and techniques, such as regression and correlation analysis, to identify the significant factors contributing to Unicorn companies' success.

Additionally, the research methodology includes a comprehensive literature review of previous studies on FinTechs. The literature review helps provide a theoretical framework for the study and highlights the gaps in previous research that this study aims to address. Finally, the research methodology uses expert opinions and insights from industry professionals to provide a more nuanced understanding of Unicorn culture and the factors contributing to their success.

Our analysis reveals that FinTech Unicorns have experienced significant growth in recent years, with many startups achieving impressive revenue growth and market share gains. However, achieving sustainable profitability remains a significant challenge for these companies, with many still needing help. Moreover, the geographic concentration of FinTech Unicorns is heavily



skewed towards certain regions, particularly Silicon Valley, New York, and London. The factors contributing to their growth in these regions include a favorable regulatory and economic environment, a robust local startup ecosystem, and a concentration of financial services institutions.

## LITERATURE REVIEW

FinTech Unicorns have been the subject of numerous studies, and several research papers have been published recently. Some studies have focused on the drivers of FinTech innovation and the factors contributing to the growth of FinTech Unicorns (Hossain March 2021). Other studies have examined the impact of FinTech Unicorns on traditional financial services and the potential for disruption ((Chowdhary October 2023, Si Kitara March 2023. Several studies have also analyzed the geographic concentration of FinTech Unicorns and the factors contributing to their growth in certain regions (Dutta, Mishra, 2023; Anand, Bhatt, 2023; Sengupta, 2023). Factors such as a favorable regulatory and economic environment, the availability of talent and capital, a robust local startup ecosystem, and the concentration of financial services institutions have been identified as critical to the growth of FinTech Unicorns in certain regions.

The related literature reviewed was selected by looking for them from three different aspects- the goals set for this paper. They are:

1. What factors made it possible for FinTech Unicorns,
2. How does the FinTech Unicorn culture stack up with other startups within financial services and
3. How has the ESG Framework responded to and been affected by FinTech Unicorns?

Several attributes, such as market niche, geographical locations, funding, and strategic positioning, are discussed for the success of FinTech unicorns, and newer research extends into culture and governance. While startups' culture differs from legacy corporations in terms of operations and work environment, the reviews here explore the difference between startups in general and FinTech Unicorns.

From a legacy perspective, the ESG Framework was developed as a follow-up and control. However, with a mature playing field and the advent of newer and faster product launches, the need for those to comply with the ESG Framework and the need to update the Framework proactively has also been reviewed and discussed.

## DISCUSSION

Electron (2023) has put forth a compelling argument that the ability to develop innovative 'operational reliability' and 'social media marketing' is a strong foundation for FinTechs to succeed. Electron (2023) has highlighted the technology landscape's transformation, not just digital. Operational reliability intertwines operational efficiency, customer experience, and regulatory compliance for the security and reliability of platforms and applications. While these functionalities exist within legacy systems, the complexity and operational challenges have helped these FinTechs to be pioneers and move forward.

Taking the opposite view, The FinTech Mag. (2022) dissects FinTech's failure and asks why! Since many FinTechs fail to be Unicorns (Statista May 2023), this research raises a few critical factors about FinTechs. Going in line with Electron (2023), this article highlights the missing compliance significance and unreliable environment as significant hurdles.

These two require significant investment, and concerns about either needing help raising funds or going with the wrong investor are raised.

Barz (2023), Yousseff (2019), and Kristensen (2020) raise the interesting point that regional and geographical considerations are significant for success. For FinTech to be a unicorn, it needs not be a global entity, nor does it need solutions for every financial services opportunity.

Moving on to the culture of FinTech Unicorns in comparison to startups in general, McKinsey (2023) highlights that the entire SDLC has changed. They emphasize three aspects: speed to innovate, speed to market, and speed to integrate. Hence, traditional organizational structures will not be successful in achieving these.

The FinTech Ecosystem combines collaboration and competition, separates, integrates, and continuously evolves. Analyzing Alasser (2021), Koroleva (2022), and Maharani (2022) support the idea that there are no common enemies to defeat, but ultimately, the firms must work together.

Addressing the ESG Framework is more than just using the FinTech Ecosystem. The technology landscape impacts the environment (operational), has a social impact (how it is accepted and used), and must be under regulatory compliance and risk modeling governance. The literature reviewed by KPMG (2023), Wang (2033), and Martinez (2023) highlights the significance of these. Additionally, FinTech Global (2023) raises the challenges the FinTechs and FinTech Unicorns will continue to face the fraud challenges as AI technology advances and becomes an integral part of FinTech innovation.

The growth and sustainability of FinTech Unicorns are critical for the industry's continued development and the transformation of traditional financial services. While many Unicorns have experienced significant revenue growth and market share gains, achieving sustainable profitability is crucial for long-term sustainability. Moreover, the geographic concentration of FinTech Unicorns poses a challenge for the industry, as it limits diversity in ideas, talent, and capital. Therefore, it is essential to promote FinTech innovation and entrepreneurship in other regions and encourage the growth of a global FinTech ecosystem.

## CONCLUSION

FinTech Unicorns has transformed the financial services industry, driven digital transformation, and challenged traditional players. Our analysis reveals that these startups have achieved significant growth and market share gains, but sustainable profitability still needs to be improved. Moreover, geographic concentration presents challenges for the industry, and efforts are needed to promote FinTech innovation and entrepreneurship in other regions. Overall, FinTech Unicorns have the potential to transform the industry, but sustained growth and market sustainability require a focus on profitability, diversity, and global expansion. This study comprehensively analyzes the factors affecting FinTech Unicorns' growth and market sustainability, providing insights for investors, industry experts, and policymakers.

The emergence of FinTech Unicorns has been a game-changer in the financial industry. These companies have disrupted traditional financial institutions by leveraging technology and innovation to provide better services and experiences to their customers. One of the exciting aspects of FinTech Unicorns is their geographic concentration in certain regions. Several studies have examined the reasons behind the geographic concentration of FinTech Unicorns. One key factor is the availability of talent and resources in certain regions. For example, Silicon Valley in the US has been a hotbed of FinTech innovation due to the presence of top-tier universities, venture

capitalists, and a thriving startup ecosystem.

Similarly, London has emerged as a FinTech hub in Europe due to its deep talent pool and favorable regulatory environment. Another factor attributed to the geographic concentration of FinTech Unicorns is the presence of a large customer base. For example, China has emerged as a FinTech powerhouse due to its massive population and high adoption of mobile payments. Similarly, India has seen a surge in FinTech activity due to the growth of its middle class and the government's push towards a digital economy. Despite the benefits of geographic concentration, there are also potential downsides. For example, high real estate prices and living costs in certain regions may make it difficult for startups to attract and retain talent.

Additionally, a highly competitive environment may make it harder for startups to stand out and secure funding. Overall, the geographic concentration of FinTech Unicorns is an exciting phenomenon that has been the subject of much research. By understanding the factors that drive this concentration, policymakers and industry stakeholders can take steps to promote innovation and growth in the FinTech sector.

FinTech Unicorns, the highly valued companies in the financial technology sector, have a promising opportunity to make significant contributions to developing and implementing Environmental, Social, and Governance (ESG) frameworks. With their ample resources and financial clout, FinTech Unicorns can invest in sustainable technologies and practices, resulting in positive social and environmental impacts.

FinTech Unicorns can develop innovative platforms and tools that enable investors to make informed decisions based on ESG criteria. By integrating ESG principles into their operations, FinTech Unicorns can reduce energy consumption and carbon emissions, promote diversity and inclusion in their workforce, and ensure responsible data privacy and security.

Moreover, FinTech Unicorns can use their vast resources and influence to encourage other companies to adopt ESG frameworks and practices. By partnering with like-minded organizations and advocating for policy changes that support sustainable development, FinTech Unicorns can help drive positive change across industries and society. FinTech Unicorns have an exciting opportunity to lead the way in sustainable development and ESG practices, setting a powerful example for other companies and industries. FinTech Unicorns are increasingly recognized for their potential to drive sustainable development and positively impact society and the environment.

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# Factors Affecting the Adoption of Mobile Payment Services during the COVID-19

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# Factors Affecting the Adoption of Mobile Payment Services during the COVID-19

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## ABSTRACT

This study explores factors influencing Indian consumers' mobile payment adoption during COVID-19, emphasizing digital payments as bridges for social connection and sustainability. Integrating UTAUT2 with security and trust variables, it surveyed 336 users to validate the model. Key determinants include Performance and Effort Expectation, security, trust, habit, and price value. Despite general focus, the research underscores the importance of digital payments amid the pandemic, promoting environmental conservation and economic resilience. Policy improvements should prioritize user experience, security, and inclusivity, empowering marginalized communities. Mobile payments not only support social distancing and business sustainability but also bridge the digital gap, fostering financial inclusion and cultural exchange amidst evolving digital landscapes.

