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### From the Editor



### Lesley Pocock, Chief Editor Publisher and Managing Director medi+WORLD International

Internet security is very much in the news this week.

We have been living with cyber crime at all levels, almost since the internet began. Scammers continue to reap rich rewards by defrauding the public and businesses alike, reaping millions and millions of dollars every year. Industrial espionage has gone from installing 'cookies' on our computers to see what our online interests are, and then to target them; we have been exposed to indiscriminate malevolent activity such as infecting computers with viruses and worms and to major 'government sponsored' international spying installations.

"Spy bots" roam cyber space looking for words or phrases that may 'incriminate us' or show our allegiances or preferences. The big search engines and social networks it seems are just as bad.

Most of us working in IT, including myself, already knew this. Indeed it is quite obvious and you would be rather foolish to trust anything to an online network that you did not want in the public domain. It is almost impossible to protect your intellectual property once it goes online – and the bigger you are, the more you get away with online theft.

I have the eternal problem of major search engines stealing intellectual property and am told on protesting that 'you put it online and that implies it is public property'. And there is not much to be had by taking these people to court, if you could afford it in the first place, as the courts, have been seen to back big business or governments against the basic human rights of citizens(1). The worst aspect of this is that often they steal IP using electronic surveillance and then display the electronically stolen material incorrectly.

Our Middle East medical journals were heavily spied upon by 'web/spy bots' under the previous US government. How did we know? We have webstats showing all sources of hits/readers and the US military accounted for about 30% of our 'hits' for quite a few years. This was most likely done completely by machines, not humans

Of course the internet offers valuable services to many and is a cost effective and planet saving technology. Internet security and those trying to combat online espionage are a vital industry as many have to stay online for good reasons so we also need to update our security and try to stay ahead of the scammers, and viruses and worms. Our article form Malaysia this issue provides a discussion on the topic from one nations' point of view.

My simple advice to all wanting to protect their online data is to trust no-one and remove any valuable or important data from the web. A standalone PC, unnetworked, is a good security option and portable drives and DVDs provide safer ways to transfer higly important or secret data in and out of your business.

And on a more positive human topic we have resurrected our 'Real Heroes' section of the journal and this issue's article was posted by one of our former heroes, Dr Manzoor Butt. We welcome good news stories for this section as the deeds of one good heart can motivate so many others.

(1) Court Rules That Mass Surveillance of Americans is Immune From Judicial Review Electronic Frontier Foundation Press Release Posted Jan 26, 2010 http://www.infowars.com/court-rulesthat-mass-surveillance-of-americans-isimmune-from-judicial-review/

### Sustainable Competitive Advantage: Effective Andragogy

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### 1. Introduction

With the hypercompetitive global marketplace, increasingly, organizations are looking to their employees as one of the few differentiators remaining that can form the basis for attaining a sustainable competitive advantage. In pursuit of this sustainable advantage, organizations often invest in corporate development schemes that may focus on departments, divisions, functions, executives, etc. In addition, the nature of the development can vary dramatically, from IT competence building, advancing sales effectiveness, team building/ team member effectiveness, leadership development, or more formal programs through corporate training experts and business schools. Attempts to be cost effective, at times, result in large scale seminar style approaches to professional development.

So, what do all of these initiatives have in common? All of these initiatives reflect a focus on the development of adults. Unfortunately, mass trainings, generic teaching/learning approaches, matched with the management theory of the month is unlikely to give any organization a true edge over its global competitors. To be effective, development schemes must be personalized, and carefully designed to match the capabilities, learning style, experiences, and future needs/aspirations, of the individual – as well as the organization. Like any investment, 'due diligence' should not be shirked. This paper offers an abridged review of the seminal literature within the area termed 'andragogy'; strategies designed to engage the adult learner.

# 2. The Ancient Philosophers and Experiential Learning

'Observational learning' was the earliest form of development (education). A 'teacher' within the community having knowledge or a particular skillset passed along this competence to a 'learner (more-often-than-not a son or daughter). In this way, the children learned through 'direct observation' i.e., observing their elders modus operandi given varying situations; this is also the status quo within the animal kingdom, where young offspring observe until they reach such a level of maturity when they can move into a more 'experiential' mode of learning i.e., learning through trial and error. Onthe-job training (OJT), the earliest form of development for most trade-oriented professions, stems from the combined underlying philosophies of observational and 'active' (experiential).

The roots of experiential learning can be traced back to the teachings of the Chinese philosopher Lao Tzu, who, in the fifth century, wrote, "If you tell me, I will listen. If you show me, I will see. But, if you let me experience, I will learn." (Kohn, 2000, p. 22). The great Chinese philosopher Confucius followed in Lao Tzu's footsteps, promoting experiential learning to his peers and pupils. Lao Tsu and Confucius are regularly attributed with the founding of the 'active' case method of teaching/learning. Parables were often used to demonstrate dilemmas, creating a context for the learner to explore various approaches to resolving the illustrated situation.

The case method was later revived during the 1880s, under the direction of the Harvard Law School Dean at that time, Christopher Langdell. Langdell recognized the need for students to be active learners, and, moreover, the value to be gained by having them analyze real court cases, rather than merely studying theoretical and hypothetical literature and situations. Since that time, most schools of law, business, and me dicine, have incorporated the case method into their teaching approaches, albeit to varying degrees.

Another early method of active teaching/learning was that of the dialogical or 'Socratic method'. Socrates, in the fourth century B.C., applied a 'questioning' approach to teaching (and learning), which forced the learner to analyze his premise or position from a multitude of perspectives. The Socratic method can be effective in exposing the weaknesses of statements, beliefs, perspectives, and positions. This form of dialogical engagement also introduced 'collective' versus 'solitary' learning. Plato further promoted this method of education, later collecting some of the dialogues between his teacher, Socrates, and his peers, which he recorded as The Dialogues; Plato also founded the first university located outside the city of Athens, which he referred to as 'the Academy'.

### 3. Differentiating Andragogy from Pedagogy

Around the 10th century, more formal and organized centers of learning began emerging. However, these institutions - by-and-large - turned away from the classical educational methods of the Chinese and Greek philosophers, in favor of implementing a more stratified educational relationship based on the roles of 'expert' and 'novice', where the godlike 'expert' fills the empty vessels (learners' minds) with 'wisdom' and 'truth'. As such, this form of education was unidirectional and largely passive in nature. It is this form of teaching/learning that forms the cornerstone of modern pedagogy.

Over the centuries, as educational theory developed, a distinction was made between teaching/learning strategies employed with children (now associated with the term 'pedagogy'), and those approaches utilized to develop adult-learners (andragogy); the term was coined by largely European educators, writing during the 1950s.

Rousseau (1762) wrote a landmark book in the field of experiential education entitled Emile. Extending the earlier work of Locke and Comenius; Comenius contested that children learn best from experience. Rousseau asserted that 'expression' underpinned with 'reason' and 'investigation' was necessary for developing a healthy 'free- thinking' child. Rousseau was also one of the first to identify with, and promote - the idea of there being diverse 'learning styles'; a concept later developed by scholars such as Kolb et al. Rousseau felt that teaching should pursue a student's 'natural inclinational impulses' and 'feelings'.

Lindeman, in 1926, wrote a book entitled The Meaning of Adult Education. Lindeman's book marks the first real attempt to describe the adult learner, and to identify the specifics of adult education. Lindeman maintained that adult education should proceed from 'situations' rather than subjects (Lindeman, 1925). Another pioneer in the area of adult education was Edward Thorndike. Thorndike's Adult Learning paired with Lindeman's The Meaning of Adult Education form the foundation of modern andragogy. In pedagogy, the learner's development is based upon a development plan:

i) What content needs to be covered?

ii) How can this content be organized into manageable units or modules?

iii) How can this content be transmitted in a logical sequence?

iv) What would be the most effective method for transmitting this content (media)?

By contrast, with andragogy, development is based upon a process design:

 i) Design and manage a process for facilitating the acquisition of content by the learner.

ii) Serve as a content resource and provide leads for other content resources (e.g., peers, supervisors, specialists).

One of Thorndike's many contributions to the understanding of education and learning was his strong support of active learning, and disdain for passive approaches such as 'lectures' and 'lecturing'.

'The lecture and demonstration methods represent an approach to a limiting extreme in which the teacher lets the student find out nothing which he could possibly be told or shown... they ask of him only that he attend to, and do his best to understand, questions which he did not himself frame, and answers which he did not himself work out.'Thorndike (Thorndike, [1913] 1999, Preface) Karl Lewin, a researcher at MIT, contributed heavily to the experiential learning approach, with the proposition of his 'action, reflection, generalization, and testing' cycle (see Figure below).

According to Lewin's research, 'one's behavior is related to both an individual's personal characteristics, as well as to the individual's social environment'. Furthermore, 'learning is best facilitated when there is a conflict between immediate concrete experience and detached analysis' within the individual (Kolb, 1984).

### 4. Self-Directed Learning, Learning Styles, and Lifelong Learning

During the late 1960s, Alan Toughs added further to the understanding of adult learning and how best to administer education to them. Toughs addressed issues such as adult students' need to feel autonomy and self-worth in their learning. Further research by Toughs revealed that 'the majority (about 70%) of adult learning takes place outside institutional frameworks (i.e., roughly 20% of the learning is supported by others who are not educational professionals e.g., supervisors, colleagues, parents, friends). Professional helpers, such as instructors, trainers, and counselors direct only about 5% of overall adult learning, which Toughs attributes to the following:

Testing implications of concepts in new situations Formation of abstract concepts and generalisations i) The learner has a desire to control the learning process.

**ii)** Non-institutional learning allows for a flexible time commitment.

**iii)** Non-institutional learning can be attained at a low cost. (Toughs, 1968)

Toughs believed that many adults wish to learn, desire to be self-directed learners, and have a broad base of knowledge upon which experiential learning can take place. One of Toughs' many contributions to experiential learning was empowering people in how to successfully engage in selfdirected learning (SDL), based on experience and self-motivation. Toughs redirected the status quo of research in his day from one examining the 'participants' involved in adult learning, to an agenda explicitly examining approaches to adult learning.

Beginning his work in the early 1970s, Malcolm Knowles (aka the 'father of modern andragogy') greatly assisted with the popularization of adult teaching/learning, beginning in the early 1970s. Knowles classified the following four elements of adults as learners:

- i) a self-concept tending towards self-direction
- ii) a growing reservoir of experience
- iii) a developmental readiness to learn
- iv) a problem-centered and process reality orientation to learning

Knowles further stipulated that adult learners have been conditioned as children and young people to be dependent on instructors for their learning. He proposed that such passivity must be 'unlearned'. Knowles described the after- effect of this model as being a society that only knows how to be taught – not yet having learned how to learn (Knowles, 1984).

Building on Knowles' contributions, Cross (1981) described three features of 'lifelong learning:

i) a more holistic concept of growth or education than that which has been used in traditional formal education
ii) a wider view of providers of, and settings for education than merely schools (i.e., the 'learning society') iii) the active agency or selfdirectedness of the learner throughout his/her life span

The development and growth of both 'distance' and 'part-time' learning has provided adult learners with the opportunity to pursue education from virtually any location. The elimination of the 'red brick' institution of learning has revolutionized the possibilities for adult learning. With varying degrees of self-direction, supported by diverse technology and human guidance, education can truly focus on the needs of the individual learner, fully taking into account their specific learning styles.

Revisiting the work of Rousseau, Kolb (1984) theorized that people developed preferences for different learning styles, much in the same way that individuals personalize their approaches to say management, leadership, negotiating, etc. Kolb (1984) developed four steps to what he termed his 'learning cycle'. This four-step cycle is based on the relationship of two dimensions of cognitive growth and learning:

i) the concrete – abstract dimension; and,

ii) the reflective - active dimension

Each step emphasizes different preferences. Using 'concrete experience' (CE), individuals immerse themselves effectively in the immediacy of the learning experience. Those preferring 'abstract conceptualization' (AC), take a rational and logical approach. With 'reflective observation' (RO), a person impartially views a situation from many different perspectives. While those using 'active experimentation' (AE), risk active participation by engaging in a 'hands-on' approach to learning.

Typically, an individual begins the learning cycle by first having an immediate experience, which becomes the basis of observations and reflections. The individual then assimilates these observations and reflections into testable hypotheses. By testing these hypotheses, the learner creates a new concrete experience – and starts the cycle all over again (Atkinson, 1991). The four steps or 'modes' in Kolb's learning cycle are:

i) Activist – active experimentation (e.g., case studies, simulations, etc.)

**ii) Reflector** – reflective observation (e.g., logs, journals, brainstorming, etc.)

iii) Theorist – abstract conceptualization (e.g., lectures, papers, analogies, etc.)

iv) Pragmatist – concrete experience (e.g., laboratories, field work, observation, etc,) (Atkinson, 1991)

Kolb asserted that people prefer learning methods based on how they combine the learning abilities represented in each of the four modes. As such, Kolb defined four 'learning styles':

i) Divergers combine CE and RO preferences, and enjoy using their imagination.

ii) Assimilators link RO and AC skills, and excel at inductive reasoning and integrating diverse observations.

iii) Convergers prefer the AC and AE modes, and like practical problemsolving and decision-making.

iv) Accomodators utilize AC and CE, and prefer active learning in situations where they can exercise pragmatic approaches. (Atkinson, 1991)

Kolb developed his Learning Styles Inventory for the purpose of measuring the learning style preferences defined by his theory of experiential learning, which has been considered to be valid and relatively consistent within research replications, demonstrating considerable face validity (Freedman and Stumpf, 1980). Educators, trainers, counselors, and other development professionals have employed both the theory and LSI across diverse disciplines, including higher education (Mark and Menson, 1982), and organizational development initiatives (Atkinson, 1991).