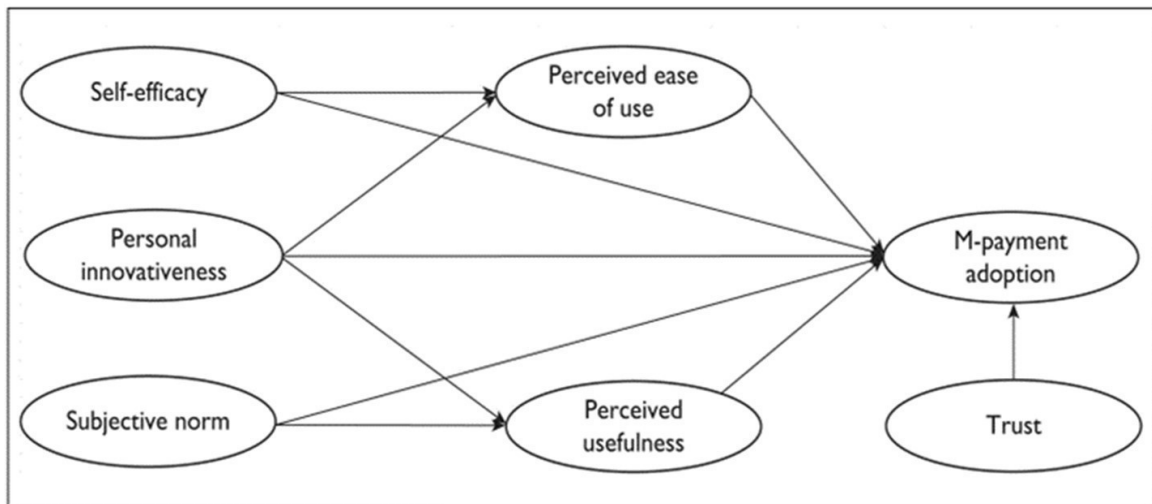
**Keywords:** Price Value, Technology Adoption, Digital Payments, Service Providers

## 1. INTRODUCTION

The main aim of research is to explore the factors influencing both the behavioural intention and practical utilization of mobile payment (m- payment) services among Indian consumers amid the COVID19 pandemic. The study is to identify the key factors helps in shaping consumers' intentions and actual usage of mobile payment services in the context of the pandemic in India. At the same time this paper also investigates how this research dives deep into how overcoming this digital divide is like building bridges, helping those who are often left behind we look at how digital bridges can also lead to better health. We also find out how social media is like a friendly bridge that can connect people who feel alone. Through stories of online communities, we see how the digital world becomes a place for sharing, supporting, and advocating for those often pushed to the sidelines and at the same time, this research dives into how businesses using these digital wallets are not just making things easier but also doing good things for our planet making their way to a sustainable future.

## 2. LITERATURE REVIEW

Examining various scholarly works authored by esteemed researchers on factors impacting the adoption of mobile payment services during the COVID-19 pandemic provides valuable insights into diverse viewpoints and research avenues within the realm of digital transactions. This comprehensive analysis sheds light on the multifaceted nature of the subject, including the efficacy of digital marketing tools and techniques in facilitating mobile payment adoption by businesses, as depicted in Fig.



**Fig. 1. Literature Review of Factors affecting the adoption of mobile payment services during the COVID-19**

Perceived security within the realm of mobile payment processes refers to customers' beliefs regarding the security level associated with utilizing such technologies (Shin, 2008). It encompasses both behavioral security, which arises from the user-friendly nature of the internet, and environmental security, stemming from the predictable nature of adopting internet-based technology. Studies in e-commerce and online shopping consistently highlight perceived security as a crucial determinant of trust (Flavian and Guinaliú, 2006; Kim et al., 2011).

Hedonic motivation, or perceived enjoyment, refers to the pleasure or fun derived from using a technology (Venkatesh et al., 2012). In consumer contexts, it serves as a crucial determinant of technology acceptance and use, strongly associated with the adoption of mobile services (Alalwan et al., 2017; Baptista and Oliveira, 2015). Empirical evidence supports hedonic motivation as a significant predictor of behavioral intention across various domains, including mobile banking, mobile internet, and digital payment systems.

Positive expectations (PT) towards service providers, defined as the consumer's positive outlook regarding the service provider (Mayer et al., 1995), are influenced by trust in using m-payment services. Trust, in turn, is shaped by the customer's belief about m-payment services, impacting attitudes and adoption behavior (Tobbin and Kuwornu, 2011). Trust plays a critical role in fostering a positive attitude towards adopting m-payment systems (Liébana-Cabanillas et al., 2014; Chandra et al., 2010; Schierz et al., 2010), with less trust leading to less favorable attitudes (Dwyer et al., 1987).

## **Study Factors affecting the adoption of mobile payment services during the COVID**

Amidst the surge in Internet users, businesses stand to leverage digital marketing tools, such as search engine optimization (SEO) and social media marketing (SMM), which are increasingly prevalent in our advancing technological landscape[3]. In essence, the future of digital marketing appears promising, offering both advantages and disadvantages for the sustained viability of goods and services in the current technological market [4]. Nonetheless, this trajectory doesn't signal the demise of traditional marketing; rather, amalgamating technology with traditional marketing principles yields more impactful outcomes [5]. This context resonates with the factors influencing the adoption of mobile payment services during the COVID-19 pandemic.

### **Impact of adoption of mobile payment services during the COVID-19**

These findings provide the actionable information to enhance various policy for promoting and facilitating the adoption of mobile payment services. Such as performance expectancy, effort expectancy, facilitating conditions, perceived security, perceived trust, habit, and price value. By identifying these factors, stakeholders can optimize the user experience and meet the evolving needs of consumers. And at the same time online platforms can provide marginalized communities with access to vital information about healthcare, education, legal rights, and government services. This empowers them to make informed decisions and advocate for their needs. And offering secure and reliable payment options can build trust with your customers and enhance your brand image. This is particularly important in today's digital landscape. Some payment service providers offer features like paperless billing and electronic receipts, reducing paper waste and contributing to a greener business. Moving away from cash reduces the need for printing and transporting physical currency, lowering paper consumption and carbon emissions. Social media platforms like Facebook and Twitter allow marginalized groups to connect, share their stories, and mobilize for their rights.

This gives them a powerful voice to reach wider audiences and challenge unfair narratives. Additionally, contactless payments can minimize the spread of germs, contributing to public health.

### **Future in Adoption of the Mobile Payment**

**Continued Growth:** The future of mobile payment adoption appears promising, with continued growth expected as consumers increasingly prioritize convenience, security, and contactless transactions amidst public health concerns.

**Enhanced Security Measures:** As mobile payment solutions become more prevalent, there will be a heightened focus on implementing robust security measures to safeguard sensitive financial information and protect against cyber threats. Technologies such as biometric authentication and tokenization are likely to become standard features, instilling greater confidence among users.

**Integration of AI and ML:** The integration of Artificial Intelligence (AI) and Machine Learning (ML) technologies will play a significant role in shaping the future of mobile payment adoption. AI-driven algorithms will enable personalized experiences, predictive analytics, and enhanced fraud detection capabilities, thereby optimizing the user experience and mitigating risks.

**Expansion of Contactless Payments:** The COVID-19 pandemic accelerated the adoption of contactless payment methods, and this trend is expected to persist in the future. Mobile wallets and Near Field Communication (NFC) technology will continue to gain traction, offering seamless



and secure payment options across various industries and sectors.

### 3. RESEARCH GAP

The adoption of UPI, there remains a significant gap in digital literacy and accessibility, particularly in rural areas and among marginalized communities. Efforts are needed to provide comprehensive digital literacy programs and initiatives to bridge this gap and ensure that all segments of society can effectively utilize UPI and other digital payment platforms. While UPI has gained significant challenges related to network connectivity, power supply, and infrastructure in remote and rural areas still exist. Addressing these infrastructure gaps is crucial to enable seamless and reliable access to digital payment services, especially in regions with limited technological resources.

### 4. METHODOLOGY

When conducting research on the growth of UPI (Unified Payments Interface) in India, utilizing secondary sources of data can be an essential component of the research methodology. Secondary data refers to information that has already been collected and published by other sources, making it a valuable resource for analysing trends, patterns, and developments related to UPI. Some common types of secondary data sources that can be used in the study of UPI growth in India include.

### 5. OBJECTIVES

**Unprecedented Shift in Consumer Behaviour:** The COVID-19 pandemic has triggered a significant shift in consumer behavior, with an increased emphasis on hygiene practices and a preference for contactless transactions. Mobile payment services, being inherently contactless, have emerged as a pivotal solution to address these concerns. Understanding the factors influencing this shift is crucial for businesses and policymakers to adapt and meet the evolving needs of consumers.

**Accelerated Digital Transformation:** The pandemic has acted as a catalyst for the accelerated digital transformation of various sectors, including finance. With physical distancing measures in place, businesses and consumers alike have turned to digital solutions. Investigating the factors driving the adoption of mobile payment services provides valuable insights into the role of technology in shaping financial landscapes during crises.

### 6. FINDINGS OF FACTORS AFFECTING THE ADOPTION OF MOBILE PAYMENT SERVICES DURING THE COVID-19

The findings regarding the factors affecting the adoption of mobile payment services during the COVID-19 pandemic shed light on a multifaceted landscape shaped by technological advancements, shifting consumer behaviours, and evolving business strategies. Through a comprehensive analysis of various research studies and scholarly works, several key insights emerge, illuminating the intricate dynamics influencing the adoption of mobile payment services amidst the pandemic.

First and foremost, the research underscores the critical role of convenience and accessibility in driving the adoption of mobile payment services during the COVID-19 era. With lockdowns, social distancing measures, and restrictions on physical interactions, consumers increasingly turned to digital payment solutions as a safer and more convenient alternative to traditional cash

transactions. The ease of conducting transactions via mobile devices emerged as a significant factor influencing consumer behavior, facilitating seamless payments while minimizing physical contact.