### 5. Summing up

Scholars and experts alike have persuasively argued that organizations' human capital may well be one of the few assets capable of gaining sustainable competitive advantage for



many organizations, given the highly competitive marketplace in which businesses operate today. That said, the 'low cost', 'do-it-on-the-cheap' approach some organizations employ when it comes to professional development would make many think they, in fact, had 'money to burn'. If employees are valuable assets, then maximizing their potentials is very much in line with any bottom lime oriented, or budget conscious, enterprise. Therefore, for the sake of maximizing return on investment, personalized development programs aligned with the organizations' strategy and values, combined with its forecasted future direction and needs, should be matched with individual employee's capabilities, experiences, future needs/aspirations, and learning styles.

Experiential learning can unlock the potential of any labor force – if planned carefully, and implemented sensibly.

'If you want truly to understand something, try to change it.' (Kurt Lewin

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### Job Stress among Hospital Employees in Middle East: Social Support and Type A Behavior as Moderators

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### Introduction

This study examined the relationship of challenge-hindrance stress with burnout, job satisfaction and health problems among hospital employees in the Gulf States of the Middle East. Many constructs like job stress, burnout, commitment, job satisfaction and motivation have been developed and generally tested in Western countries (Glazer & Beehr, 2005; Jamal, 2010). Their portability and usefulness to developing emerging countries have rarely been tested despite repeated suggestions to do so (Foley, Hang-Yue & Lui, 2005; Kirkman, Lowe & Gibson, 2006). A recent comprehensive study of twenty-four nations suggested that cross national management research is now needed more than ever because it can no longer be assumed that North American and Western concepts and models transcend cultural and national boundaries (Spector, Cooper & Sanchez, 2002). In a recent thought provoking paper, Zahra (2011) has also alluded to the importance of conducting rigorous empirical research, similar to Western tradition, in the (new) Middle East. In this respect, the present study contributes to cross cultural management literature by examining the relationship between job stress and burnout, job satisfaction and health problems among hospital employees in the Middle East, thus providing empirical evidence on the convergence / divergence perspective in international management research.

A number of reviews of occupational mental health have highlighted the importance of understanding job stress and outcome relationship for the well-being of the employee and the employing organization (Baba, Jamal, Tourigny, 1998; Crawford, Lepine & Rich, 2010; Lepine, Podsakoff & Lepine, 2005; Maslach, 2003). Job stress has been labeled as one of the most serious occupational hazards of modern living in industrialized countries (Dollard & Winefied, 1996; Jamal, 2010). Work related stress affects employee health with fifty to seventy percent of diseases of being psychosomatic or stress-related in nature (Jamal & Badawi, 1993; Daley & Parfitt, 1996). Moreover, the reported cost of work related stress, due to absenteeism and marginal performance, has been increasing quite rapidly in Western countries (Siu & Cooper, 1998). In the USA, the cost of stress and stress-related problems to employers has been estimated around \$150 billion annually (Jamal, 2010). In the U.K., the cost to industry associated with replacing personnel who under perform due to stress is estimated to be around \$4500 million (Cox, Leather & Cox, 1990; Siu & Cooper, 1998).

Job stress has been conventionally and historically viewed as a unidimensional construct which exhibited an individual's reactions to work environment characteristics that appear physically and psychologically threatening to the individual (Dewa, Thompson & Jacobs, 2011; Gilboa, Shirom, Fried & Cooper, 2008; Jamal, 2010). It indicated a poor

### Abstract

This study examined the relationship of newly proposed two dimensions of job stress, challenge and hindrance stress, with burnout, job satisfaction and health problems among hospital employees in the Gulf States, Middle East. Data were collected by means of a structured questionnaire and the response rate was 55 percent. Multiple regressions and hierarchical moderated multiple regressions were used to analyze the data. Hindrance stress and challenge stress were significantly related to burnout, job satisfaction and health problems. No differential effects of challenge stress and hindrance stress on three dependent variables was found in the present study. Both Type A behavior and social support, significantly moderated more than fifty percent of relationships between challenge-hindrance stress and three dependent variables. Overall, the results of the present study supported the convergence as opposed to divergence perspective in cross-cultural international management. Implications of findings are discussed for future researchers in international and cross-cultural management.

Key Words: Job stress, Social support, Type A behaviour

fit between the individual's abilities and work environment in which excessive demands are made of the individual or the individual is not fully equipped to handle a particular situation. In general, it was assumed that a higher imbalance between the job demands and an individual's abilities would lead to higher perceived stress (Jamal, 1984). In recent years, it has been suggested that some inconsistent findings between job stress and employees' work attitudes and behavior might be due to the convention of treating job stress as unidimensional. These researchers have suggested two dimensions of job stress: challenge stress and hindrance stress (Cavanaugh, Bosewell, Roehling & Boudreau, 2000; Lepine, Podsakoff & Lepine, 2005). Challenge stressors are stimuli such as high workload, time pressure and high levels of responsibility. They are labeled as such because they include potentially stressful demands perceived effectively under the control of the employee and, if overcome, they might allow for opportunity for personal growth (Jamal & Ahmed, 2012; Wallace, Edwards, Arnold, Frazier & Finch, 2009). Hindrance stressors are stimuli such as organizational politics, red tape and work role conflict, ambiguity, and resource inadequacy. They were labeled as such because they create potentially stressful demands generally perceived as beyond the control of the employee, so that they might restrict opportunity for personal growth (Jamal & Ahmed, 2012; Wallace et al., 2009).

To date, there are only a few empirical studies reported in the literature employing the two dimensional conceptualization of job stress (Rodex & Judge, 2009; Wallace et al., 2009). Most of these studies were conducted in North America, with the exception of one study (Jamal & Ahmed, 2012) which was conducted among employees of a multinational company in Malaysia. As mentioned previously, portability and usefulness of Western theories and concepts cannot be taken on face value when applying to developing and emerging countries (Jamal, 2010). In this respect, the present study contributes to international stress management literature by examining the relationship between the newly proposed two

dimensions of job stress (challenge stress and hindrance stress) and burnout, job satisfaction and health problems among hospital employees in the Gulf States of the Middle East. A conceptual framework was developed which guided the present research study. The conceptual framework is presented in Figure 1 (opposite page).

In Western industrialized countries, a parallel stream of research in job stress focused on understanding Type-A behavior pattern (TABP). Two cardiologists developed this construct while studying people who were suffering from cardiac illness (Friedman & Rosenman, 1974). They described Type A behavior as an action-emotion complex observed in any person who is aggressively involved in a chronic, incessant struggle to achieve more and more in less and less time, and if required to do so, against the opposing efforts of other people and things. By contrast, persons described as Type B do not show these characteristics. A large number of empirical studies compared Type A and Type B differences among working people in a variety of situations (Edwards & Baglioni, 1991; Jamal, 2007; Jamal & Baba, 1991). As expected, most of these studies were conducted in Western industrialized countries.

Although the examination of Type A and Type B differences in cardiovascular, psychological, social and behavioral domains has been quite extensive, only limited attention has been paid to examine how job stress and TABP jointly affect employee and organization well-being (Berg & Schalk, 1997; Jamal, 2002; Lavanco, 1997). It is proposed in the present study that Type A behavior will moderate the nature of relationship between challenge stress and hindrance with burnout, job satisfaction and health problems. Type A people not only experience high job stress (Jamal, 2002), but they are also attracted to work environments that are fast paced, competitive and have excessive work load (Berg & Schalk, 1997; Schaubroek, Ganster & Kemmerer, 1994). It is possible that Type A people with high challenge stress will be less affected in terms of burnout, job satisfaction and health problems as they might view this as opportunities and as something

consistent with their normal life style choices. Similarly, it is also plausible that Type A people with high hindrance stress will be more seriously affected in terms of burnout, job satisfaction and health problems as they might consider this as restricting their success and accomplishment and in turn leads to more negative consequences. In sum, it is proposed in the present study that an individual difference factor (i.e. TABP) might lead to differential effects between challenge stress and outcome variables and between hindrance stress and outcome variables. To the best of our knowledge, no such empirical study is reported in the literature on this topic, with the exception of a recent study by Jamal and Ahmed (2012). Thus, the present study, in a modest way, brings empirical evidence to fill this gap in the literature. In addition, data from a developing emerging region in the Middle East adds more evidence on the transferability of Western concepts and theories to non-Western countries in the ever increasing globalization challenge (Spector, Cooper & Sanchez, 2002).

As suggested in Figure 1, social support was another moderator of the relationship between challenge-hindrance stress and burnout, job satisfaction and health problems. Social support has been recognized as one of the most important and used moderators in stress research (Bradley & Cartwright, 2002; Halbesleben, 2006). The ways social support might influence employee well-being and health are derived from two models of social support: the direct model and the buffer model. The direct model assumes that social support meets basic human needs for affiliation and thus might have a positive effect on the immune system and general well-being of the individual (Fiske, 1998). The buffer model, which is dominant in job stress literature, treats social support as a conditioning variable that influences the relationship between stressors and outcome variables (Beehr, 1995; Bradley & Cartwright, 2002). In the present study, the buffer model of social support provided the insights in developing the research frame work listed in Figure 1.To the best of our knowledge, similar to Type A behavior, no empirical study has been reported in the



Figure 1: Conceptual framework for the hypothesized relationship between stress measures and outcome variables

literature examining the relationship between challenge-hindrance stress and outcome variables as moderated by the quality of perceived social support. It is argued that social support might be more crucial and beneficial for employees experiencing hindrance stress than for employees experiencing challenge stress, because hindrance stress creates feelings of uneasiness and frustration. A listening ear could be perceived as being helpful and pleasant. However, even for employees experiencing challenge stress, social support might act as an encouragement gesture and employees might feel better and comfortable when social support is available.

In light of the proposed conceptual model and the previous empirical evidence on the relationship of challenge-hindrance and outcome variables, a number of hypotheses were proposed and tested in the present study. Challenge and hindrance stress were independent variables, burnout, job satisfaction and health problems were dependent variables, and Type A behavior and social support were two moderator variables. The proposed hypotheses are listed next.

**Hypothesis 1:** Challenge stress will be negatively related to burnout and health problems, and will be positively related to job satisfaction. **Hypothesis 2:** Hindrance stress will be positively related to burnout and health problems, and will be negatively related to job satisfaction.

**Hypothesis 3:** Type A behavior will moderate the relationship between challenge stress and three dependent variables. It is hypothesized that Type A respondents with high challenge stress will be better off than Type A respondents with low challenge stress.

**Hypothesis 4:** Type A behavior will moderate the relationship between hindrance stress and three dependent variables. It is hypothesized that Type A respondents with low hindrance stress will be better off than Type A respondents with high hindrance stress. **Hypothesis 5:** Social support will moderate the relationship between challenge stress and three dependent variables. It is hypothesized that respondents with high social support along with high challenge stress will be better off than respondents with high challenge stress along with low social support.

**Hypothesis 6:** Social support will moderate the relationship between hindrance stress and three dependent variables. It is hypothesized that respondents with high social support along with low hindrance stress will be better off than respondents with low social support along with high hindrance stress.

### Method

### **Research Setting**

The present study was conducted among hospital employees in Gulf States of the Middle East. A number of hospitals were contacted and invited to participate with the explanation of the scope and purpose of the study. All hospitals were publicly funded and had state-of-the-art medical facilities. Data were collected primarily from three hospitals which showed a willingness to support the study.

### Procedures

In the present study, data were collected by means of a structured questionnaire. All employees in three hospitals were the potential respondents. With the help of hospital administration, copies of the questionnaires were given to randomly selected employees with their pay cheques. They were given instructions to return the completed questionnaires directly to the researcher at the university address. Approximately 655 questionnaires were given out and with one follow-up reminder, 357 completed questionnaires were returned, yielding a response rate of 55 percent. It should be acknowledged that this type of research is rather rare in the Gulf States and might partially be responsible for the low response rate.

### **Sample Characteristics**

The majority of respondents were female (72%) and were married (80%). The average respondent was 38 years of age, had 17 years of education, 10 years of seniority in the hospital and had 6 dependents to support. Two hundred and fifty-five respondents (71 percent) reported their job as nursing, sixtytwo (17 percent) reported their job as medical doctors and the remaining (11 percent) reported their job as office employees. Respondents were quite similar to non-respondents with regard to a number of background and socio-demographic variables.

### Measures

In line with the recommendation of international management scholars, standardized scales with known reliabilities and validities were employed to assess the study's independent, dependent and moderator variables (Schaffer & Riordan, 2003; Zahra, 2011). It is a requisite for the meaningful comparison of results with studies done in Western industrialized countries (Jamal, 2010).

**Challenge Stress:** Challenge stress was assessed by the six-item scale developed by Cavanaugh, Bosewell, Roehling and Boudreau (2000). This is a Likert-type scale with one to five response options, with one indicating a strong agreement with the item and five indicating a strong disagreement. Only a few empirical studies have been reported in the literature using this scale. However, available empirical evidence indicated good internal consistency reliability in an international management study (Jamal, 2012).

**Hindrance Stress:** Hindrance stress was assessed by the five-item scale developed by Cavanaugh, Bosewell, Roehling and Boudreau (2000). This is also a Likert-type scale with one to five response options. Because of its newness, only limited psychometric data are available about this scale, which indicated its reasonable internal consistency and stability (Jamal, 2012).

**Burnout:** Burnout was assessed with the 22-item Maslach Burnout Inventory

(Maslach & Jackson, 1981). This scale tends to assess three dimensions of burnout; emotional exhaustion, depersonalization, and lack of accomplishment. This is the most popular scale of burnout among empirical researchers and has excellent psychometric properties (Jamal, 2010).

Job Satisfaction: Job satisfaction was assessed with the Job Description Index (JDI) developed by Smith, Kendall and Hulin (1985). The JDI assesses job satisfaction in five areas: nature of work (17 items), pay (items), coworkers (18 items), supervision (18 items) and promotion opportunities (12 items). The JDI is scored on a three-point scale consisting of Y = yes (3), N = no (1) and ? = (2)as possible responses. A higher score on this scale indicated a higher degree of job satisfaction. The JDI is considered to be one of the most thoroughly researched and developed measures of its kind, and it has maintained excellent factorial clarity and psychometric soundness over the years (Roznowski, 1989).

Health Problems: Employees' health problems were assessed by adopting measures from Michigan studies of worker health (Jamal, 2007). Health problems examined in the present study included headaches, dizziness during the day, upset stomach, gas and bloated feelings, trouble getting to sleep, loss of appetite, changes in bowel movements, early morning sickness, nervousness and shakiness inside, and inability to relax. Each health problem has 1-5 response options, 1 representing having to face the problem less than once a month and 5 representing having to face the problem several times a week. Individuals' responses on various health problems were combined to create the index of health problems. A higher score on this index indicated a higher degree of health problems. This scale is frequently used in health and behavioral sciences and has excellent psychometric properties in cross cultural research (Jamal, 2005).

**Type-A behavior:** Type-A behavior (TABP) was assessed with the Framingham Scale (Haynes, Feinleib & Kannel, 1980).The scale has 10 items with varied response options. The Framingham Scale has been used frequently in health sciences and is validated against coronary heart diseases (Edwards & Baglioni, 1991). A higher score on this scale indicated the Type A behavior pattern and a lower score indicated the Type B behavior pattern. **Social Support:** Social support was assessed by the scale developed by House (1981). Respondents were asked to report how much they could depend on their immediate boss, coworkers, spouse/partner, and relatives/friends to listen to their work related problems. Response options varied from one to

four, one representing "not at all" and four representing "very much". A higher score indicated a higher degree of social support. This scale is regularly used in empirical research and has good psychometric properties.

### Results

Variable	Number of Items	Mean	Standard Deviation	Reliabilitya
(1) Challenge Stress	6	2.36	1.23	.88
(2) Hindrance Stress	5	3.44	0.69	.83
(3) Burnout	22	2.59	0.78	.81
(4) Job Satisfaction	72	1.69	0.58	.90
(5) Health Problems	10	2.39	1.27	.91
(6) Social Support	4	2.75	0.93	.75
(7) Type-A Behavior	10	2.44	0.75	.79

N = 355

a. Reliability coefficients are Cronbach's alpha.

### Table 1: Means, Standard deviations and reliability coefficients of study variables

The means, standard deviations and reliability coefficients of all variables are presented in Table 1. Reliabilities varied from .75 (social support) to .91 (health problems) and were judged pretty good for survey-type research design.

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)
(1) Challenge Stressa							
(2) Hindrance Stress	.484	622					
(3) Burnout	.40	.52					
(4) Job Satisfaction	29	51	38				
(5) Health Problems	.22	.48	.42	25			
(6) Social Support	.11	13	21	.18	.15		
(7) Type-A Behavior	.25	.20	.18	27	17	11	

a. N = 355, r = .12, p < .01

#### Table 2: Intercorrelations among study's variables

Intercorrelations among the study's variables were computed and are presented in Table 2. Challenge and hindrance stress were positively correlated with each other. Job satisfaction was negatively correlated with burnout and health problems. The average correlation among three dependent variables (burnout, job satisfaction and health problems) was .35. Both social support and Type A behavior showed weak relationship with challenge and hindrance stress as well as with three dependent variables.

Variables	Challeng	e Stress	Hindrance Stress		
variables	R	R2	R	R2	
(1) Burnout	.37	.14	.50	.25	
(2) Job Satisfaction	.26	.07	.47	.22	
(3) Health Problems	.18	.03	.44	.19	

N = 255, R = .16, p < .01

# Table 3: Results of multiple regression analysis of challenge - hindrance stress with burnout, job satisfaction and health problems

In order to test hypotheses 1 and 2, multiple regressions were computed after controlling for age, gender, marital status, occupation and seniority. Results are presented in Table 3. Challenge stress was significantly related to burnout, job satisfaction and health problems explaining 14 percent variance in burnout, 7 percent in job satisfaction, and 3 percent in health problems. However, reading from Table 2, all relationships were contrary to our prediction in hypothesis 1. Thus, hypothesis 1 was not supported by the data in this study. Hindrance stress was significantly related to burnout, job satisfaction and health problems, explaining 25 percent variance in burnout, 22 percent variance in job satisfaction, and 19 percent variance in health problems. As shown in Table 2, all observed relationships were consistent with our prediction in hypothesis 2. Thus, hypothesis 2 was clearly supported by the data in the present study. Although, both challenge and hindrance stress were negatively correlated with job satisfaction, the strength of the relationship was stronger (p < .01) for hindrance stress than for challenge stress. Similarly, while both challenge and hindrance stress were positively correlated with health problems, the strength of the relationship was stronger (p < .01) for hindrance stress were found to be related to burnout, job satisfaction and health problems in the same manner. No differential effects of challenge and hindrance stress on burnout, job satisfaction and health problems were found in the present study.

	Dependent Variable								
Variables	Bur	nout	Job Satis	faction	Health F	Health Problems			
	R <sup>2</sup>	◆R <sup>2</sup>	R <sup>2</sup>	◆R <sup>2</sup>	R <sup>2</sup>	♦R <sup>2</sup>			
(1) Challenge Stress (CS) Type-A Behavior (TAB) CS x TAB	.37* .39* .44*	.37* .02 .05*	.26* .27* .28*	.26 .01 .01	.18* .20* .24*	.18* .02 .04*			
(2) Hindrance Stress (HS) Type-A Behavior (TAB) HS x TAB	.25* .28* .35*	.25• .03 .07•	.22* .23* .23*	.22* .01* .00	.19* .20* .26*	.19 .01 .05*			

<sup>\*</sup> p < .05

### Table 4: Results from the hierarchical moderated multiple regression analysis showing the relationship between challenge - hindrance stress and Type-A behavior with three dependent variables

Moderated multiple regressions were used to test hypotheses 3 to 6. Hypothesis 3 concerned the interactive effects of Type A behavior on challenge stress and three dependent variables. Hierarchical regression analysis was performed in which challenge stress was entered first, followed by Type A behavior, and then challenge stress x Type A behavior. A summary of results for three dependent variables are presented in Table 4. Type A appeared to be an important moderator in this sample of hospital employees for two of the three relationships between challenge stress and dependent variables. The unique variance explained by the interaction effects of challenge stress and Type A behavior was 5 percent for burnout and 4 percent for health problems. Similarly, hierarchical regression was performed to test hypothesis 4, which was about the interactive effects of Type A behavior

on hindrance stress and three dependent variables. Type A behavior moderated two of the three relationships between hindrance stress and dependent variables. The unique variance explained by the interaction effects of hindrance stress and Type A behavior was 7 percent for burnout and 5 percent for health problems. In sum, interactive effects of Type A behavior were found for burnout and health problems and no interactive effect was noted for job satisfaction. Thus, hypotheses 3 and 4 were only partially supported by the data in this study.

Variables	Dependent Variable							
variables	Bun	nout	Job Sati	sfaction	Health Problems			
	R²	♦R <sup>2</sup>	R²	◆R <sup>2</sup>	R²	◆R <sup>2</sup>		
(3) Challenge Stress (CS) Social Support (SS)	.37* .38*	.37* .01	.26* .27*	.26* .01	.18* .20*	.18* .02		
CS x SS	.44*	.06*	.29*	.02	.21*	.01		
(4) Hindrance Stress (HS) Social Support (SS)	.25* .29*	.25* .04*	.22* .22*	.22* .00	.19* .19*	.19* .00		
HS x SS	.33*	.04*	.23*	.01	.25*	.06*		

\* p < .05

### Table 5: Results from the hierarchical moderated multiple regression showing the relationship between challenge - hindrance stress and social support with three dependent variables

Hypotheses 5 and 6 concerned the interactive effects of social support on the relationship between challenge - hindrance stress and three dependent variables. Hierarchical regression was performed to test these hypotheses and the results are presented in Table 5. Social support moderated one of the three relationships between challenge stress and three dependent variables. The unique variance explained by the interaction effects of challenge stress and social support was 6 percent for burnout. No significant interaction effect was found for job satisfaction and health problems. In addition, social support moderated two of the three relationships between hindrance stress and three dependent variables. The unique variance explained by the interaction effects of social support was 4 percent for burnout and 6 percent for health problems. In sum, interaction effects of social support were found in three of the five possible relationships between challenge - hindrance stress and dependent variables. Thus, hypotheses 5 and 6 were only partially supported by the data in the present study.

### Discussion

The results of the present study derived from hospital employees in the Gulf States, Middle East supported the relationship between challenge stress and hindrance stress with burnout, job satisfaction and health problems. Challenge stress was significantly and negatively related to burnout and health problems. Contrary to our prediction, challenge stress was also negatively related to job satisfaction. Consistent with our prediction, hindrance stress was positively related to burnout and health problems and negatively related to job satisfaction. Before the findings are discussed further, a note of caution is warranted about the limitations of the present study which included perceptual measures of job stress, three dependent variables and two moderators, a modest response rate, and cross-sectional research design. For future research, it will be desirable to use objective measures of stress and health problems along with perceptual measures and to employ longitudinal research design for greater confidence in results.

The absence of differential effects of challenge stress and hindrance stress on burnout, job satisfaction and health problems is not only contrary to the

two-dimensional framework of job stress (Cavanaugh et al., 2000) but also to a few empirical studies on the topic. For example, in a study of 215 employees across 61 offices of a state agency in the U.S.A., the authors noted a modest positive relationship between challenge stress and perceived rolebased performance, and a negative relationship between hindrance stress and perceived role-based performance (Wallace et al., 2009). However, the average correlation between challenge stress and the four measures of performance was a meager +.12, while the average correlation between hindrance stress and the four

measures of performance was -.35. In a recent four-nation study of employees in Canada (N = 535), China (N = 685), Malaysia (N = 305) and Pakistan (N = 321), job stressors similar to challenge stress (i.e. work overload) and job stressors similar to hindrance stress (i.e. ambiguity, resource inadequacy) were found to be negatively related to burnout and turnover motivation (Jamal, 2010). Finally, in a study of employees in a multinational company in Malaysia (N = 295), both challenge stress and hindrance stress were found to be positively related to burnout and health problems and negatively related to job satisfaction (Jamal & Ahmed, 2012). No differential effect was observed, however, hindrance stress was found to be more strongly correlated with three dependent variables than challenge stress.

In sum, the results of the present study along with three recent studies on the topic (Jamal, 2010; Jamal & Ahmed, 2012; Wallace et. al., 2009) lend support to the pervasive effects of job stress on employee and organization well-being and in general appear to be consistent with the bulk of the existing literature on job stress (Darr & Johns, 2008; Jamal, 2011; Jamal & Ahmed, 2012). Empirical evidence perhaps suggests that chronic job stress, lasting a relatively long time or even permanently, affects employees' and organizations' health and wellbeing inversely. Any notion of calling some chronic stress as a challenge and good for the individual is not well supported by the empirical studies on job stress - outcome relationships. Perhaps the notion of equating challenge stress with an individual's motivation is not well grounded. Motivation shows the willingness of an individual to exert more energies and efforts voluntarily to achieve a particular goal. Job activities assumed to be associated with challenge stress such as high workload and responsibility might be assigned by the organization and might be beyond the control of the individual in many situations. Since the data for the present study was collected from employees in Gulf States, Middle East, with a strong collectivistic cultural orientation (Hofstede, 2001), the results tend to be more supportive of the convergence as opposed to divergence perspective in

international and cross-cultural management (Pudelko et. al., 2006).

Both Type A behavior and social support moderated more than fifty percent relationship between the job stress measures and three dependent variables. According to the test suggested by Brozek and Tiede (1952), the probability of this number of differences occurring by chance is less than .01. Type A behavior significantly moderated the challenge - hindrance stress with burnout and health problems. Research on Type A behavior has been primarily North American and Western in scope (Jamal, 2007). The findings of the adverse effects of Type A behavior on employee well-being are well documented in the literature (Jamal, 1990; Lee, Jamieson & Early, 1996). Only a few empirical studies exist in which job stress and Type A behavior were jointly examined for outcome variables (Jamal, 1999, 2012; Schaubroeck, Ganster & Kemmerer, 1994). Not only are Type A's pushed by their life choice preferences to jobs that are fast paced, competitive and challenging, but they experience adverse consequences of job stress more severely than other employees (Jamal, 2012). Our results are interesting as they indicated that Type B employees with high challenge stress experienced higher burnout and health problems than Type A employees. Similarly, Type A employees with high hindrance stress experienced more burnout and health problems than Type B employees in similar situations. These findings lend support to the differential effects of challenge stress and hindrance stress on Type A employees and Type B employees, especially with regard to burnout and health problems. Put differently, Type A employees will experience more burnout and health problems when facing an organization's policies leading to hindrance stress, whereas Type B employees will experience higher burnout and health problems when pushed for deadlines, work overload and more responsibility. Since these findings are from a collectivistic culture where Type A behavior might not be normally reinforced by societal norms, further research is warranted to examine these relationships in other organizational

and cultural settings. If these findings are replicated in other settings, perhaps more care should be taken in terms of hiring and selecting personnel for jobs requiring different challenges and hindrances in everyday job activities. Perhaps this action will enhance employee and organization well-being in the long run.

Social support moderated significantly the relationship between challenge stress and burnout, and it also moderated the relationship between hindrance stress and burnout and health problems. The role of social support as a buffer in stress and outcome relationship has long been recognized in the literature (Halbesleben, 2006), but what is unique in the present study is the fact that, to the best of our knowledge, it is employed for the first time in the two dimensional framework of challenge - hindrance stress. Our results indicated that, in general, social support was more beneficial as a buffer for employees experiencing hindrance stress than challenge stress. Employees who experienced high hindrance stress but were fortunate enough to have high social support did not suffer from high burnout and health problems as severely, compared to employees who had high hindrance stress and low social support. Thus, the results of the present study in conjunction with the bulk of the literature on social support, extend the role of social support in the two dimensional framework of challenge - hindrance stress. Since the study was conducted in a non-Western, ollectivistic culture, it also seems to add further support to the convergence perspective in management research.