Moreover, the findings highlight the paramount importance of trust and security in fostering consumer confidence and acceptance of mobile payment services. As consumers navigate the digital landscape, concerns surrounding data privacy, cyber security, and fraudulent activities loom large. Therefore, establishing robust security measures, implementing encryption technologies, and building trust through transparent communication are imperative for encouraging widespread adoption of mobile payment services.

Furthermore, the research underscores the pivotal role of education and awareness in driving adoption rates among consumers. Many individuals, particularly in underserved communities or among older demographics, may be unfamiliar with mobile payment technologies or harbor misconceptions about their usage. Therefore, educational initiatives, targeted outreach programs, and user-friendly interfaces play a crucial role in demystifying mobile payment systems, empowering users to embrace digital transactions confidently.

Additionally, the findings emphasize the significance of affordability and inclusivity in widening access to mobile payment services. While digital payment solutions offer numerous benefits, including enhanced efficiency and reduced transaction costs, concerns regarding affordability and accessibility persist, particularly among marginalized communities. Addressing these disparities requires concerted efforts from policymakers, businesses, and financial institutions to ensure that mobile payment services are accessible to all segments of society.

Moreover, the research underscores the transformative potential of mobile payment services in fostering economic resilience and sustainability. By reducing reliance on cash transactions, mobile payments contribute to greater financial inclusion, stimulate economic growth, and mitigate the environmental impact associated with paper-based transactions. Thus, businesses and policymakers alike are encouraged to leverage mobile payment technologies as catalysts for fostering sustainable development and promoting financial inclusion.

In conclusion, the findings regarding the factors influencing the adoption of mobile payment services during the COVID-19 pandemic offer valuable insights into the evolving digital landscape and consumer preferences. By prioritizing convenience, security, education, affordability, and sustainability, businesses and policymakers can effectively navigate the complexities of the digital economy, driving widespread adoption of mobile payment services and fostering inclusive growth in the post-pandemic era.

## **7. FINDINGS OF AI ON FACTORS AFFECTING THE ADOPTION OF MOBILE PAYMENT SERVICES DURING THE COVID-19**

In the current landscape of mobile payment services during the COVID-19 pandemic, the integration of Artificial Intelligence (AI) emerges as a pivotal aspect, showcasing its significance across various dimensions of digital transactions. Here's an overview of the captivating applications of AI in mobile payment adoption:

**Focus on User Behavior Analysis:** AI-driven approaches heavily rely on data-driven insights to effectively promote mobile payment services and facilitate informed decision-making. By analyzing

vast datasets encompassing user preferences and spending patterns, businesses can develop comprehensive customer profiles, enabling automated systems to target specific markets efficiently.

**Integration of Insights:** AI facilitates the gathering and integration of diverse datasets from different sources, allowing businesses to gain valuable insights into consumer behavior patterns. These insights enable businesses to customize digital advertising campaigns based on individual preferences and purchasing habits, thereby enhancing the effectiveness of marketing strategies.

**Content Personalization:** AI-driven algorithms enable the selection of tailored content for each user based on their preferences and behaviors. This level of personalization is exemplified by platforms like e-commerce websites, which recommend products based on previous purchases and browsing history. Such personalized recommendations enhance user engagement and promote mobile payment adoption.

**Semantic Search Capabilities:** Semantic searching, a feature enabled by AI, offers customized search results by understanding user queries within the context. Unlike traditional SEO, semantic searching provides insights into the user's intent behind the search, thereby enhancing the relevance and accuracy of search results related to mobile payment services.

**Speech Recognition and Voice Search Optimization:** AI technologies, including speech recognition, cater to the growing popularity of voice search. Businesses are encouraged to implement voice search strategies to better understand user preferences and facilitate seamless mobile payment experiences for customers.

**Lead Generation and Automation:** AI-driven lead generation processes leverage data analysis to identify potential customers and forecast their likelihood of adopting mobile payment services. Automation streamlines the lead generation process, enabling businesses to prioritize and nurture leads effectively.

**Chatbots for Customer Interaction:** Automated chatbots powered by AI play a crucial role in interacting with customers and addressing their queries regarding mobile payment services. Integrating chatbots across websites and social media platforms enhances customer engagement and promotes the adoption of mobile payment solutions.

**Cyber security Measures:** With the increasing digitization of payment services, cyber security becomes a paramount concern for businesses and consumers alike. AI-driven cyber security solutions help mitigate risks associated with mobile payment transactions, ensuring secure and reliable payment experiences.

**Automation and Personalization in Marketing:** AI and Machine Learning (ML) facilitate a deeper understanding of customer behavior, enabling businesses to tailor marketing strategies and offerings to meet individual preferences. By leveraging automation and personalization, businesses can enhance customer satisfaction and drive adoption of mobile payment services.

## 8. LIMITATIONS

While conducting the research that why people use mobile payments during the COVID-19 pandemic using the extended UTAUT2 model, it is essential to recognize that we focus on factors which mainly outlines the UTAUT2 model. We did not directly consider aspects related

to the unique challenges posed by the pandemic in our analysis. So, our study might miss some insights specific to the COVID-19 situation that could impact how people adopt mobile payment services. Some businesses might find it tricky to start using digital payments. Maybe they do not have the right tools or are not sure how it all works so our research shows that while digital payments are fantastic, we need more ways to help every business, big or small, easily adopt these superhero moves for a greener and more sustainable world. Many marginalized communities lack internet access, smartphones, or computers, making it difficult to reach them for online surveys or virtual interviews. Informed consent becomes tricky when dealing with communities with limited digital literacy. Researchers must ensure ethical data collection practices, considering language barriers, cultural sensitivities, and potential exploitation risks. But with digital payments, it is like turning off unnecessary lights. Businesses become energy-saving champions, making the air cleaner and the planet healthier. And where reaching a bank is tough, digital payments bring the bank to their doorstep. It is like a superhero bank on a phone, helping everyone, even those usually left out that is what happens when we use a lot of paper money. But with digital payments, it is like having a wizard's spell to save the trees. No more paper, no more chopping down trees. Businesses become superheroes for the environment, reducing waste and saving energy.

## 9. CONCLUSION

This research investigated the factors influencing both the intention and actual usage of mobile payment services among Indian consumers during the COVID-19 pandemic. By utilizing the extended UTAUT2 model with additional variables of perceived security and trust, the study revealed several key findings Performance expectancy, effort expectancy, perceived security, perceived trust, habit, and price value significantly influence consumer intention to adopt m-payment services. This highlights the importance of designing user-friendly, secure, and affordable platforms to encourage adoption. Behavioural intention plays a pivotal role in influencing the actual usage of payment services, particularly during the pandemic. This suggests that promoting positive attitudes towards m-payment can lead to increased adoption and sustained usage. Mobile payments offer numerous benefits in the context of the pandemic, including reducing the risk of infection through contactless transactions, supporting businesses through online operations, and promoting social distancing. Additionally, they contribute to environmental sustainability by minimizing paper usage and energy consumption.

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# Game Asset Ownership: Interplay of Contract, Governance and Sports Laws

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# Game Asset Ownership: Interplay of Contract, Governance and Sports Laws

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## ABSTRACT

In recent years, the digital gaming world has undergone significant changes with the emergence of blockchain technology, distribution platforms, and virtual markets. This change raises questions about ownership of in-game assets such as skins, virtual items, and entire virtual buildings. This brief examines the differences between contractual agreements, governance structures, and sports law in the context of sports ownership. The first dimension of this intersection is commitment. Players, game developers, and platform operators often sign various agreements, including End User License Agreements (EULA) and Terms of Service (ToS). These agreements define the rights and responsibilities of each party, including ownership of assets in the game. However, the control and integrity of these contracts will be challenged, raising essential questions about the transferability and durability of virtual ownership. The second part involves managing the model in the game ecosystem. Decentralized platforms powered by blockchain technology and Non-Fungible Tokens (NFTs) have given rise to Decentralized Autonomous Organizations (DAOs) and other forms of community-led governance. This type of management can affect property ownership by shifting power from the central authority to the community of players. The effectiveness and legality of administrative structures in resolving disputes and protecting property rights is a matter of intense debate. The third section addresses the intersection of sports regulations and e-sports regulations. Esports is currently considered a legitimate sport but faces unique legal challenges. Owning sports property will be more difficult if players and clubs are always subject to sporting rules and regulations that may interfere with the contract. Understanding the interactions between soft information, contractual agreements, regulatory frameworks, and gaming laws is essential to developing the activity centre membership field. It explores case studies, legal precedents, and new models to reveal the complexity of virtual assets in digital games. Finally, it shows the need for a legal system that can adapt to the situation of the gaming industry and ensure transparency and justice in the field of game ownership.

**Keywords:** Game Asset Ownership, Esports, Blockchain, NFTs, Contract, virtual bargain, virtual real states, copyright laws, EULA, DAOs, ToS.

## 1. INTRODUCTION

The complexities surrounding ownership of gaming assets have now become many legal issues that have sparked significant controversy in recent years. Gaming legacy consists of many digital devices that act as practical devices in the virtual world of video games. These assets epitomize how players interact with the game world, from virtual currency and weapons to clothing and even virtual real estate.

Far from being uniform, the legal area governing the ownership of gaming equipment is based on a combination of factors. The type of property in life, the law of the game, and the rules specified in the game's terms of service combine to form a set of legal orders. Depending on the situation, ownership of game property may be related to contractual terms, intellectual property law, or copyright law.

Coordinating contracts, administration, and sports law in the virtual world and e-sports takes on a complicated character. The virtual world is the essence of online multiplayer games, providing players with a constant dialogue that allows them to interact with each other and the digital environment. Meanwhile, esports represent video game competition, often regulated and sanctioned by professional leagues.

Identifying and resolving legal problems in the virtual world and esports has proven difficult. This challenge arises from many stakeholders, including game developers, gamers, and competitive organizations with different interests and legal perspectives. In addition, the nuances in the organization of these activities always create additional difficulties, causing difficulties in reaching the solution.

More importantly, when the complex process of owning gaming equipment is woven into the fabric of virtual worlds and esports, it incorporates a story of complexity and diversity. The legal issues in this context require a good understanding of the complexity of contract law, regulatory standards, and specific areas of sports law, all within the framework of a digital revolution. The following reviews are dedicated to dissecting these elements, highlighting their nuances and implications, and seeking a shared understanding of the complex ownership web of these tools for playing in today's games.

### 1.1 Research Problem

The research problem revolves around the complex issue of ownership of in-game assets in the context of digital gaming, blockchain technology, and esports. The emergence of new technologies and platforms has raised challenging questions about virtual ownership's legal and contractual aspects. These issues involve contractual agreements, governance structures, and the intersection of sports law, all contributing to a web of complexity surrounding virtual property rights.

### 1.2 Research Questions

- a) How do contractual agreements, such as End User License Agreements (EULA) and Terms of Service (ToS), define and affect ownership of in-game assets in the digital gaming ecosystem?
- b) What are the implications of decentralized platforms, blockchain technology, and NonFungible Tokens (NFTs) on the governance of virtual assets, including their transferability and durability?
- c) How does the intersection of sports law and esports regulations impact the ownership of in-game assets, especially when esports is recognized as a legitimate sport?
- d) What legal challenges and disputes arise from the ownership of gaming equipment, and how can they be effectively resolved?



### 1.3 Research Objectives

- a) To analyze and understand how contractual agreements shape ownership of virtual assets in digital gaming.
- b) To examine the impact of decentralized platforms and blockchain technology on virtual asset ownership and governance.
- c) To assess the legal implications of esports regulations on the ownership of in-game assets.
- d) To propose legal solutions and frameworks that can adapt to the evolving gaming industry and ensure transparency and justice in-game ownership.

### 1.4 Literature Review

Both **Joshua A.T. Fairfield (2008)**, **George Daly**, and **William J. Moore (1981)** emphasize the critical role of contracts in managing online communities and their impact on aspects such as ownership of gaming equipment or power over gaming outfits. They both argue that supplementing the law governing online communities with public law provisions is essential for protecting players' rights in these virtual spaces. Furthermore, both authors contend that the online community is an effective means to establish public policy concerning these issues, as the law continually adapts to the evolving nature of games and gaming devices. Their shared perspective underscores the importance of combining contractual governance with public law to ensure the fairness and protection of virtual world participants.

Both **Tigran Melkonyan (2014)** and **Kenneth L. Shropshire (2019)** address issues related to ownership and governance, albeit in different contexts.

In his discussion of "virtual bargaining" within online gaming communities, Tigran Melkonyan highlights the significance of establishing rules and agreements governing gaming equipment ownership. He argues that these virtual marketplaces can help create unwritten but effective practices that guide the behaviour of players and game developers. This reflects that virtual property ownership regulations are complex and ever-evolving, subject to negotiation and agreement. Both players and developers can engage in this virtual bargaining process to shape the ownership landscape, which resonates with the notion that the community's consensus can shape ownership rules.

On the other hand, Kenneth L. Shropshire's focus is on the sports industry, particularly the practice of moving sports franchises from one city to another. He discusses sports leagues' monopolistic power and influence over franchise relocations. This power allows companies to impact ownership indirectly by influencing factors such as ticket prices, fan accessibility, and the financial commitments required from cities to retain or attract teams. This contrasts virtual bargaining in gaming but underscores how powerful entities can shape ownership dynamics and influence the costs and availability of related goods, such as tickets and merchandise. Both articles ultimately emphasize the importance of governance structures and rules in shaping ownership within their respective domains.

**Aaron C.T. Smith (2013)** talks about sports business and the importance of trade in sports management. Argues that sport is not alone in providing positive emotions, group participation, and social interaction. This shows that diversity and competition in sports make it difficult to disseminate sports management. The rise in the value of sports franchises has led to an increase in private equity firms and other investors looking to make money from sports.

Progress in sports betting creates new opportunities for businesses to profit from ownership of gambling equipment. The increasing use of technology in sports has led to the development of

new methods for tracking and monetizing sports equipment. The growing diversity and competitiveness of sports are also influencing the gaming legacy. For example, esports has created a new market for games not traditionally associated with games.

**F. Gregory Lastowka and Dan Hunter (2006)** discussed the concept of “virtual property,” a term used to describe valuable and possessive digital assets. Argues that the virtual property law is not clear and is not a universally accepted law. Shows that the legal implications of virtual ownership are complex, and there is no clear consensus on how to deal with them.

**MacDonald and Michaela (2017)** discussed the concept of “virtual property,” a term used to describe valuable and possessable digital assets. With the Decree Law No., it is claimed that virtual environment users have a reasonable expectation that they will have a legal interest in virtual assets, as they will immediately have a legal interest in physical property in similar situations. This shows that the current legal system cannot sufficiently solve these problems and that the law of property can provide an appropriate response by correcting the virtual assets that are a part of the law.

### **1.5 Hypothesis**

The research hypothesizes that a combination of contractual agreements, governance structures, and sports law drives the complexities surrounding ownership of in-game assets. A flexible and adaptable legal system must address these complexities and ensure fairness in the digital gaming ecosystem.

### **1.6 Research Methodology**

To accomplish this goal of this research endeavour, I have gathered various case studies and papers that are being analysed with majorly doctrinal analysis and possibly some elements of comparative legal research.

Doctrinal analysis is a classic legal research method that focuses primarily on analysing current laws, rules, court decisions, and legal principles in order to comprehend and interpret the law. It is also known as legal doctrinal research or legal dogmatic research. It entails looking into legal sources such as statutes, case law, and legal commentary to reach decisions and provide arguments about legal matters.

The study used a doctrinal analysis approach to examine several legal facets of in-game asset ownership in digital gaming and recognised several legal ideas pertinent to those who own in-game assets, including governance structures (DAOs), contracts (EULAs and ToS), and sports law.

The following chapters followed the Doctrinal analysis: Impact of blockchain technology, NFTs, and decentralized platforms on virtual asset governance, Proposed legal frameworks and solutions for addressing ownership complexities, Case studies and legal precedents in virtual asset ownership. The chapters that followed comparative legal research: intersection of sports law and esports regulations and their influence on ownership. The other chapters, Introduction to the Digital Gaming Ecosystem and the Significance of Virtual Assets, Conclusion, and Recommendations for the Gaming Industry and Legal System, follow doctrinal and comparative legal research methods.

## 2. INTRODUCTION TO THE DIGITAL GAMING ECOSYSTEM AND THE SIGNIFICANCE OF VIRTUAL ASSETS

In recent years, we have witnessed a paradigm shift in the industry's economic structure, primarily driven by the growing significance of virtual assets. In the era of technical innovations, the gaming ecosystem stands at the forefront, captivating a global market with immersive experiences comprising developers, platforms, and the inflating community of players.

The gaming industry is reshaping as virtual assets from in-game currencies, characters, houses, unique items, and collectables have emerged as pivotal components. These digital commodities possess real-world value and are no longer confined to mere fashionable enhancement in the game, opening new ways of economic activity.

### 2.1 Understanding Virtual Assets

A virtual asset (crypto asset) is a digital representation of value that can be digitally exchanged, exchanged, or used for payment. It does not include a digital representation of fiat money.

Virtual assets have many advantages and disadvantages. They can make payments easier, faster, cheaper and offer an alternative for people who do not have access to financial products. But these are often unregulated, potentially worthless, and vulnerable to cyber-attacks and fraud.

### 2.2 Governance of Digital Assets

**SEBI** is the body that regulates the securities and commodities market in India. Crypto exchanges, if regulated, would fall within the purview of SEBI. SEBI can be contacted by completing this form.

India's initial industry advocacy body, the Blockchain and Crypto Assets Council, was disbanded in mid-2022 by its parent organization, the Internet and Mobile Association of India, due to the uncertainty of regulating VDAs in India, as per reports. However, in November 2022, a new association – the **Bharat Web3 Association (“BWA”)** was formed by leading industry members such as Polygon, Hike, CoinDCX, Zebpay, CoinSwitch Kuber and WazirX. The BWA aims to spread awareness about the crypto sector in India and liaise with regulators regarding regulations pertaining to VDAs.

The **Financial Action Task Force (FATF)** is an international organization responsible for setting international standards to combat money laundering and terrorist financing. Part of this work is to clarify how virtual assets are defined and managed globally.

FATF defines virtual assets as “graphic representations of value that can be exchanged, transferred and controlled.” For payment or investment. “These elements are contained in the organisation's international recommendations on combating money laundering, terrorist financing and the proliferation of weapons of mass destruction. More than 200 countries and territories have pledged to implement these recommendations to prevent crime, corruption and terrorism as part of an agreement for global effort.

### 2.3 Virtual asset service providers

According to the Financial Action Task Force (FATF) definition, a virtual asset service provider can be any natural or legal person who conducts one or more of these activities. The definition does not, however, include software publishers whose products create new virtual assets.