In sum, the present study did not find too much support for the differential effects of challenge stress and hindrance stress on burnout, job satisfaction and health problems among hospital employees in Gulf States, Middle East. However, hindrance stress was slightly more strongly related with three dependent variables than challenge stress. Type A employees appeared to be more seriously affected by hindrance stress than Type B employees, whereas Type B employees seemed to be more affected by challenge stress than Type A employees. Social support appeared to be more crucial in affecting the feelings of burnout than job satisfaction. Overall, social support appeared to be more important when employees had high hindrance stress than challenge stress. Since the two dimensional stress perspective is rather new, much more empirical research is needed to draw any definitive conclusion on the subject before taking any management intervention. As the process of globalization becomes more pervasive in coming years, it seems more important that these intervention strategies should reflect a cross cultural perspective (Al-Roubaie, 2002; Zahra, 2011).

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### IT Security Consultancy in Malaysia: Hindrances and Impacts

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### I. Introduction

During the last two decades, companies have significantly invested in information systems (IS). The manual systems in most business and service companies have been replaced with computer based systems. Replacement has added commercial value to these companies by helping reduce costs and improve productivity and quality of services or products (Legris, Ingham and Collerette, 2003). Reliance on computerized systems and the use of the internet have pushed companies to employ some staff with IT backgrounds and create IT departments to provide, maintain, secure, and improve their systems. In recent years, issues related to IT have increased and IT staff have struggled to cope with all of them. One of the most sensitive issues for organizations and companies is the issue of security. These companies and organizations face many problems regarding their data and information: hackers, viruses, theft of data, denial-of-service attacks and intruders etc. These problems threaten their security both internally and externally. Significant security issues coupled with inexperienced staff or inability to solve all the threats and attacks have prompted companies to start hiring IT security consultants. IT

security consultants use a variety of skill sets to solve their client problems including technical skills, advisory and business skills, communication skills, as well as technical and business language skills.

Malaysia has witnessed a remarkable improvement in information technology during the last several years. However, the biggest challenge faced most by Malaysian companies and organizations is the rapid increase in cybercrimes. According to Cyber Security Malaysia (one of the national cyber security specialist agencies under the Ministry of Science, Technology and Innovation (MOSTI)) "the incidences of cyber crime in the country jumped 88 per cent in 2011 with 15,218 cases compared with 80,900 in 2010" (annual report, 2011). As such, the companies and organizations tend to hire IT staff to handle the IT security issues. On the other hand, some organizations and companies resort to contracting security consultants to help them in dealing with critical security issues.

The purpose of this paper is to investigate the adoption of IT security consultancy services amongst Malaysian organizations and

# Abstract

The dramatic progress in information technology has been followed by a remarkable increase in information security risks. Therefore, companies and organizations especially in developed countries have resorted to security consultant firms to secure their information systems and to help them build an effective security strategy. However, the situation is somewhat different in developing countries. Companies and organizations in developing countries tend to rely on their internal staff to handle the security issues instead of hiring IT security consultants. The purpose of this study is to examine the factors that hinder Malaysian companies and organizations from hiring information security consultants. Moreover, the study aims to investigate the implications and information security risks that these companies and organizations face. Questionnaires are administered and interviews were conducted amongst Ten Malaysian Companies and organizations from different sectors. The results of this study revealed that 70% of the companies and organizations do not have security consultants compared to 30% of the companies and organizations which hired security consultant firms to handle the critical information security issues.

Key Words: IT Consultant, Information Security, Hindrance, Impacts, Malaysia companies. The objective of the paper is to examine whether Malaysian organizations and companies rely on their internal staff in handling critical security issues or they prefer to outsource it to a security consultant service provider. Moreover, the paper aims to explore the effective way of dealing with incidents of cyber crime: relying on internal staff or hiring a security consultant service provider. Furthermore, the paper tends to look into the factors that hinder many organizations and companies from hiring IT security consultants. Finally, the study aims to examine the negative impact of and consequences of just relying on internal staff.

### II. Review of Literature

In today's world information technology plays a major role in the business organizations. Due to the rapid development of information and communication technologies, especially through the Internet, people can access information at any place, at any time throughout the world. Therefore, every business organization and corporate bodies are concerned about their information and data, and it is also very important for them to keep their clients' information safe and protected. For this reason, information system security has become a big issue for each and every organization, and it is getting priority of information systems executives. If the business organization cannot ensure that their information system is working properly, then their business is at risk.

Hence, in the global technology industry security breaches have become increasingly significant, even all the information systems executives are also facing threats of information security. Here, information security means safe storage of information. McFadden (1997) stated that security is a careful balance between safeguard of information and user access. Traditional concern regarding the threats is unauthorized access to computer and the storage room, but now the views have changed. Farn (2004, p 507) stated that the attack could come from either external or internal organizations. The attack can either be Denial of Service (DoS) or

create big damage to the whole framework. Loch (1992, p. 174) expressed that the threats to data and system security include natural and man-made disasters, errors by loyal employees, and the overt acts of competitors, hackers, and creators of computer viruses. On this point Whitman (2004, p. 43) stated that Viruses, worms, hackers, and employee abuse and misuse have created a dramatic need for understanding and implementing guality information security. Fitzgerald (1995, p. 9) listed 15 leading IS threats, including errors in data processing, network breakdowns, software errors, unauthorized access by employees and outsiders, loss of key personnel, software piracy; etc.

In any organization, information security management is an evolving topic and a high concern for all IT executives. Farn (2004, p. 511) stated that information security management not only is related to "public security", but also takes the organization levels, evil-disposed outsiders, and burglars inside the company into consideration. Waly (1992, p. 1270) stated that "organizations are likely going to encounter problems and difficulties if they fail to manage their information security and reduce security breaches diligently". Contrary to the advancement of computing, information security has not advanced at all. Straub & Welke (1998, p. 442) stated that "information security continues to be ignored by top managers, middle managers, and employees alike. The result of this unfortunate neglect is that organizational systems are far less secure than they might otherwise be and that security breaches are far more frequent and damaging than is necessary". Due to failure of information security many business organizations lose their reputation, have decreasing customer trust and receive negative impact on their market value. Acquisti (2006) stated that failure of some security mechanisms (hacking, stolen or lost equipment, poor process, and others) has seen many business firms vanish from the market, experience negative impact on stock price, and lose customer trust.

In recent years many efforts have been made to find out the solutions for Information security breaches. Fitzgerald (1995, p. 10) identified "ten key controls are highlighted as the fundamental building-blocks for the development of information Security: Information security policy document; Allocation of security responsibilities; Information security education and training; Reporting of security incidents; Virus control; Business continuityplanning process; Control of proprietary copying; Safeguarding of company records; Compliance with data protection legislation". If the problem of security breaches is to be managed effectively, Waly (2012, p. 1270) mentioned more attention needs to be paid to human, organizational and training factors.

It is extensively recognized that Information Security Management (ISM) guidelines play an important role in managing and certifying information security within organizations. It is important to know the organizations whose guidelines are suitable for them based on their organizational structure. Regarding the suitability of the guidelines for the organizations Siponen & Willison (2009, p.268) stated that the scope of a guideline may be generic (applying throughout organizations, with rare exceptions), universal (applicable, also to organizations, from small to multinational, without exception) or company-specific (where every company may have a unique set of requirements).

An old saying is "Any fool can count the seeds in an apple. Only God can count all the apples in one seed." Likewise any Non IT person can do their work without using technology but they have IT consultants who help them to make their business fruitful through aligning it to the technology (Entellects, 2011). If the business organization deals with valuable data and complex applications which require ongoing maintenance, it would be better to hire an IT consultant. Joshi (2010, p. 589) mentioned that IT consulting is a job where performance is multidimensional and difficult to measure objectively; their work may range across the entire scope of technical and/or

managerial IT tasks. AMS stated that "hiring an in-house IT specialist is rarely the best option for small companies and hiring an experienced and knowledgeable external IT Consultant gives you the best of both worlds: part-time, highly specialized help, and the consistency and reliability of a full-time employee".

### III. Methodology

This study used qualitative and guantitative methods to collect data from different respondents and sources. To achieve the objective of the paper, interviews and questionnaires were conducted with Chief Information Officers (CIO) from different organizations around Malaysia. Moreover, to investigate the problem from the perspective of service providers, interviews were also conducted among different companies which offer the IT security consulting services. This study also explored books, articles and texts as well as online resources in order to gain in-depth knowledge about the research topic.

### A. Data collection

The whole data is gualitative and quantitative, collected by interviewing and distributing questionnaires to several Chief Information Officers (CIO) from different companies and organizations in Malaysia. The interviewees were presented with open questions and notes were taken as well. Moreover, questionnaires which consist of several questions have been given to Chief Information Officer (CIO) at the same time. The questions were designed in such a way that they address the factors that hinder some companies and organizations from hiring information security consultants. In addition, the guestionnaires were also designed to investigate the negative consequences of the absence of IT security consultants. The interviews were conducted face to face in order to get more relevant information of the study.

### **B. Data Analysis**

The data sets were analysed by using the SPSS software and Microsoft excel.

Analysis was done in a way to find the best answers to the research questions of the study. The research questions were structured in the questionnaire in a way to find the prominent factors that hinder companies and organizations from hiring information security consultants.

The study has gone further in analysis and defined the negative impacts of relying on internal staff in handling the information security issues.

The notes from the interviews were structured in a way to provide a clear idea about the problem from the perspective of services providers.

The results were derived after a thorough comparison and analysis of the questionnaires and interviews.

The results were shown in graph in order to make them more understandable and easy for the reader to extract information and findings of the study.

### IV. Results and Discussion

The results of this study showed (Figure 1) that among the cases that have been investigated there were almost 70% relying on their internal staff to handle the information security issues. On the other hand, 30% hired security consultant firms to help them protect their system and build an effective information security strategy.



Figure 1. Classification of companies based on outside contractors for IS security and those relying on their internal staff

### **A. Hindrance Factors**

The analysis showed (Figure 2) that the main factors which prevented Malaysian companies and organizations from hiring information security consultants are:

• The high cost: 75% of respondents answered that the high cost of information security consultation service is the biggest challenge.

• Privacy: 20% of respondents were very concerned about their privacy of information. For them it is difficult to share their information with a third party.

• Develop in-house talents: 5% of respondents argued that relying on internal staff will contribute positively in developing the in-house talents.

However, the service providers of information security consultation have different views. They believe that Malaysian companies and organizations have not experienced major information security incidents; hence they do not pay sufficient attention to secure their information systems. Another service provider referred to the hindrance factors of consultation to the belief among Malaysian companies and organizations that the contribution of the information security consultant has been far from certificatory especially in terms of technical competency



Figure 2. The hindrance factors

Furthermore, the study revealed that the organizations which rely on external security consultants in handling security issues always adopted many processes of information security safeguards. In contrast, the organizations and companies which rely on their internal staff have suffered from a weakness in this regard (Figure 3). For instance, all organizations and companies which rely on service providers for security issues have a strong business continuity and disaster recovery strategy with 100%, compared to just 43% from the companies or organizations which rely on their internal staff.

In addition, the study examined the threats to information systems with intention to assess companies and organizations that rely on internal staff and those who hired IT consultants. The study revealed that the companies and organizations that depend on their own staff are more susceptible to information security threats. On the other hand, the companies and organizations which have IT security consultants to some extent are protected against the threats. For example, the results of analysis showed (Figure 4 - opposite) that 7 companies that rely on internal staff were affected by threats namely by unauthorized software attacks. In contrast, the situation is much better amongst the companies and organizations that have contracts with professional information security consultation firms

Furthermore, the study exhibited that the companies and organizations which handled their security issues by internal staff, have their systems exposed from time to time to attacks by hackers.



Figure 3. The processes of information security safeguards



### V. Conclusion and Recommendations

Clearly, there is a decline in adopting information security consultancy amongst Malaysian companies and organizations. There are many reasons that have prevented organizations and companies form hiring IT security consultants such as the cost and budget, privacy, and so on. However, this study showed that relying on internal staff to handle security issues within companies and organizations is insufficient. All the above results showed that the companies and organizations relying on their internal staff are suffering from vulnerable information system threats. Moreover, an alarming voice is coming from the report of Cyber Security Malaysia 2012. The report revealed that the Malaysian police have estimated losses from electronic hacking at MYR 3.3 million for the last year. Moreover, the country recorded about MYR 2.75 billion losses in the last five years, from cybercrimes. Obviously, the situation is very complicated. The cost of information security consultation services is very high. Furthermore, there is a significant increase in threats on information systems. Therefore, action should be taken to tackle this problem. Here the paper provides some recommendations to the companies and to the information security service providers as well:

• It is important for firms to hire security consultants to handle the critical security issues.

• Firms should provide good training to their internal staff if they want to rely on them handling the critical security issues.

• The security consultant firms should provide a guarantee to the customers that their privacy will not be violated and their information will be treated with utmost secrecy.

• The security consultant firms can use the approach of ad hoc consulting services to provide quick and cheaper consultation services.