The meaning of VASP as a virtual entity should be understood broadly, “regardless of the

organization's operating model, technology, registration form or other work." Furthermore, this definition should not be applied to organizations included elsewhere in the FATF Recommendations or organizations that rarely perform these activities non-commercially. However, it includes any services that facilitate the exchange of virtual assets for fiat currency or allow individuals to transfer ownership or control of virtual assets.

## **2.4 Significance of Virtual Assets**

Virtual assets have many potential benefits and dangers. They have the scope to make payments easier, faster and cheaper and provide alternative methods for those without access to regular financial products. However, they are largely unregulated, have the potential to become worthless, and are vulnerable to cyberattacks and scams.

Without proper regulation, virtual assets also risk becoming a safe haven for the financial transactions of criminals and terrorists. The FATF has been closely monitoring developments in the crypto sphere and has issued global, binding standards to prevent the misuse of virtual assets for money laundering and terrorist financing. In recent years, some countries have started to regulate the sector, while others have prohibited virtual assets altogether. However, the majority of nations have yet to implement effective regulations. These gaps in the global regulatory system have created significant loopholes that can be exploited by criminals, terrorists and rogue regimes.

## **3. IMPACT OF BLOCKCHAIN TECHNOLOGY, NFTS, AND DECENTRALIZED PLATFORMS ON VIRTUAL ASSET GOVERNANCE**

Think of the digital world as a massive playground where people play, trade, and create unique things. Now, imagine some cool tools that have shaken things up in this playground.

### **3.1 Blockchain Technology**

Picture a super-secure diary that everyone can see but no one can change without permission. That's blockchain! It ensures that when people buy, sell, or trade digital stuff, it's all recorded safely and can't be messed with. This makes the digital playground more trustworthy and less prone to tricks.

### **3.2 Non-Fungible Tokens (NFTs)**

Now, let's talk about special stickers, such as a limited number of stickers that you can write on. NFTs are like stickers but for digital products. When you own an NFT, it's like you own something special, whether it's a piece of art, a virtual item, or a moment in a game. It adds a magic touch to your digital writings.

### **3.3 Decentralized Platforms**

Imagine the playground having its own rules, but instead of just one person deciding them, everyone gets a say. That's what decentralized platforms do. They let the whole community decide how things should work. No big boss making all the decisions—everyone has a voice!

### **3.4 Impact on Virtual Asset Governance:**

So, how does all this relate to playing in the park? This great tool will make digital content more secure, transparent and fair. People have more control over the things they own, and everyone has a say in the rules. It's like giving the power back to players and developers, making the digital playground better and more fun for everyone.

But like any significant change, there is still a lot to be done, such as making it environmentally friendly, and everyone agrees it will work. As these tools improve, they're changing how we play, transform, and create in the digital world, and it's exciting to see how things are changing!

#### **4. INTERSECTION OF SPORTS LAW AND ESPORTS REGULATIONS AND THEIR INFLUENCE ON OWNERSHIP.**

Think of the sports world as a giant airport where people compete, and there are rules to ensure everything is fair. Now add one more change: the world of e-sports, where video games have become significant events. As with any sport, rules and regulations dictate how things work, especially regarding who owns what.

##### **4.1 Role of sports law in Esports**

Games come up all the time, right? They have a process called game rules. Rules cover everything from how the game is played to how the team is managed. Now, let's take this to the world of eSports. Even on screen, eSports is still a big game and the right sport to ensure everything is done well.

##### **4.2 Esports Regulations**

Just like the scenarios of video games, esports have its own rules. These rules include conduct, fair play, and how to compete. As with any traditional sport, these rules help maintain control.

E-sports may exist in the virtual world, but it has its own caveats.

##### **4.3 Role of Ownership in Esports**

Who gets to own and control teams or players? Ownership is a big deal in traditional sports; sports law outlines the guidelines. Esports takes a similar approach. The regulations set the stage for who can own a team, how players are managed, and the business side.

##### **4.4 Intersection of Sports law and Esports regulations**

The coolest thing is the combination of sports law and esports law. It's like two books written together to ensure everything is the same. These regulations help create a fair and level playing field when traditional sports teams enter the esports arena or when esports teams gain great acclaim. They ensure that membership, player rights and tournaments are synchronized.

##### **4.5 Identifying the Legitimate Owner of Assets**

Ok, so let us say you bought a whole DLC<sup>21</sup> set of Rs. 1200 in the game. "DOOM Eternal", developed by Bethesda and ID Studios, now arises: Do I own that outfit/content? Well, the answer to this is very clear: "NO." we get the right to use that DLC content as I want to, but the owner will still be the game developers. If you still sell that content to someone else, you are selling the right to use that content and not the ownership.

Blockchain and NFTs provide an opportunity to change the status quo of ownership of in-game assets, decentralizing ownership away from gaming companies. In this paradigm, your ownership of the game "DOOM Eternal" DLC content isn't tied to the developer or publisher.

## **5. PROPOSED LEGAL FRAMEWORKS AND SOLUTIONS FOR ADDRESSING OWNERSHIP COMPLEXITIES**

Owning teams or players in sports and esports can get a bit tricky. But fear not, because we have ideas for new rules – like a playbook for the legal side of things – to make ownership smoother and fairer.

### **5.1 Clear guidelines for owning a team**

First, let's clarify the rules on who can own a team. We could create guidelines that lay out the requirements and qualifications, making sure team owners are the right fit for the game.

### **5.2 Player contract**

These are like agreements between players and teams. We can create a standard model for these contracts with precise details about players' rights, obligations, and fair compensation. Standardizing these rules will bring greater consistency and fairness to the game.

### **5.3 Independent Oversight and Dispute Resolution**

We can establish an independent body to monitor membership to ensure fairness. This office can resolve the conflict and ensure everyone follows the rules. It is like having a judge regarding the law, like keeping the game in balance.

### **5.4 Collaboration Between Traditional Sports and Esports Authorities**

Lastly, let us bring everyone to the table. Traditional sports authorities and esports organizations should team up. They can create rules that make sense for both worlds by working together. This collaboration would help bridge the gap and ensure a smooth transition for teams entering the esports arena.

These legal systems are intended to guide ownership together. We have voluntarily created a legal sportsbook to advocate for fairness and clarity in the exciting world of sports and e-sports, with clear guidelines on team ownership, player contracts, financial transparency, independent auditing and collaboration across the sports community.

## **6. CASE STUDIES AND LEGAL PRECEDENTS IN VIRTUAL ASSET OWNERSHIP**

### **Case Study 1: "CryptoKitties" and Digital Collectibles:**

In 2017, the game CryptoKitties introduced the concept of digital collectables using blockchain technology. Users could buy, sell, and breed unique virtual cats. However, ownership disputes arose when users claimed their digital cats were one-of-a-kind. This case highlighted the need for clear rules on the uniqueness and ownership of virtual assets.

### **Case Study 2: "Decentraland" and Virtual Real Estate**

Decentraland, a virtual world built on blockchain, allows users to buy, sell, and build on virtual land. Disputes over virtual real estate ownership have led to legal questions about whether users truly own the virtual land they purchase. This case emphasizes the importance of establishing legal frameworks for virtual property rights.

### **Legal Precedent: "Broderbund Software v. Unison World, Inc."**

In the 1980s, the game "Choplifter" sparked a legal battle over the ownership of user-created

levels. The court ruled that the levels were derivative works and, therefore, the property of the game developer. This precedent suggests that ownership of user-generated content in virtual environments may be subject to the terms set by the platform or game developer.

**Legal Precedent: “MDY Industries, LLC v. Blizzard Entertainment, Inc.**

In the case of the popular game World of Warcraft, player-created software allowed users to automate gameplay. The court ruled against the software developer, emphasizing that users must comply with the game's terms of service. This precedent underscores the significance of adhering to the rules set by virtual platforms in determining ownership rights.

These case studies and legal precedents shed light on the evolving landscape of virtual asset ownership. As virtual assets become more diverse and valuable, legal systems continue to grapple with defining and protecting ownership rights in the digital realm.

**7. CONCLUSION AND RECOMMENDATIONS FOR THE GAMING INDUSTRY AND LEGAL SYSTEM**

In the dynamic realm where digital gaming and the legal system intersect, we've seen the emergence of complex challenges and fascinating developments. Virtual assets, powered by blockchain and innovative technologies, have redefined how we play, own, and trade in the digital world. Case studies and legal precedents have illuminated the evolving landscape of ownership rights, from CryptoKitties to virtual real estate in Decentraland.

As the gaming industry continues to soar, it's crucial to recognize the significance of clear legal frameworks. These frameworks must adapt to the unique nature of virtual assets, ensuring fairness, transparency, and security for players, developers, and investors alike. The stories we've explored underscore the need for guidelines on uniqueness, property rights in virtual worlds, and adherence to platform terms.

**RECOMMENDATIONS FOR THE GAMING INDUSTRY AND LEGAL SYSTEM:**

**1. Establish Clear Ownership Guidelines:**

Develop industry-wide standards for determining the uniqueness and ownership of virtual assets, providing clarity for both creators and users.

**2. Define Virtual Property Rights:**

Work towards legal frameworks explicitly defining and protecting virtual property rights, especially in virtual worlds where users invest in digital real estate.

**3. Enhance Transparency and Terms of Service:**

Promote financial transparency in virtual transactions to build trust among players and investors. Strengthen and communicate clear terms of service to ensure that users understand and comply with the rules set by gaming platforms.

**4. Encourage Collaboration:**

Foster collaboration between the gaming industry and legal experts to create adaptive frameworks that consider the unique challenges posed by emerging technologies.

### 5. Educate Users:

Implement educational initiatives to inform users about their rights and responsibilities in the digital gaming space, empowering them to make informed decisions.

### 6. Adapt to Technological Advancements:

Stay agile in adapting legal frameworks to the rapid technological advancements, such as blockchain and decentralized platforms, to address new challenges and opportunities.

By embracing these recommendations, the gaming industry and the legal system can collaboratively navigate the evolving landscape of virtual asset ownership. This approach ensures fairness and security for all stakeholders by fostering continuous growth, innovation and fun in the dynamic world of digital games.

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# Economic Sustainability and Women's Economic Participation in Jordan: A Critical Analysis

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# Economic Sustainability and Women's Economic Participation in Jordan: A Critical Analysis

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## ABSTRACT

This research endeavors to examine the intricate relationship between economic sustainability and the economic participation of women in the context of Jordan. In many regions across the world, including Jordan, women continue to encounter multifaceted challenges that impede their full participation in the economy. This thought paper aims to identify and analyze the implications of such challenges within the specific socio-economic landscape of Jordan, shedding light on the interplay between women's economic participation and the overall economic sustainability of the country. The study will also delve into the impact of **cultural, social, and institutional factors** on women's economic participation in Jordan. It will investigate the influence of the banking sector nonfinancial services and access to finance within the women segment in Jordan. Additionally, the thought paper will explore the potential benefits and challenges associated with increasing women's economic participation, including its impact on the growth of women-led businesses.

## INTRODUCTION

The economic sustainability of a nation is contingent upon the active involvement of all segments of its populace, including women, in the workforce.

However, in many regions across the world, including Jordan, women continue to encounter multifaceted challenges that impede their full participation in the economy. This study aims to identify and analyze the implications of such challenges within the specific socio-economic landscape of Jordan, shedding light on the interplay between women's economic participation and the overall economic sustainability of the country.

The research will employ a mixed-method approach, integrating both quantitative and qualitative analyses to comprehensively explore the multifaceted dimensions of this issue. Quantitative data will be collected through surveys and statistical analysis, focusing on the labor force participation rates, wage differentials, and the distribution of women across various industry sectors. Qualitative data will be gathered through interviews and focus group discussions with women from diverse

socio-economic backgrounds, as well as key stakeholders such as policymakers, business leaders, and representatives from non-governmental organizations.

The study will also delve into the impact of **cultural, social, and institutional factors** on women's economic participation in Jordan. It will investigate the influence of the banking sectors nonfinancial services and access to finance within the women segment in Jordan. Additionally, the research will explore the potential benefits and challenges associated with increasing women's economic participation, including its impact on the growth of women-led businesses, GDP growth, and overall societal well-being. By critically examining the link between **economic sustainability and women's economic participation in Jordan**, this research seeks to provide insights that can inform policy formulation and intervention strategies aimed at fostering a more inclusive and sustainable economy. Several studies have highlighted the multifaceted challenges that impede women's full engagement in the workforce, shedding light on the socio-cultural, legal, and economic barriers that influence their participation. Moreover, these studies have underscored the potential benefits associated with enhancing women's economic involvement, emphasizing its positive implications for economic growth, poverty reduction, and societal well-being. Research by Kabeer (2016) has underscored the significance of understanding the interplay between gender norms, social institutions, and women's economic participation in the Jordanian context.

## DEFINITIONS

**Economic Participation:** Economic participation refers to the engagement of individuals, particularly members of the workforce, in activities that contribute to the production of goods and services within an economy. This involvement encompasses various forms of employment, entrepreneurship, and labor market participation, as well as broader contributions to economic activities that generate income and foster economic growth (World Bank, 2020)

**Non-Financial Services:** Non-financial services encompass a wide range of support mechanisms and resources provided to individuals, businesses, or entrepreneurs that are distinct from traditional financial products such as loans or investment capital. These services may include training, mentorship, capacity-building programs, access to market information, technology support, networking opportunities, and other forms of assistance aimed at enhancing skills, knowledge, and access to markets (International Labour Organization, 2015).

**Economic Sustainability:** Economic sustainability refers to the capacity of an economy to maintain stable and balanced growth over the long term while ensuring the efficient use of resources, environmental responsibility, and social equity. It encompasses the ability of an economy to meet the needs of the present generation without compromising the ability of future generations to meet their own needs, while also considering factors such as resilience to external shocks, equitable distribution of resources, and responsible stewardship of natural and human resources (United Nations, 2019).

## FINDINGS & DISCUSSIONS

The findings of this study are anticipated to contribute to the existing body of knowledge on gender and economics while offering practical recommendations for enhancing women's economic enablement and advancing the economic sustainability of Jordan. Ultimately, it is hoped that this research will serve as a valuable resource for policymakers, scholars, and advocates seeking to promote gender equality and sustainable economic development in Jordan and beyond.

The study examines the impact of patriarchal structures on women's access to employment

opportunities, as well as how cultural expectations shape their roles within the domestic sphere. Kabeer's work provides valuable insights into the complex dynamics that underpin women's economic participation in Jordan, emphasizing the need for targeted interventions that address socio-cultural norms. Furthermore, studies such as Al-Hussami and Al-Musad (2018) have explored the influence of educational attainment on women's labor force participation in Jordan. Their research underscores the importance of education as a means of enhancing women's economic prospects, highlighting the correlation between higher educational attainment and increased workforce engagement. The study also examines the role of vocational training and skill development in expanding women's access to diverse employment opportunities, offering valuable insights into strategies for promoting women's economic empowerment. In addition, the legal and policy framework surrounding women's economic participation has been a focal point of scholarly inquiry. Research by organizations such as the World Bank and the United Nations Development Programme has delved into the regulatory environment governing women's access to employment, property rights, and entrepreneurship in Jordan. These studies have emphasized the significance of legal reforms and policy initiatives aimed at dismantling discriminatory practices and fostering an enabling environment for women's economic engagement. Despite these efforts, challenges persist, as highlighted in the work of Abu-Qarn and Abu-Bader (2019), who examine the gender wage gap and occupational segregation in Jordan. Their research underscores the persistent disparities in wages and the concentration of women in low-paying sectors, pointing to the need for targeted interventions to address these inequalities. In conclusion, the existing literature on women's economic participation in Jordan underscores the multifaceted nature of the challenges faced by women in the workforce, while also highlighting the potential pathways for promoting their increased engagement. This body of work provides a foundation for the present study, offering valuable insights that inform the research's exploration of the interdependence between women's economic participation and economic sustainability in Jordan.

Non-Financial Services and Women's Economic Participation in Jordan Research on non-financial services and their contribution to women's economic participation in Jordan has emphasized the pivotal role of such services in fostering women's entrepreneurship, skill development, and access to markets. Non-financial services encompass a wide array of support mechanisms, including training, mentorship, networking opportunities, and access to information and technology, all of which are crucial in enhancing women's economic empowerment. A study by the International Labour Organization (ILO) (2017) examines the impact of non-financial services on women's entrepreneurship in Jordan. The research underscores the significance of training and capacity-building programs in equipping women with the skills and knowledge necessary to establish and sustain their businesses. The study also highlights the role of mentorship and networking in providing women entrepreneurs with crucial support networks and access to valuable resources. Furthermore, the United Nations Development Programme (UNDP) and local organizations have researched the contribution of non-financial services to women's economic participation in Jordan. Studies have explored the impact of initiatives such as business development training, access to technology, and market linkages in enabling women to overcome barriers to entry and advancement in various economic sectors. These initiatives have been found to enhance women's productivity, income-generating opportunities, and overall economic contributions. In addition, the World Bank has examined the role of non-financial services in promoting women's access to markets and economic opportunities in Jordan. Research has highlighted the importance of information and communication technologies (ICT) in expanding women's reach to customers and facilitating their engagement in e-commerce and other digital platforms. Moreover, efforts to provide women with tailored market information and linkages to value chains have been shown to enhance their economic participation and competitiveness. Despite these advancements, challenges persist, as highlighted in the work of local researchers such as Al-Qaisi and Al-Hinti (2019), who have

underscored the need for targeted non-financial services to address the specific constraints faced by women in rural areas and marginalized communities. Their research emphasizes the importance of contextualizing support mechanisms to meet the diverse needs of women across different socio-economic contexts.

## **CONCLUSION**

In conclusion, the existing literature on non-financial services and women's economic participation in Jordan underscores the instrumental role of such services in empowering women to engage meaningfully in the economy. This body of work provides a foundational understanding of the impact of non-financial services on women's economic participation, informing the present study's exploration of the interdependence between these services and economic sustainability in Jordan.

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# **The Influence of the Mindset of the People of Botswana on the Culture to Transform Botswana Economy from Middle Income Status to High Income Status**

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# **The Influence of the Mindset of the People of Botswana on the Culture to Transform Botswana Economy from Middle Income Status to High Income Status**

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## **ABSTRACT**

Botswana has very bold aspirations of being a high income, export-led and knowledge-based economy by 2036 which will result in prosperity for all and in alignment to the United Nations Sustainable Development Goals (SDGs). This is against the backdrop of a very steady but stagnant growth that has stayed in the middle-income category for more than 30 years. As Botswana moves to propel its economy from an upper middle income to a high-income economy, the value of the right mindset as a major contributor to transforming the economy is highly emphasised in Botswana's Five National Priorities. The three main objectives of the study are to establish if culture and corresponding mindsets do influence performance outcomes, to determine what are the prevailing culture and corresponding mindsets of Botswana on performance and how they impact the economic growth of Botswana, how can Botswana leverage on its positive socio-cultural values and practices that aligns with progressive values to build a high-performance culture that will transform its economy.