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### The Destitute Elderly of Bangladesh: Socio-economic Perspective

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### 1. Introduction

Human life is normally divided into five main stages namely; infancy, childhood, adolescence, adulthood and elderly (Rao, 2006:557). Among the stages of human life, elderly stage is the most vulnerable and problematic one. The problems of old age are correctly and elaborately discussed in C. N. Shankar Rao's writing. According to C. N. Shankar Rao (2006:557)

"Old age is not free from problems. Though from the point of view of wider society the problems of old age are comparatively less, from the standpoint of the individual the problems are not less significant. In old age physical strength, deteriorates, mental stability diminishes, money power becomes bleak and eye sight suffers a setback. It is only for a blessed few old age may prove to be a stage of contentment and satisfaction. But for a large numbers of people it may actually become a period of disappointment, dejection, disease, repentance and loneliness. In order to find some solace for their distressed mind good number of people turn towards religion. They become more and more other-worldly in their attitude. Some seek to get satisfaction through the achievements of their children or grandchildren. Some old people cut off their relations with the external world and prefer to live in solitude."

So, elderly people need support from others. In the early stages of human history, the families or groups in the society met such supports. In the medieval age, for the first time in the human history old homes were established in England named Monasteries (means a building in which monks live) which

served as orphanages, as homes for the old, the sick and the handicapped, and as refuge for the homeless, continuing the tradition of the Greek xenodochia (guest houses) (Friedlander, 1955:9). Later on, maternity and old age homes, health visiting, home nursing, clinic and sanitariums for tubercular patients, hostels for mentally defective children and adults were established under the auspices of voluntary agencies along with family (Friedlander, 1955:59). It is evident that both institutional and family services are existent in the society for the care of the disadvantage groups of people including destitute elderly in the west. In the Indian sub-continent, family bondage is very strong and highly appreciated, especially in Bangladesh. In Bangladesh, at present, it is seen the initiatives to meet the needs of the elderly through both institutional and family categories although institutional initiatives are extremely limited so far. Customarily family is solely responsible for looking after the destitute elderly. But the ability of the family old homes to take care of the elderly has been weakened severely caused by poverty, industrialization and urbanization, and other reasons. So the elderly people are falling on destitute situation day by day. Many studies have been conducted so far on the elderly and their welfare. But none of those studies have addressed the destitute elderly issue clearly. So, this study has focused exclusively on the socio-economic situation of destitute elderly in Bangladesh.

**NB:** Republished with replacement of inadvertent misplacement of reference, citation and necessary coherence in the introduction of this article.

## Abstract

Being Elderly is an undeniable reality of human life. No body can avoid this stage. Human life begins after birth and terminates through death. During this period, human beings confront to different stages of life like adolescence, adulthood and elderly. The elderly stage is most problematic in terms of socio-economic aspects. They become unable to earn money, to move freely, to engage in decision making processes. In a word, the elderly people become vulnerable in terms of socioeconomic perspectives. Socio-economic perspectives such as age factor, education, occupation, marital status etc. of the destitute elderly of Bangladesh have been reviewed in this article. Some suggestions are being recommended in this article to uplift the life of the destitute elderly.

Key Words: Destitute Elderly, Bangladesh, Socio-economic Perspective

# 2. Theoretical Explanation of the Destitute Elderly

Elderly is an obvious reality and the last stage of the human life cycle. It denotes the later stage of human life. The term elderly is applied to those aged 60 and over in conformity with the International Plan of Action in Ageing adopted by the World Assembly of Ageing, held in Vienna in 1982 (Kabir, 2003:64). On the other hand, destitute means a situation in which people cannot fulfill their basic needs such as food, clothing, medicine, shelter etc. Broadly speaking, destitution is an extreme state of poverty, in which a person is almost completely lacking in resources or means of support (Islam, 2007:24). Elderly refers to old age people. However age limit may vary in different societies, such as in the USA people over 65 years are considered as elderly. In Bangladesh people over 60 years of age are generally considered as elderly. All elderly need some services as in most cases they are unable to meet their needs by themselves. However, it may differ according to their differential conditions, because different groups of elderly have different types of needs. That means their needs are not the same in nature. For example, some elderly may remain still physically able and can work, some may be economically secured as they have enough assets and some may have no means of fulfilling basic needs. This section (those who have no means of fulfilling their basic needs) of the elderly in Bangladesh, is larger than others. Actually they are destitute elderly. So, in this study, by destitute elderly, I mean those who are aged over 60 years and who are unable to fulfill their basic needs such as food, clothing, shelter, health etc. on their own. In Bangladesh, the Old Age Allowance (Boisko Bhata) of Government of Bangladesh provides to the destitute elderly only. So by definition, they are destitute. Besides the old home named 'Old & Child Rehabilitation Center' of Hotapara, Gazipur also provides services to only destitute elderly, keeping them in the old home. So, the elderly receiving Old Age Allowance (Boisko Bhata) from the government and the inmates of the above mentioned old home (Old & Child Rehabilitation Center) have been defined as destitute elderly.

### 3. Methodology of the Study

Data were collected from the two categories of destitute elderly. One is the destitute elderly who live in the old home named 'Old and Child Rehabilitation Center' and another is the destitute elderly who live in the family environment and receive 'old age allowance' from the government. All inmates (139) of old home were selected and 144 elderly were selected from the family by multi-stage sampling technique for the interview in this regard. Data have been presented and analyzed by the tabular form and different statistical tools.

# 4. Discussions and Results of the Study

Data were computerized and analyzed using SPSS 11.5 and MS Excel software. Data have been presented through univariate, bi-variate and multivariate tables. Various statistical techniques such as frequency distribution, central tendency, correlation and test of significance have been used to analyze the data.

# 4.1. Demographic Characteristics of the Destitute Elderly

# 4.1.1. Age Structure of the Destitute Elderly

Age is the main factor of becoming elderly. The process of elderly absolutely depends on age. It was a difficult task to identify the age of the elderly accurately as most elderly interviewed in this study were unable to figure out their accurate age. I tried to estimate their age using some memorable moments or events like year of marriage, year of their first child born, liberation war and significant socio-political events and relate these events to their approximate age. Data indicate that the age of the destitute elderly is considerably high and it is higher for the males than females. The destitute elderly living in old home are more aged than the destitute elderly living with family as we see that 15.1 percent of the destitute elderly living in old home are in the 80 and more years category compared to only 4.9 percent of the destitute elderly living with family (Table 1).

It appears that the higher the age the more destitution is assumed; the elderly

living with family are more destitute than the elderly living in the Old home, at least in terms of physical ability related to aging process.

# 4.1.2. Religious Affiliation of the Destitute Elderly

No society in the world is free from the influence of religion. In established societies, religion is one of the most important institutional structures making up to the total social system. Table 2 presents the religious affiliation of respondents of the study. It is clearly seen that the majority of the destitute elderly are Muslims in both the categories. About 91.4 percent of destitute elderly living in old home are Muslim followed by 7.2 percent Hindu and 1.4 percent Christian. On the other hand, there are 92.4 percent Muslims and 7.6 percent Hindus in the family setting. No Christian is found in the selected family for the study. Traditionally, Bangladesh is a Muslim dominated country. Therefore, it has been reflected in the present study.

# 4.1.3. Marital Status of the Destitute Elderly

Usually marriage opens the door between husband and wife to share physical, psychological, economical, and social matters. Marriage helps the human being to be more secure in later life. Particularly it is true for Bangladesh where offspring are still the major, if not only, source of support during old age. If both spouses are living together they are likely to be less vulnerable as they can extend help to each other. However, those who are living alone during old age are most vulnerable. Never married, deserted, divorced and widow/widower elderly are living singly. All together 71.1 percent of the

destitute elderly were found to belong to these categories (Table 3).91.8 percent of the females and 52.7 percent of male destitute elderly were found to be single. These findings indicate the most vulnerable position of the female destitute elderly in Bangladesh. If categories are considered, difference is seen between the destitute elderly living in the old home and those living with family in this regard. 77.0 percent of the elderly living in the old home compared to 66.0 percent of the elderly living with family were found to be

(Assessment)	)	(	Categories	and Gend	er			-			
Age	]	Old home			Family			Total			
(Year.)	Male	Female	Total	Male	Female	Total	Male	Female	Total		
co 70	33	47	80	32	42	74	65	89	154		
60-70	(43.4)	(74.6)	(57.6)	(44.4)	(58.3)	(51.4)	(43.9)	(65.9)	(54.4)		
70.00	25	13	38	37	26	63	62	39	101		
70-80	(32.9)	(20.6)	(27.3)	(51.4)	(36.1)	(43.8)	(41.9)	(28.9)	(35.7)		
80 &	18	3	21	3	4	7	21	7	28		
More	(23.7)	(4.8)	(15.1)	(4.2)	(5.6)	(4.9)	(14.2)	(5.2)	(9.9)		
Tatal	76	63	139	72	72	144	148	135	283		
Total	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		

# \*Figures within parentheses indicate percentage Table 1: Age of the Destitute Elderly by Categories and Gender

		Categ	Tetel				
Religion	Old	home	Fa	mily	Total		
	Number	Percentage	Number Percentage		Number	Percentage	
Islam	127	91.4	133	92.4	260	91.9	
Hindu	10	7.2	11	7.6	21	7.4	
Christian	2	1.4	-	-	2	0.7	
Total	139	100.0	144	100.0	283	100.0	

### Table 2: Religious Affiliation of the Destitute Elderly by Categories

		Ca	ategories	and Gend	er				
Marital Status	Old home			Family				Total	
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never	12	1	13	1	2	3	13	3	16
Married	(15.8)	(1.6)	(9.4)	(1.4)	(2.8)	(2.1)	(8.8)	(2.2)	(5.6)
Currently	26	6	32	44	5	49	70	11	81
Married	(34.2)	(9.5)	(23.0)	(61.1)	(6.9)	(34.0)	(47.3)	(8.1)	(28.6)
Descented	6	5	11	1	1	2	7	6	13
Deserted	(7.9)	(7.9)	(7.9)	(1.4)	(1.4)	(1.4)	(4.7)	(4.4)	(4.5)
Discound	1	3	4	1	2	3	2	5	7
Divorced	(1.3)	(4.8)	(2.9)	(1.4)	(2.8)	(2.1)	(1.4)	(3.7)	(2.4)
Widow/	31	48	79	25	62	87	56	110	166
Widower	(40.8)	(76.2)	(56.8)	(34.7)	(86.1)	(60.4)	(37.8)	(81.5)	(58.6)
	76	63	139	72	72	144	148	135	283
Total	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Chierman	V	alue= 25.	6	Value= 47.4			Value= 16.5		
Chi-square	DF=4	Siq.	=0.000	DF=4	Sig.	=0.000	DF=4	Siq.=0.00	2

Table 3: Marital Status of the Destitute Elderly by Categories and Gender

living alone. The Chi-square value for the destitute elderly living in the old home is 25.6 and significance is 0.000 with 4 degrees of freedom and the Chisquare value for the destitute elderly living in family is 47.4 and significance of 0.000 with 4 degrees of freedom indicates that the difference between the elderly living in the old home and the elderly living with family in terms of marital status is statistically significant. If categories are considered it is seen that there is not much difference between the proportions of widows/widowers, it is 60.4 percent for family and 56.8 percent for old home. However, if gender is considered it is seen that differences among the proportions of widows/widowers between male and female are very high for both old home (males 40.8 percent and females 76.2 percent) and family (males 34.7 percent and females 86.1). Findings show that the difference is highest for the destitute elderly living in family (Table 3). In all cases the proportion of widows/widowers is higher for the female destitute elderly. As, usual, females are younger than males at the time of marriage in Bangladesh. These findings indicate that male spouses of the destitute female elderly have already died, although it is already seen in Table 1 that age of the female destitute elderly is lower than that of the males. Widowhood is considered as the highest level of vulnerability in Bangladesh. So above findings indicate that women are more destitute than males.

The second highest proportions (28.6 percent) of the destitute elderly were found to be currently married. The differences among the proportions of currently married destitute elderly living in old home and family by gender were found to be significant. In general 47.3 percent of the male destitute elderly were found to be currently married compared to only 8.1 percent of the female destitute. If setting is considered, more currently married destitute elderly are found in family (34.0 percent) compared to 23.0 percent in old home. If gender of the destitute elderly is considered in both categories, male destitute elderly are found more currently married (34.2 percent for old home and 61.1 percent for family) than female destitute elderly (9.5 percent for

old home and 6.9 percent for family). If currently married is considered as an indication of less destitution these findings indicate that male destitute elderly living in family are less destitute than the male destitute living in old home. Interestingly 16 or 5.6 percent of the destitute elderly are found to have never married. Among them 13 (81.3 percent) are male and only 3 (18.7 percent) are female. If setting is considered 13 out of 16 are living in Old home and the rest, 3, are living with family. Among 13 living in the Old home 12 are male and only 1 female (Table 3). It is likely in Bangladesh that never married or single persons are more destitute than married persons. So these findings indicate that most never married destitute elderly are living in the Old home, as they are most vulnerable in terms of destitution.

## 4.2. Socio-economic Characteristics of the Destitute Elderly

### 4.2.1. Educational Status of the Destitute Elderly

Education is an important indicator of human resources development. The level of education, accessibility to family income and years of education etc. are highly correlated to the socio-economic status. Most of the destitute elderly respondents of this study are found illiterate and it is 67.1 percent in both Categories (Table 4).

If setting is considered, more illiterate destitute elderly are seen in family than the old home. It is 84.7 percent for the destitute elderly in family and 48.9 percent for the destitute elderly living in old home, respectively. However, more literacy rate is found among the destitute elderly living in the old home (51.1 percent) than the destitute elderly living in family (15.3 percent). If education is considered as a means of availing better services (as we know all services are provided by the old home without any cost) and overcoming from vulnerable situation, it is seen that the destitute elderly living in old home are more advanced than the destitute elderly living with family. It indicates that level of knowledge and awareness is higher among the destitute elderly living in old home than the destitute elderly living with family. Further, if

primary education is considered as basic education it is seen that the major proportion of the destitute elderly having primary education are living with family than old home, 72.7 percent and 26.8 percent respectively.