**Keywords:** Botswana, Five National Priorities, Socio- Cultural Values, High Performance Culture

## **INTRODUCTION**

Botswana has very bold aspirations of being a high income, export-led and knowledge-based economy by 2036 which will result in prosperity for all and in alignment to the United Nations Sustainable Development Goals (SDGs). This is against the backdrop of a very steady but stagnant growth that has stayed in the middle-income category for more than 30 years. As Botswana moves to propel its economy from an upper middle income to a high-income economy, the value of the right mindset as a major contributor to transforming the economy is highly emphasised in Botswana's Five National Priorities that were established and announced by His Excellency the President of Botswana, Dr. Mokgweetsi EK Masisi in his Reset Agenda Speech in May 2021. The Five National Priorities that are aimed at resetting and transforming the economy of Botswana are:

- 1. Priority 1:** Saving Batswana from COVID-19 Pandemic and all health hazards by implementing a series health sector reforms.
- 2. Priority 2:** Alignment of Government machinery to the Transformation Agenda to ensure that the national transformation agenda is embodied in the public service functions. This will come



with significant Government reforms in all public institutions.

3. **Priority 3:** Digitalisation. Guided by the Digitisation Strategy, taking advantage of the technologies offered by the Fourth Industrial Revolution. This will unlock and enable high productivity among the people of Botswana.
4. **Priority 4:** Value Chain Development will unlock opportunities for new, high-growth companies in the private sector focusing on minerals, tourism, agriculture, and education, among others.
5. **Priority 5:** Mindset Change aims at drastically shifting the way of doing things as a people of Botswana; being more creative, efficient, agile, confident, proud, and projecting the same to the world.

Through the Reset Agenda, Botswana observed that at the core of Botswana's slow economic growth rate, among other things is the low productivity levels across all economic sectors, poor project implementation and not fully realising intended objectives of the national development plans, rife corruption, high unemployment rates and an astounding negative mindsets, attitudes and behaviours among the people of Botswana impeding economic growth. Change of mindsets was thus cited as one of the critical interventions that will lead to the realisation of the Botswana's vision 2036 aspirations as it was deemed the foundation for the other priorities to be achieved.

In support of this change, this study aims to establish if mindsets do influence a culture of performance in the context of economies with similar background for reference, further determine what the prevailing culture of performance in Botswana is and associated prevailing mindsets and how these have impacted its economic growth since independence. Finally determine the mindsets that can cultivate a culture of high-performance for the economy to progress and reach intended growth leading to prosperity for all.

## **OBJECTIVES OF THE STUDY**

The three main objectives of the study are thus summarised as follows:

1. To establish if culture and corresponding mindsets do influence performance outcomes.
2. To determine what are the prevailing culture and corresponding mindsets of Botswana on performance and how they impact the economic growth of Botswana.
3. How can Botswana leverage on its positive socio-cultural values and practices that aligns with progressive values to build a high-performance culture that will transform its economy.

As Botswana is currently undergoing this massive transformative change, there has not been any published and publicly available studies in respect to Botswana to fully advise on this undertaking. The outcome of the study will thus be useful for practice by the Botswana Government as it implements this change. Furthermore, the study can be beneficial for theory or increasing the body of knowledge on the subject for those who may have interest on the subject.

Culture is a natural agency of social control which helps in moulding and shaping the behaviour of the individuals in a desirable way. To achieve true sustainable mindset change, the right culture needs to be determined. The organisation context is the key feature to create that desired culture. The context built by the organisation influences behaviours, thoughts, and values. Leading economies make concerted efforts and investments to nurture high performing cultures; (Botswana Reset Agenda Priority 5 Report, 2022)

A High-performance culture and productivity are considered important as they are found to be the main factor driving economic growth and income levels. "Culture produces 'hard' results as it affects performance, retention, innovation, agility, competitiveness, profits and so on. (Macerlla Bremer, 2018). Bremer further supports her viewpoint from a study of Professor John Kotter and James Heskett from their book *Corporate Culture*, which described how shared values and unwritten rules enhance economic success or, on the other hand, lead to failure to adapt to changing markets. The study indicates that organisations with strong values increased their revenues on average to 682% over 11 years. Companies without a strong culture grew to just 166%. Net income grew by 756% compared to 1% and stock prices grew to 901% compared to 74% for the companies lacking a strong corporate culture. (Macerlla Bremer, 2018).

According to Global Competitiveness report (2018), Botswana is ranked 100 out of 140 assessed countries. The World Economic Forum (2006) indicates that The Global Competitiveness Report evaluates economies' potential to achieve sustained economic growth. This evaluation is extrapolated from the Growth Competitiveness Index, this is thus a reflection of the country's productivity and performance culture which is a direct result of economic activities facilitated and directed by corporates and individuals. From the assessment, the level of productivity to drive the economic performance of Botswana in comparison to counterparts is revealed.

The performance outcome, whether positive or negative would be cascaded from an individual level, to corporate up to the national level through the various economic segments/sectors and this affect the overall performance of the economy. (Botswana National Productivity Report, 2018).

An individual's actions can have a bearing on his work output and productivity, and actions are influenced by mindset. A person's mindset is a set of beliefs that shape how you make sense of the world and yourself". It influences how we think, feel and behave (R. Nekati 2022).

## **METHODOLOGY**

This is a qualitative study and to reach the conclusions and draw up recommendations, the research philosophy adopted for the study is Interpretivism which focuses on people's behaviour and socio-cultural practices as observed by the researcher. The Inductive research approach has been selected as the most suitable because there is very little existing knowledge about the subject of study in the context of the Botswana Economy. The study will use a mixed research design approach and the most suitable are the Ethnography Research Design where participants are observed in their natural environment to capture their subjective experiences. According to Creswell (2013), "Ethnographers study the meaning of behaviour, the language, the interaction among members of the culture-sharing group." Another research design to be used is the Archival Research Design using content analysis and thematic analysis from old reports, manuscripts, journals, social media etc to determine prevalent trends or themes.

Due to time constraints, this will be a cross-sectional study but to go back in time, the archival research design will be helpful. Primary data collection methods adopted are in depth interviews, focus groups and observational research, while the Secondary data collection methods are publicly available sources, internal sources, commercial sources. The research will use Purposive sampling categorizing the participants to the various demographics such as age categories, geographical positions (urban/rural), socio-cultural status such as literate/illiterate, employed/unemployed, cultural background. With the purposive sampling, to eliminate researcher's bias and error of judgement, to ensure validity and reliability of the findings, the researcher will triangulate findings with existing data from previous reports carried out by Government and reliable sources. Furthermore,

the research will do peer debriefing with colleagues to get feedback so that the findings are more objective, and the researcher bias is minimised. To improve reliability of the assessments methods this study will adopt use of a mixed qualitative study approaches which will enhance the accuracy of the findings.

## **FINDINGS & ANALYSIS**

From the study, the observed high-income economies achieved economic transformation and growth through embracing mindset change amongst its economic reforms. The study further revealed that culture, which is made up of shared values, practices and behaviours among other things does influence performance and corresponding mindsets affect performance outcomes. From this study corporate identity is formed from culture and corresponding mindsets and in the case of this study, the culture developed overtime by the nation of Botswana has crafted an identity of this nation/economy and the study indicates that this culture has evolved with time since independence. Botswana as a nation, has a history of an identity of excellence and high-performance culture comparable to the observed progressive economies in the world. This was reflected by behaviours, norms and practices of the Botswana forefathers who were able to lead Botswana from being one of the poorest economies to a middle-income economy post-independence and these principles were based on the Setswana culture. Over time these values lost meaning due to industrialisation, developments, free services, foreign aids where a mindset on Government dependence developed, and it progressed until a new culture now defining Botswana's identity was established. The study concluded by identifying rich Setswana socio-cultural values, norms and practices Botswana can leverage on to bolster a culture of high performance and excellence for the economy to thrive and reach its Vision 2036 aspirations.

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## **Educating Lifestyle for Environment (Life): Live and Let Live**

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# **Educating Lifestyle for Environment (Life): Live and Let Live**

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## **ABSTRACT**

There have been various discussions and accords on climate change for the last 30-odd years. The discussions and accords are centralised around the theme of containing greenhouse gas emissions. While all countries agree that the climate is important, each nation is reluctant to pursue policies to contain emissions, since it is presumed that containing emissions is detrimental to development. However, in this age of strong civil society movement, citizens of nations of the world may make choices that can drastically reduce emissions, without jeopardizing development. The three areas in which citizens can make personal choices that can dramatically reduce emissions are nutrition, transport, and domestic energy usage. Very clearly these choices that impact the personal lives of citizens are unlikely to adversely affect the nation's progress. Meat consumption is responsible for up to 20% of carbon emissions. Hence if everyone significantly shifts to vegetarian food we can reduce carbon emissions by up to 10%. Transport accounts for 20% of carbon emissions. So it follows that if there is a significant shift to public transportation, it is possible to reduce carbon emissions by at least 5-7%. Almost, 20% of carbon emissions are due to domestic energy usage. Hence if we curtail domestic energy usage at least 5% of carbon emissions can be reduced with further contribution from industry. Thus, it is realistic to aim for around 20% reduction in carbon emissions through lifestyle change. This paper is revolutionary in proposing that citizens can succeed in protecting the environment.

**Keywords:** Carbon Emissions, Nutrition, Transportation, Energy, Responsible Consumption and Environment Protection.

## **INTRODUCTION**

There have been various discussions and accords on climate change for the last 30-odd years. The discussions and accords are centralised around the theme of containing greenhouse gas emissions. While all countries agree that the climate is important, each nation is reluctant to pursue policies to contain emissions, since it is presumed that containing emissions is detrimental to development.

However, in this age of strong civil society movement, citizens of nations of the world may make choices that can drastically reduce emissions, without in jeopardizing development.

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are nutrition, transport and domestic energy usage. Very clearly these choices that impact the personal lives of citizens are unlikely to adversely affect the nation's progress.

This paper discusses the extent to which citizen action can affect climate. Of course, as they say, it is easier said than done. It will take a lot of concerted effort. Nothing is ever impossible, if there is a will, there is a way.

Climate Change refers to global warming – the increase in average global temperature. Due to global warming, the world is facing many ecological and environmental problems. Some of the problems include the expansion of deserts, reduction in glaciers, increase in sea levels, heat waves and fires, storms and droughts etc. Climate change could cause food and water scarcity, disease and economic loss, extreme heat and increased flooding.

Climate change is caused by emissions such as carbon dioxide, methane etc that are released when fossil fuel (coal, petroleum, natural gas) is used to generate energy. These gases are known as greenhouse gases which capture the sun's heat and prevent it from escaping. That leads to global warming.

So basically we have two phenomena acting at the same time. On one hand, carbon is being added by human activities such as fossil fuels, agriculture, construction etc. On the other hand, carbon is being removed by plants and trees which act as carbon sinks.

The only way to contain global warming is to limit the amount of carbon emitted in a manner that the amount of carbon removed through trees and plants is equal to the amount added through human activity.

Hence one could either remove carbon faster or slow down the increase in carbon emissions. Of course, governments are planting trees, but if the amounts of carbon emissions are increasing due to development, there is a limit to containing carbon in the air by removal.

Hence in the long run one must limit the amount of carbon in a manner of net zero so that the amount of carbon added is the same as the amount of carbon removed. But reducing carbon emissions is easier said than done.

Governments around the world have been making efforts to reduce global warming by agreeing to make collective reductions in carbon emissions through mutual agreements. Over the last few decades, governments have collectively pledged to slow down carbon emissions. However, despite intense diplomacy, the consequences of climate change are getting worse. Through the Kyoto Protocol and Paris Agreement, countries have agreed to reduce carbon emissions. However, the amount of carbon in the atmosphere keeps rising, heating the earth at an alarming rate. Scientists warn of environmental catastrophes, including rising sea levels, droughts and floods and widespread species loss.

Developed nations expect developing nations to do more, who on other hand feel that most of the pollution is created by the developing nations.

This paper questions if civil society, consisting of ordinary citizens can succeed where governments have failed. After all civil society is very active in many areas such as healthcare, education, environment, gender equality, animal rights, sanitation, trafficking, mental health, handicap and various such social areas.

Civil society can be considered as the third sector of the economy distinct from government and business. Ordinarily, when we refer to civil society we understand it as the aggregate of non-

governmental organisations. However, a broader definition of civil society could include individuals in society independent of the government. It is this second definition of civil society that this paper subscribes to, though civil society is usually understood in the former sense.

Can billions of ordinary individuals arrest climate change by making choices, without coercion by the government, inspired purely by the public good, and acting voluntarily for the betterment of the world and thus indeed furthering their interests?

Take the issue of population control. In most nations, the population programs of governments have been voluntary. Citizens have been asked to limit their families to control the population explosion. Citizens have done so as much for the nation's welfare as for their well-being.

Clearly citizens can be inspired, again to make choices that can contain carbon emissions, and thus arrest climate change. This paper discusses how ordinary people can make choices in their personal life that can significantly reduce carbon emissions and thus arrest climate change. The best part of it is that these changes by ordinary people will not cramp development of the nation.

## **OBJECTIVES**

1. Understanding the role of civil society in climate change
2. Suggesting strategies for climate change actions.

## **METHODOLOGY**

The methodology used in this paper is a white paper for discussion and using out of box thinking in the approach.

The methodology consists of applying out of box thinking to any issue and in this case climate change. Various approaches like, "Revolutionary Ideas in Management" and "Applying Out of Box thinking to Business Issues" can be suggested for climate change action.

The study suggests analysing the following for in-depth study.

1. United Nations Framework Convention on Climate Change
2. Council on Foreign Relations
3. Intergovernmental Panel on Climate Change
4. Environmental Protection Agency
5. World Resource Institute
6. Vegetarianism
7. Transportation
8. Electricity

## **FINDINGS AND ANALYSIS**

The three areas of change that can make a significant difference in reducing carbon emissions and arresting climate change are –

1. Shifting significantly to Vegetarianism.
2. Using buses and trains, instead of cars and aeroplanes.
3. Reducing electrical usage at homes and offices and factories.

Firstly let us discuss the significant shift to vegetarianism. Meat accounts for almost 60% of emissions due to food. Food production in itself accounts for one-third of greenhouse gas emissions.

Thus meat accounts for almost 20% of greenhouse gas emissions. Thus theoretically, if everybody shifted to a vegetarian diet, we could contain greenhouse gas emissions by almost 20%.

However, that is not practical at all. But what is practical, is that everyone can reduce meat slightly, significantly and substantially. Anyway, a meat-based diet is very expensive compared to a vegetarian diet. Besides a meat-based diet is very unhealthy compared to a vegetarian diet.

Hence if the people of the world could be persuaded to reduce meat consumption, it is possible to reduce carbon emissions by 5-10%, if not the entire 20%. This is ambitious but entirely practical and realistic.

Transport accounts for almost 20% of carbon emissions. Hence the second area where citizens through voluntary action can reduce carbon emissions is transportation. Almost 50% of carbon emissions of transportation come from cars. Now shifting from cars to bus can reduce carbon emissions by almost 40% and shifting from cars to trains can reduce emissions by 70%. It is, hence, possible to reduce carbon emissions by as much as 5-6%. Again shifting from aeroplanes to buses and trains can reduce carbon emissions by as much as 90%.

Of course, that is theoretical. But practically too, it is not unreasonable to aim for at least 5% reduction in carbon emissions by shifting to public transportation. The greater incentive being, that public transportation can reduce pollution and save expenses drastically.

Finally, almost 40% of carbon emissions are due to electricity usage. Roughly 50% is in the domestic sector and 50% is in the industrial sector. Clearly if 20% of carbon emissions come from domestic electricity usage, it is realistic, to aim for at least a 5% reduction in carbon emissions by responsible usage of electricity by reducing unnecessary wastage. It is another thing that industry can chip in with another 5% reduction. Thus it is possible to aim for 5 to 10% reduction in carbon emission through responsible electricity usage.

Estimates of fossil-fuel CO<sub>2</sub> emissions are needed to address a variety of climate-change mitigation concerns over a broad range of spatial and temporal scales. (Ackerman & Sandquist, 2008)

Emissions of greenhouse gases (GHGs) that contribute to climate change are mostly determined by consumption habits in developed-world cities. According to the Intergovernmental Panel on Climate Change's (IPCC) most current report<sup>1</sup>, buildings accounted for almost 20% of global emissions in 1990. Transport was anticipated to account for 13% of GHG emissions, with the total contribution expected to more than double by 2020. In addition to the direct effects on the environment, the increasing demands of urban populations have "displaced" effects on ecosystem services in distant regions. (Campbell & Corvalan 2007)

A study based on an examination of the World Summit for Sustainable Development (WSSD) in Johannesburg in 2002, posits and empirically deploys an ideal-typical model of a new approach to important sectors of global governance— "stakeholder democracy." This study is situated within the shifting practices of global governance, in which questions about legitimacy, accountability, and involvement have gained significance. Sustainability is a field where novel experiments with new hybrid, plurilateral forms of governance, such as stakeholder forums and partnership agreements that institutionalise relations between state and non-state actors, are being conducted. (Bäckstrand, K. 2006)

## **RECOMMENDATIONS AND CONCLUSION**

Thus if we add all the statistics, we can aim for as much as 10 to 25% reduction in carbon



emissions. That is a significant contribution by civil society in an area where governments are struggling immensely.

Educational institutes – schools, colleges and universities can play a great role in educating citizens to act responsibly. Even if children and teenagers are taught, they in turn can teach adults. Thus professors and teachers of the world can do what politicians and bureaucrats of the world have failed at – reducing carbon emissions and arresting climate change.

Mahatma Gandhiji said, “Be the change you want to see in the world”. American President John F Kennedy said, “Ask not what your country can do for you but ask what you can do for your country”. Finally, the song by Michael Jackson is worth remembering “If you want to make the world a better place, take a look at yourself and make the change”.

Ordinary individuals form the civil society. These ordinary individuals can be taught to behave more responsibly. Educational institutes have great power in training the minds of students and in turn society. Almost 20% of the population of a nation are in educational institutes.

Suppose educational institutes train their students towards acting responsibly in reducing carbon emissions, and these students in turn teach the rest of society. In that case, it is certainly realistic to limit carbon emissions and thus avert the environmental catastrophe due to climate change.

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