# 4.2.2. Occupation of the Destitute Elderly

Able-bodied persons in Bangladesh are involved in different types of occupations. They work in different fields such as agriculture, cottage industry, trades and commerce, small trades and service sectors (GOB, 2010:xv). We collected information from the destitute elderly about their occupation. It may be mentioned here that the destitute elderly living in the old home have no occupation at present. So, their previous occupations have been considered for presentation.

It is seen that elderly living in the old home were engaged in different occupations before coming to this old home. It is also seen that there were differences in occupation among the male and female inmates of the old home. The highest proportions (28.9 percent) of males were service holders followed by 23.7 percent businessmen, 17.1 percent agriculture workers and so on. 14.5 percent mentioned that they didn't have any work. Compared to the male highest proportion (58.7 percent) of the female elderly living in old home were housewife followed by 15.9 percent beggars, 4.8 percent service and so on. 11.1 percent mentioned that they didn't have any work. If beggary is considered as the acute level of destitution or vulnerability it is seen that the female elderly were more destitute than male elderly who are now living in the old home. It may be mentioned that about 12.2 percent elderly (both the males and females) did not work due to their physical incapability. They were dependent on others in society. A significant proportion (15.9 percent) of the female elderly was involved in beggary. So, it can be said that the female elderly living in old homes are more vulnerable than the male elderly.

The destitute elderly living with family (144) do have a present occupation.

Nexa na second		C	ategories	Tetel					
Level of Education	Old home			Family			Total		
Euucation	Male	Female	Total	Male	Female	Total	Male	Female	Total
Illiterate	20	48	68	55	67	122	75	115	190
Illiterate	(26.3)	(76.2)	(48.9)	(76.4)	(93.1)	(84.7)	(50.7)	(85.2)	(67.1)
Primary	20	6	26	14	4	18	34	10	44
Frimary	(26.3)	(9.5)	(18.7)	(19.4)	(5.6)	(12.5)	(23.0)	(7.4)	(15.5)
Constant	22	8	30	в	1	4	25	9	34
Secondary	(28.9)	(12.7)	(21.6)	(4.2)	(1.4)	(2.8)	(16.9)	(6.7)	(12.0)
1. Contract	14	1	15	-		-	14	1	15
Higher	(18.4)	(1.6)	(10.8)	14	-	· •	(9.5)	(.7)	(5.3)
	76	63	139	72	72	144	148	135	283
Total	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0) (100.0) (1		(100.0)
	Value	=36.0	DF=3	Value	=7.7	DF=2	Value=	39.8	DF=3
Chi-square		5ig.=0.000	0		Sig.=0.021	1	Sig.=0.000		

#### \*Figures within parentheses indicate percentage

Table 4: Educational Status of the Destitute Elderly by Categories and Gender

		Ger	ıder		Total		
Occupation	1	Viale	Fe	emale			
	Number	Percentage	Number	Percentage	Number	Percentage	
Service	22	28.9	3	4.8	25	18.0	
Housewife	-	2.00	37	58.7	37	26.6	
Business	18	23.7		1	18	12.9	
Didn't work	11	14.5	7	11.1	18.	12.9	
Agriculture	13	17.1		-	13	9.4	
Beggary	2	2.6	10	15.9	12	8.6	
Day labour	6	7.9	-	-	6	4.3	
Rickshaw puller	3	3.9	37.5	10	3	2.2	
Others	1	1.3	6	9.5	7	5.0	
Total	76	100.0	63	100.0	139	100.0	

'Others' include goat/cow rearing, rice mill labor, maid servant, baby sitter and look after home, fishing, Shop labor centers etc. Table 5: Occupational Status of the Destitute Elderly Living in Old home by Gender

Their occupational statuses have been presented in Table 6. It is seen that the highest proportion of the destitute elderly living with family (42.4 percent) are fully dependent on the other's income at present. It does not mean that they never engaged in work in their young age. It appears that they were mostly involved in agriculture and day labor. The rest of the destitute elderly living with family were engaged in service (2.8 percent), agriculture (9.7 percent), day labour (3.5 percent), business (3.5 percent), rickshaw pulling (0.7 percent), beggary (6.3 percent), housewife (27.1 percent) and others

(4.2 percent). The detailed information available about the present status of occupation of the elderly living in family is seen in Table 6. So it is to be said that the service holder is higher in the old home than family and dependency is higher in family compared to the old home. It indicates that the educated people i.e. service holders prefer independency (as the mentionable number of elderly having better educational background and in service) than the destitute elderly living with family.

### 4.2.3. Income of the Destitute Elderly

Income is an important factor in determining the socio-economic status of the households in Bangladesh. But it is very difficult to collect the actual income of agriculture-based households. Because many of them think that it is their confidential matter and did not wish to disclose their income. Moreover they do not maintain ledger or cashbook regarding their income and expenditure (Rahman, 2002:45). Among 283 destitute elderly respondents of this study, 139 living in the Old home had no income, as they

are not involved in income earning activities at present. So their income before coming to this Old home is considered. It is seen that 13.2 percent of the male elderly and 63.5 percent of female elderly living in Old home had no income. Generally, women of Bangladesh are involved in household activities. That is why a higher proportion of female elderly had no income, is not unlikely. The major proportion of the male elderly (85.5 percent) had income before they came to the Old home compared to the female elderly (30.2 percent). If it is considered that more income means more empowerment and less vulnerability, it can be said that the female elderly were more destitute and underpowered than male elderly in this regard. In terms of income status a difference is seen between male elderly and female elderly. The difference is statistically significant as the chi-square value is 44.16 with degree of freedom 1 and significance is 0.000.

Amount of previous monthly income of the destitute elderly living in Old home is presented in Table 4.10. Data reveals that the average income of all the destitute elderly living in Old home was BDT 2,345/= only. The highest proportion (35.7 percent) of the destitute elderly living in Old home had monthly income between BDT 1000-2000 followed by 28.1 percent BDT 1-1000, 20.2 percent BDT 3000 and more, and 19.0 percent BDT 2000-3000 (Table 4.10). If gender is considered, it is seen that the average monthly income of the male elderly is much higher than that of the female elderly, BDT 2,676/- and BDT 1,210/- respectively. Highest proportion (44.6 percent) of the male elderly had monthly income between BDT 1000-2000. However highest proportion (89.5 percent) of the female elderly had monthly income between BDT 1-1000. In the same way 49.2 percent of the male elderly had monthly income of BDT 2,000 and above compared to only one female elderly in this category. It may be mentioned again that a large proportion (69.8 percent) of the female elderly didn't have any income compared to only 14.5 percent of male elderly. These findings clearly indicate the greater vulnerability of the female elderly than male elderly living in Old home.

On the other hand, 69.4 percent of the destitute elderly living in family have no regular income at present. Only 30.6 percent of the destitute elderly have some monthly income (Table 9). The highest proportion (36.4 percent) of elderly living in family who have income belong to BDT 1-1000 category, followed by 31.8 percent BDT 1000-2000, 22.7 percent BDT 2000-3000, and 9.1 percent BDT 3000 and more category. The average monthly income of the destitute elderly living in family is BDT 2,045/- only.

If gender is considered of the destitute elderly living with family, like destitute elderly living in Old home, it is seen that almost all (87.5 percent) the female elderly do not have any income at present compared to 51.4 percent male of destitute elderly living with family. The average monthly income of the female elderly is much lower than male elderly, BDT 1,333/ and BDT 2,228/respectively. Income is the most important criteria of destitution. Hence, findings clearly show that female elderly are more destitute than male elderly living with family.

Findings based on income data reveal that overall income level of the destitute elderly living in both categories, i.e., old home and family, is very low. This is lower for the destitute elderly living with family indicating that they are more vulnerable. Female elderly of both categories were found in miserable conditions in terms of income. Almost all of them do not have any income. These findings again indicate that female impoverished in the society are deserving of more attention.

### 4.3. Family and Household Characteristics of the Destitute Elderly

### 4.3.1. Family Size of the Destitute Elderly

The family is the most important primary group in society. It is the first and the most immediate social environment where a child is exposed. All the activities of the family are performed around the well being of the family members. Similarly lack of proper family role and desertion by family

members may create the destitution and vulnerability in life for everybody. So it was necessary to know their family structure. I inquired of the destitute elderly detail about their family members. The destitute elderly living in old home at present, mentioned their previous family status where they lived prior to coming into the old home. It is evident from Table 4.13 that the destitute elderly living with family had a larger family than the destitute elderly living in the old home. The average number of family members is 3.1 and 4.2 for old home and family respectively. It is not unlikely because earlier it was seen that the destitute elderly living in old home are more educated, service holders, and had more income. All these indicate they are more conscious about family size. Moreover, it is also true that destitute elderly living with family came to the old home because they didn't have family support to look after them. Again, the highest proportion (68.4 percent) of family of the destitute elderly living in old home consisted of four members (they had only two children) compared to the destitute elderly living with family (48.0 percent). The rest of the destitute elderly living in the old home (31.7 percent) had 5 to 8 family members. On the other hand, the highest proportion of family (52.0 percent) of the destitute elderly living with family consisted of 5-8 members. 29.2 percent and 18.8 percent of the families of the destitute elderly living with family consisted of 1-2 members and 3-4 members. It may be assumed that the study area is agro based, so they prefer more family members. So, it can be said that the destitute elderly living in the old home prefer small families than the destitute elderly living with family. They (the elderly of the family) think that the joint and big sized family is more helpful for an agro based society like the study area. That is why they prefer a bigger family. If highest family member range 7-8 is considered, it is seen that more families are in this range of the destitute elderly living with family compared to the destitute elderly living in old home. It is 11.1 percent for the destitute elderly living with family and 5.8 percent for the destitute elderly living in old home.

		Gen	der		Total		
Occupation	N	lale	Fe	male			
	Number	Percentage	Number	Percentage	Number	Percentage	
Don't Work	37	51.4	24	33.3	61	42.4	
Housewife		-	39	54.2	39	27.1	
Agriculture	14	19.4	-	-	14	9.7	
Service	4	5.6	·		4	2.8	
Day labour	5	6.9			5	3.5	
Business	5	6.9		2 - 2 <b>-</b> 22	5	3.5	
Rickshaw Puller	1	1.4		1944 J.	1	0.7	
Beggary	4	5.6	5	6.9	9	6.3	
Others	2	2.8	4	5.6	6	4.2	
Total	72	100.0	72	100.0	144	100.0	

'Others' include goat/cow rearing, rice mill labor, maid servant, baby sitter and looking after home, fishing ponds, shop labor centers, etc.

### Table 6: Occupational Status of the Destitute Elderly Living in Family by Gender

		Ger	Total					
Income (BDT)	Male		Fe	emale	· // K	Total		
	Number	Percentage	Number	Percentage	Number	Percentage		
Yes	65	85.5	19	30.2	84	60.4		
No	11	14.5	44	69.8	55	39.6		
Total	76	100.0	63	100.0	139	100.0		
Chi-square		Value=44.16	DF=1	l Sig	nificant=0 .0	00		

### Table 7: Whether the Destitute Elderly Living in Old home Had Income

		Ge	nder		Total		
Amount of Income	N	1ale	Fe	emale			
(BDT)	Number	Percentage	Number	Percentage	Number	Percentage	
1-1000	4	6.2	17	89.5	21	25.0	
1000-2000	29	44.6	1	5.3	30	35.7	
2000-3000	16	24.6		240	16	19.0	
3000 and More	16	24.6	1	5.3	17	20.2	
Total	65	100.0	19	100.0	84	100.0	
Average (BDT)	2,676/-		1,210/-		2,345/-		

Table 8: Monthly Income of the Destitute Elderly Living in Old home

		Ge	Tetel					
Income (BDT)	N	Male		Female		Total		
	Number Percentage		Number	Percentage	Number	Percentage		
No	37	51.4	63	87.5	100	69.4		
Yes	35	48.6	9	12.5	44	30.6		
Total	72	100.0	72	100.0	144	100.0		
Chi-square		Value=22	2.12	DF=1 Si	gnificant=0.00	2		

Table 9: Whether the Destitute Elderly Living in Family Have Income

# 4.3.2. Family Life of the Destitute Elderly

Family is a great shelter for all people. A human child is born, grows, develops and dies in the family. That is why a family atmosphere is considered as basic shelter for human being. All the destitute elderly interviewed in this study were asked about their family atmosphere. As the elderly residing in the old home do not have family now their family environment before coming to this old home has been considered. It is seen that about forty percent (39.6 percent) of the destitute elderly living in old home were not living with family. They were living in the rail or bus station before entering the old home. So they were actually rootless people and may be considered as the highest level of destitution in the society. So it is a great opportunity for them to be in the old age old home. The rest of the respondents (60.4 percent) replied that they were living with family. According to our traditional values, family is accepted as a great shelter or symbol of security and prosperity of human life. However it is seen that more than one third of the destitute elderly living in the old home did not have a family immediately before coming to this old home. In spite of remaining in the permanent family background, the larger proportions of elderly have become compelled to come into the old home (OCRC). So it can be said that sometimes the old home may be considered by the destitute elderly as better shelter than family.

Generally, all human beings, particularly the elderly want to live in a family environment. But in many cases of elderly it has found that the respondents prefer to live in floating conditions rather than with family. On the other hand, the elderly receiving old age allowance are supposed to live with family according to criteria of receiving old age allowance. Permanent address is also another criterion of receiving the old age allowance (Boisko Bhata). 11 out of 144 old age allowance recipients' respondents of this study do not fulfill this criterion. The rest 133 respondents (92.4 percent) fulfill this criterion (Table 4.15).

If gender is considered of the destitute

elderly who are not living with family 8 out of 11 were female. So female elderly are more rootless than the male elderly. Although they were supposed to live with family. If it is assumed that families situation, increases destitution and vulnerability, the finding indicates that female elderly are more destitute than male elderly in terms of family living.

### 4.3.3. Homestead Ownership of the Destitute Elderly

Ownership of a living place is an important factor for everybody. It plays a vital role forgetting various services from neighbors and kinship relations. The temporary inhabitant can become more easily destitute and vulnerable than permanent inhabitants. That is why, ownership of land has been considered as a symbol of status and prestige in our traditional social system. I wanted to know about the ownership of land the destitute elderly lived in. The elderly living in old home have mentioned their previous homestead ownership. About 91.4 percent of the elderly living in old home had no selfhomestead ownership and only 8.6 percent elderly had self-homestead ownership before they came to the old home. The detailed information has been presented in the Table 14.

The available information reveals (Table 4.17) that about 44.1 percent destitute elderly living in old home at present lived in public land before they came to the old home; 22 percent in a rented house, 18.1 percent a relative's house and 15.7 percent in other places. Other includes the working place, bus and railway station, neighbour's house etc. The data indicates that actually the elderly living in the old home were rootless before coming to the old home. Almost all the females (61 out of 63 or 96.8 percent) were destitute female elderly living in the old home were rootless compared to 86.8 percent destitute male elderly.

In case of elderly living with family and receiving old age allowance, it is evident from Table 16 that more than three-quarters (76.4 percent) have homesteaded. The rest, 23.6 percent had no homestead. These landless destitute elderly used to live on public land (47.1 percent), rented houses (8.8 percent), relative's houses (2.9 percent) and other places (14.7 percent). From the data presented in Table 17, it can be said that the elderly living in the old home were more vulnerable before coming into the old home.

### 4.3.4. Offspring of the Destitute Elderly

Everybody wants to live with children. In Bangladesh, children are considered as a source of income, symbol of status and prestige in the society. Most of the people consider their children particularly sons, as a source of income and social security during old age. It is evident from Table 18 that more childless elderly (28.1 percent) lived in the old home compared to the elderly living with family (10.4 percent). If a childless situation is considered as destitution, the elderly living in the old home are more destitute compared to the elderly living with family. One of such elderly replied "Baba Jadi Amar Pulapan Thaktam Baila, Ami Ehane Aitam Na" (If I have any child, I would not have come to this place). But it does not mean that only a childless situation made them more destitute. Data of the present study support that in spite of having offspring a mentionable proportion (71.9 percent) of elderly who lived in old home means they were compelled to come to the old home, cutting off relationships with their children. It indicates vulnerability of the elderly living in old home.

In the case of having children, it is seen that 41 percent of elderly living in the Old home have 1-2 living children at present, 34 percent have 3-4 children, 16 percent have 5-6 children, and 9 percent have 7 or more children at present. On the other hand, half of the destitute elderly (50.4 percent) living with family have 3-4 living children at present, 27.1 percent have 5-6 children, 18.6 percent have 1-2 living children and 3.9 percent have 7 or more living children at present (Table-18). The average number of living children of the destitute elderly living in the Old home and the destitute elderly living with family is 1.93 and 2.16 respectively. More destitution and vulnerability is considered in terms of a childless situation, the elderly living in the Old home are more destitute and vulnerable compared to the elderly living with family.

		Gei	Total			
Amount of Income	M	lale	Fe	male		Utai
(BDT)	Number	Percentage	Number	Percentage	Number	Percentage
1-1000	9	25.7	7	77.8	16	36.4
1000-2000	13	37.1	1	11.1	14	31.8
2000-3000	9	25.7	1	11.1	10	22.7
3000 and More	4	11.4	-	10773	4	9.1
Total	35	100.0	9	100.0	44	100.0
Average (BDT)	2,228/-		1,333/-		2,045/-	

 Table 10: Present Monthly Income of the Destitute Elderly Living in Family

		Cate		Total		
Family Member	Old home		Fa			
	Number	Percentage	Number	Percentage	Number	Percentage
1-2	65	46.8	42	29.2	107	37.8
3-4	30	21.6	27	18.8	57	20.1
5-6	36	25.9	59	40.9	95	33.6
7-8	8	5.8	16	11.1	24	8.5
Total	139	100.0	144	100.0	283	100.0
Average	3.1		4.2		3.6	
STD	2.04		2.00		2.09	

Table 11: Family Size of the Destitute Elderly by Categories

Whether Living with		Ge	Tesel			
	Male		Fe	emale	Total	
Family	Number	Percentage	Number	Percentage	Number	Percentage
No	28	36.8	27	42.9	55	39.6
Yes	48	63.2	36	57.1	84	60.4
Total	76 100.0		63 100.0		139	100.0

Table 12: Whether the Elderly had been living in Family before Coming into Old home

1000000000		G	ender	7-1-1			
Family Living	Mala		Fe	male	Total		
	Number	Percentage	Number	Percentage	Number	Percentage	
No	3	4.2	8	11.1	11	7.6	
Yes	69	95.8	64	88.9	133	92.4	
Total	72	100.0	72	100.0	144	100.0	

Table 13: Whether the Old Age Allowance Recipient Destitute Elderly Live with Family by Gender

n an		Ge		Total		
Homestead Ownership	Male		Fe			
	Number	Percentage	Number Percentage		Number	Percentage
Had Homestead	10	13.2	02	3.2	12	8.6
Had no Homestead	66	86.8	61	96.8	127	91.4
Total	76			63 100.0		100.0

Table 14: Homestead Ownership of the Elderly Living in Old home by Gender

r Alaria analar		Gen	Tatal			
Living Place	Male			Female	Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Lived in /Share in rented house	10	15.2	18	29.5	28	22.0
Lived on public land	30	45.5	26	42.6	56	44.1
Relative's house	15	22.7	8	13.1	23	18.1
Others	11	16.7	9	14.8	20	15.7
Total	66	100.0	61	100.0	127	100.0

'Other' includes the working place, bus and railway station, neighbor's house etc. Table 15: Living Place of the Elderly before Coming to Old home

Homestead Ownership		Ge	Total			
	Male		Fe	emale	Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Having Homestead	59	81.9	51	70.8	110	76.4
Having no Homestead	13	18.1	21	29.2	34	23.6
Total	72 100.0		72	100.0	144	100.0

### Table 16: Homestead Ownership of the Destitute Elderly Living with Family

a and a subject of the subject of th		Ger	0	Total		
Living Place	Male		Female		IOTAI	
	No.	Percentage	No.	Percentage	No.	Percentage
Lived in/ Share in rented house	1	7.7	2	9.5	3	8.8
Lived in public land	6	46.2	10	47.6	16	47.1
Relative's house	5	38.5	5	23.8	10	2.9
Others	1	7.7	4	19.0	5	14.7
Total	13	100.0	21	100.0	34	100.0

'Other' includes the working place, relative's and neighbor's house, etc. Table 17: Living Place of the Destitute Elderly Living in Family

61-1-1-1-E		Cate	gories		Total		
Status of Offspring	Old	home	F	amily			
Orispring	Number	Percentage	Number	Percentage	Number	Percentage	
No Child	39	28.1	15	10.4	54	19.1	
Have Child	100	71.9	129	89.6	229	81.9	
Total	139	100.0	144	100.0	283*	100.0	
1-2	41	41.0	24	18.6	65	28.4	
3-4	34	34.0	65	50.4	99	43.2	
5-6	16	16.0	35	27.1	51	22.3	
7 and More	9	9.0	5	3.9	14	6.1	
Total	100	100.0	129	100.0	229	100.0	
Mean	1	.93	3	2.16		2.06	
STD		967		.768		.866	

\*16 (13 in Old home and 3 in family) never married also included in this category

 Table 18: Description of Offspring of the Destitute Elderly by Categories\*

Economic	1	Categ	ories			Total	
	Old home		B	amily	Total		
Solvency	Number	Percentage	Number	Percentage	Number	Percentage	
Surplus	17	12.2	1	0.7	18	6.4	
Easy Going	66	47.5	54	37.5	120	42.4	
Deficit	56	40.3	89	61.8	145	51.2	
Total	139	100.0	144	100.0	283	100.0	
Chi-Square	Value=22.85		DF=2		Significant=0.000		

Table 19: Economic Condition of the Family of the Destitute Elderly

Measures Adopted	Categories				Treat	
	Old home*		Family		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Remained unfed	43	76.8	28	31.5	71	49.0
Public Assistance	26	46.4	17	19.1	43	29.7
NGO Assistance	4	7.1	3	3.4	7	4.8
Relative's Help	15	26.8	57	64.0	72	49.7
Loan from NGO	3	5.4	20	22.5	23	15.9
Borrow from Shop	38	67.9	50	56.2	83	57.2
Others	19	33.9	27	30.3	46	31.7
Total	148 (N=56)		202 (N=89)		345**(N=145)	

\*\*Multiple responses

\* Elderly reside in Old home mentioned their previous condition.

'Others' include advanced labor sale, sell the household items and migrate to town for work.

 Table 20: Measures Adopted by the Destitute Elderly to Manage Deficit by Categories

### 4.3.5. Economic Condition of the Destitute Elderly

It is general belief in almost every society that economic condition plays a vital role to determine social status. It is considered as an important element for social stratification all over the world. As usual the information received of the economic condition of the elderly living in the old home reflected their condition before coming to the old home. It is already seen (Table 7 & 9) that about seventy percent (69.4 percent) of the destitute elderly living with family have no income at present and 39.6 percent destitute elderly living in the old home had no income prior to coming to the old home. So, to assess the economic destitution and vulnerability of the destitute elderly I inquired their economic solvency.

It is clearly shown that the maximum number of elderly (93.6 percent) were economically insolvent/distressed. Only an insignificant proportion of the elderly (6.4 percent) was economically solvent. If setting is considered more economically insolvent, elderly living in family (99.3 percent) compared to the elderly living in old home (67.8 percent). The difference is clearly seen between the economic solvency of the destitute elderly living in the old home and the elderly living with family, as chi-square value is 22.85, degree of freedom 2 and significance 0.000. That is, the difference is statistically significant. If economic insolvency is considered as an indicator of destitution, the elderly living with family are more destitute than the elderly living in the old home.

# 4.3.6. Measures Adopted to Manage the Economic Deficiency

Most of the people of Bangladesh are not economically solvent. It is seen from Table 4.21 that the maximum (51.2 percent) destitute elderly respondents of this study faced economic deficiency in their life. I inquired about the ways that were adopted to manage economic deficiency and coping with the economic distress by the destitute elderly. Most of the elderly (76.8 percent) living in the old home mentioned that they remained unfed. The next frequently mentioned measure was borrowing (without payment at present) from shop. Other remarkable measures adopted by the elderly were public assistance (46.4 percent) through Union Parishad (UP), Non-Governments Organization's assistance (7.14 percent), relative's help (26.8 percent), loan from NGO (5.4 percent) and others measures (33.9 percent). On the other hand, for the highest proportion (64.0 percent) of the destitute elderly living with family is taken relative's help, as a measure of fulfilling economic inadequacy. The next mentioned measure is borrowing from shop (56.2 percent) to manage their income inadequacy. To remain unfed (31.5 percent), public assistance (19.1 percent), NGO assistance (3.4 percent), loan from NGO (22.5 percent) and other measures (30.3 percent) are adopted by the elderly living in the family setting as a means of managing their economic deficiency (Table 20).

On the basis of these data, it may be concluded that the measures adopted by the elderly differ by Categories. The data reveals that the elderly living in the Old home mostly fulfilled their deficiency by remaining unfed, which indicates their negative social network, and vulnerability and the elderly living with family have fulfilled their deficiency of taking relative's help which bears the positive sign of traditional community support.

### 5. Concluding Remarks

On the basis of the above review, it can be said that the overall socio-economic condition of the destitute elderly is not so good in Bangladesh. The present study indicates that the elderly wherever they reside (either in Old home or with family) are incapable, aged, illiterate, have larger family members, and have highest number of widows/widowers and are low-income people. Due to such a socio-economic background they are really destitute, economically distressed and socially vulnerable. So to uplift the socio-economic status of the destitute elderly of Bangladesh the following suggestions are being recommended;

- i. Government should take necessary steps to formulate an elderly policy so that a complete and effective welfare program for the elderly may be undertaken permanently.
- Government should give serious consideration to introducing a national welfare pension scheme for the elderly to ensure their income security during old age.
- iii. Community based support services should be developed in order to encourage the families to look after their elderly members at home.
- iv. The government of Bangladesh should take necessary steps to formulate a law of encouraging relatives to take responsibility of their destitute, poor relatives.
- The necessary policy should be taken to uplift the socio-economic condition of this section of people of Bangladesh.

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### Abstract

China is one of the most rapidly growing economies in the world and it is becoming increasingly important in global business. China's strong economic growth over the past three decades indicates that many companies have succeeded in China. Despite market growth, company optimism is tempered by rising costs, domestic competition, and continuing regulatory and market access barriers. Nonetheless, with bureaucracy, intellectual property rights, and lack of transparency among the pressing concerns, operating a business in China can be difficult. The article investigates the business environment and identifies some problems and key challenges. The article also focused on Chinese culture and political risk. To overcome problems in China, the article suggests that to be successful, one must have good relationships with "Guanxi (relationship)" with people. Guanxi is an important element in achieving successful business in China.

Key Words: GDP, legal regulatory, bureaucracy, Compliance, market research, Economic terrorism, IPR, litigation, information and communication technology (ICT), Transparency International, Guanxi

### China Business Model: Does it improve Business Environment?

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### Introduction

China is one of the most rapidly growing economies in the world and it is becoming increasingly important in global business. In 2011, 66 percent of the companies report their revenue growth in China exceeded that of their operations worldwide. The integration of China into the world economy since it began its open-up reforms in the late 1970s creates unprecedented opportunities for domestic and foreign business. The Chinese economy grew by 9.2% and 10.4% in 2009 and 2010 respectively. In the four quarters of 2011, real GDP grew by 9.7%, 9.5%, 9.1% and 8.9% respectively, resulting in annual growth of 9.2% for 2011 (Pansy Yau, 2012).

Business climates are always changing. The global economy has sharply reduced consumption, just at the same time that operating costs in China have been increasing. Although China has a huge potential for economic growth offering access to a large market and considerable savings in labour costs, caution must be used due to differences in the political, social and cultural environment that create risk and pose uncertainty for foreign investors.

**Cultural problem:** First and foremost, Chinese culture is different from the western countries. Chinese consumers have a very strong national pride and they like to be associated with their nationality and country. Consumers in China are very supportive of their local products. Most of the foreigners are not familiar with the Chinese culture; they don't have any idea of local culture and consumers' preferences (Starmass International, 2013). As a result, foreign investors may often face trouble in accessing markets for their products because their products may seem to be unfamiliar to the Chinese consumers. Hence, cultural differences are always the root of conflicts and disagreements between the overseas companies and the locals (Jagg Xaxx, 2013).

Language problem: Language is the barrier to operate business in China. Many foreign companies face trouble entering into the Chinese market because they are not familiar with Chinese language (Starmass International, 2013). Most of the locals in China are unable to communicate in English as well as foreigners being unable to speak the Chinese language. Language barriers cause conflicts and miscommunications among the parties (Bobby Jan, 2013).

#### Cumbersome bureaucracy systems:

China has ponderous bureaucratic systems created by history and tradition. The way of the Chinese business correspondence or dealings is totally different from foreign countries. In fact the Chinese decision making process takes a long time. A normal business meeting in China may take longer than a meeting in another country (David L.Weller, 1998). Another issue that businesses seeking to operate in China, may need to consider, is bribery. According to the Transparency International 2006 Bribe Payers Index, China ranked first and second respectively in exporting countries that are likely to bribe their way through to winning contracts.

### **Compliance with China standards:**

China is increasingly imposing requirements for compliance with specific Chinese standards and related burdensome third-party testing and certification procedures. Such requirements often collide with international standards and practices, putting foreign businesses at a disadvantage. A significant example is the Information and Communication Technology (ICT) sector, where the overall complexity and lack of transparency of China's regulatory and conformity assessment practices contribute to an increasingly unpredictable business environment and serious market access problems for foreign and foreign-invested companies (Source: European Commission Trade, 2011).

Political Risk: China is particularly hazardous with respect to political risk. Protest against the political system and constitution is not tolerated dissidents are prosecuted. The possibility of nationalization of industries needs to be considered. In fact this has already occurred in China (in 1949). Similarly, there are the risks of confiscation, expropriation, currency inconvertibility and contract repudiation ( Sumitgulati,2012).

### Unstable legal regulatory framework:

The most important issue in China is that it has unstable legal and regulatory framework. Legal procedures are evolving and courts have a wide leverage in interpretation of the law. Corruption is still widely prevalent and a major problem for businesses. CCP members and their families yield enormous influence leading to corruption. Discriminatory government practices occur along with regulatory barriers to foreign investment, government procurement rules that favour domestic companies and the country's lack of a transparent and independent legal system (David L. Weller, 1998).

Trade limited regulations: China's market has a variety of trade-limiting regulations, including discriminatory import licensing restrictions on agricultural products (such as cotton and fertilizer), limitations on express delivery services, and duplicative local domestic testing requirements that require many imported goods to be tested and certified by domestic laboratories regardless of whether they have already undergone similar tests internationally (David L. Weller, 1998).

**Ownerships rules:** Foreign investors face problems with China's ownership rules. Several Chinese industries, such as mining, steel, education, telecommunications and the internet, are both capital-hungry and politically sensitive. They need foreign investment, but the law bans foreigners from owning stakes in them (Jeffrey Hays, 2008).

### Unavoidance circumstances:

Foreign companies doing business in China complain of unpaid bills, piracy, counterfeiting and theft of ideas and technologies. Chinese insist that the foreign companies share their technology secrets. They then learn from these secrets and produce cheaper products that compete with those of the foreign company. Some companies complain that pirated or counterfeited copies of their products appear within a couple of months after they begin production in China. Others are reluctant to do business in China out of concern that their methods, patents and intellectual property will be stolen or compromised. Foreign companies often complain they are required to pay fees and taxes without warning and explanation (Jeffrey Hays, 2008).

### How to overcome the problem?

**Good Relationship (Guanxi):** The Chinese are not indecisive but rather respecting the view of others. As the Chinese are very respectful of others, they would tend to seek others' opinions and advice before making a decision. The Chinese culture may seem to be full of complexities but as long as one is familiar with it, one can understand the essence of those values. The Chinese believe that to be successful, one must have a good relationship with others (Starmass International, 2013). In China, establishing relationships with others is referred to as having "Guanxi" with people. Guanxi (relationship) is an important element in achieving successful business in China. With a good relationship with others, a company would benefit in many different ways. First, a trust between the different parties would have long been established thus the parties would be very comfortable working with each other. Next, if a company were to encounter any problems in any field, knowing someone who is an expert in that field would help explain matters and may even help to resolve any problems (Fang Yang, 2011).

Effective Translator: Language barrier is a huge issue for many foreign companies when they want to enter into the China market. Most of the locals in China are unable to communicate in English and many foreigners are unable to speak the Chinese language. One must be able to understand what the other party wants before conducting a business. Thus, more foreign companies would need the help of interpreters and translators to communicate with the locals. However, being able to speak the language does not mean that the party will be able to converse effectively. The Chinese may work using the Chinese language but they also inculcate their values in their business. An effective translator would not only be able to speak the language but must also be familiar with both the Chinese culture and that of the foreign companies as well (Starmass International, 2013).

Market Research: Every market has its own risks and gains but with a clear understanding of what they are, companies can actually enter and establish a presence in the market. One must not overlook small local companies in the China market as the Chinese have a very strong national pride, thus they tend to be more
supportive towards their local rather than foreign products. Hence, foreign companies would really need to do detailed market and consumer research if they want to not only enter the Chinese market but also market their products to the local market (Starmass International, 2013). Before embarking on a China investment plan, it is necessary to conduct detailed market research.

# Has the Chinese business environment improved?

Improved international relations, government reforms, an expanding economy and increased foreign investment make doing business in China a potentially lucrative affair. Nonetheless, operating a business in China can be difficult.

• The China country reports in the United State Department's 2007 Human Rights Practices and International Religious Freedom Reports noted China's well-documented and continuing abuses have included arbitrary and lengthy incommunicado detention, forced confessions, torture, and mistreatment of prisoners as well as severe restrictions on freedom of speech, the press, assembly, association, religion, privacy, worker rights, and coercive birth limitation (Hillary, 2011).

• Corruption & Lawlessness: China is fighting against corruption and lawlessness; public protest against corruption is tolerated and the Government is becoming increasingly responsive to people's concerns (Arun Kottolli, 2007).

o Legal and regulatory challenges are a constant. So progress on this is not being made. But, the challenges foreign companies are more worried about now are "normal" business challenges rising costs, scarce talent, growing local competition coming from the private sector (Source: China Business Environment 2011-2012).

China has always had rules and regulations in place that can be, and often have been, ignored (Chris Devonshire\_Ellis, 2013). These include relatively common "business" practices as follows:

- a. Working in China on inappropriate visas
- **b.** Being paid cash in hand and not paying tax
- **c.** Under-declaring income (salary and revenues)
- **d.** Being paid part in China and part overseas to reduce China income tax
- e. Expatriates not paying social insurance
- f. Paying Chinese staff off the books
- **g.** Earning RMB income through representative office licenses
- **h.** Not issuing official receipts (fapiaos)
- i. Not purchasing Microsoft office licenses and running other pirated software
- **j.** Operating a business in a restricted industry (e.g. HR or financial consulting) using an RO
- **k.** Under-declaring China income and topping up margins in Hong Kong

Economic terrorism is common in the China business market. The fact remains that all the above specifically break the law. The World Trade Organization ruled recently that China's regulations on foreign movies were a form of illegal protectionism and had to end. So far, Beijing has done nothing to abide by that ruling, though it is likely to expand its quotas to mollify the WTO (Jeffrey Hays, 2008).

• China relaxed restrictions on overseas investment. Local Chinese companies and officials were given more freedom to approve deals without okay from Beijing. Recently the Chinese government announced that it would allow limited foreign investment in the Chinese securities industry. There are restrictions on foreign company's products in Chinese market (Jeffrey Hays, 2008).

**o** Foreign investors face problems with China's ownership rules. Several

Chinese industries, such as mining, steel, education, telecommunications and the internet, are both capital-hungry and politically sensitive. They need foreign investment, but the law bans foreigners from owning stakes in them. The risk that big foreign firms will suddenly find that their investments in China are illegal or worthless is surely remote. For example, a dispute between Alibaba, a Chinese internet group, and Yahoo!, an American firm that owns 43 percent of Alibaba through a VIE, suggests the latter (Jeffrey Hays, 2008).

• Strong growth is anticipated in transportation and infrastructure, environmental/clean technology, food, retail, and healthcare. There is expected positive growth but with caution for industries which include real estate and electronic appliances. In 2012 opportunities are predicted in the auto industry, mid-level industrial segments, chemicals, and machinery (Global Solutions, 2011).

• There is a series of conflicts with a series of shady, underhanded, untrustworthy Chinese partners who used money to enrich themselves and build rogue factories making competing products. There is growing evidence in many areas that Beijing is favouring locals over Western companies, even violating the rules of market access and trade. As a result many foreign companies lost hundreds of millions of dollars before they withdrew from China (Jeffrey Hays, 2008).

**o** The Chinese procurement framework remains incomplete and not transparent. Access to the Chinese IPR enforcement system remains difficult for foreign businesses, in particular those operating in creative and innovative sectors. They are disadvantaged with stricter formality requirements applying to them. In particular, the legalisation and notarisation requirements for Power of Attorney and evidence coming from abroad are burdensome and costly, and they prevent foreign operators from defending their rights before the courts and administrative authorities in an effective manner. Moreover, interim injunctions are difficult to obtain in practice and the damages awarded by

the courts often remain too low. Major reforms are needed to ensure compliance with international standards and a predictable environment for bidders. Public procurement has become one of several prominent irritants in China's relations with trading partners in recent years as the size of the Chinese market soared while developed economies tottered. The authoritarian government has used potential access to the growing market as leverage, crafting policies to persuade multinational companies to turn over technology and open up more factories and research facilities.(European Commission Trade, 2011)

o China is imposing new obstacles to access to its markets, including sweeping national security rules that limit access to areas from computers to wind farms, raising questions about its promises to treat companies equally. It noted that Beijing has instructed banks and other companies to limit use of foreign data security products and put caps on foreign ownership of wind farms to 50 percent, on national security grounds (Jeffrey Hays, 2008).

o Legal and regulatory challenges (those which are usually unique to China, in one way or another) are a constant. So progress on this is not being made. But, the challenges US companies are more worried about now are "normal" business challenges rising costs, scarce talent, growing local competition coming from the private sector (Source: China Business Environment 2011-2012).

The Chinese National Development and Reform Commission (NDRC) had established a plan to better manage FDI investment in the economy in 2006. The plan addressed the relationship between national security investment and foreign investment. It instructs China to gradually relax restrictions on foreign holding of domestic enterprises. Foreign capital should be directed towards high-tech industries, modern service industries, high-end manufacturing, infrastructure development, and ecological/ environmental protection (Huang Wenbin & Andreas Wilkes, 2011).

• That China has not yet provided a particularly level playing field for foreign investment is granted. Companies are discriminated against through skewed bidding processes for contracts, by having to apply for unobtainable licenses, and when fighting through many blatantly erected barriers to foreign investment (Chris Devonshire Ellis, 2013).

o Pollution in China is one aspect of the broader topic of environmental issues in China. Various forms of pollution have increased as China has industrialized, which has caused widespread environmental and health problems. The wide coverage of Beijing's air, has been rated "hazardous" (Darcey J. Goelz, 2009).

**o** A key concern with regard to public procurement as well as intellectual property is the indigenous innovation policy aimed at supporting Chinese firms moving up the value chain. This is a serious concern for European companies wanting to export from the EU or already operating in China. In the past, this policy has severely hampered access to Chinese procurement in a wide number of innovative sectors from green technology to telecommunications with the requirement that foreign companies register their IPR in China. Draft rules also require applicants to disclose commercially sensitive information related to innovation and IPR (Robert D. Atkinson, 2012).

**o** Most of the foreigners are not exposed to the Chinese culture, thus they do not know what are the preferences and needs of the Chinese consumers. Carrying out consumer research may not be very useful as the information collected may not truly reflect the true responses as the Chinese may not be comfortable giving out information to foreign researchers (Source: China Business Environment 2011-2012). Hence, very often, foreign companies engage a local research company to carry out market analysis research as the data collected may be more reliable.

Below you may find the key legal/ regulatory challenges identified (% indicates that a challenge "seriously hinders" or "somehow hinders" business).

**i.** Starting a business-procedures (number);

ii. Starting a business-time (days);

**iii.** Starting a business-cost (% of income per capita);

iv. Starting a business-minimum capital(% of income per capita);

**v.** Obtaining a license-procedures (number);

vi. Obtaining a license-time (days);

**vii.** Obtaining a license-cost (% of income per capita);

viii. Closing a business-time (years);

**ix.** Closing a business-cost (% of estate); and

**x.** Closing a business-recovery rate (cents on the dollar)

There are several issues which might be wrapped up into the overall "Regulatory issues" category, including (but not limited to) policy challenges, regulatory changes and enforcement challenges (Source: China Business Environment 2011-2012).

#### Key legal/regulatory challenges in China

**o** Bureaucracy (74%)

**o** Unclear regulatory environment (72%)

• Lack of government transparency (67%)

- o Tax administration (66%)
- o Customs clearance delays (62%)
- o Customs and trade regulations (61%)
- o Rising Costs (91%)
- o Lack of Market Maturity (73%)
- o Labour Unrest (37%)
- Difficulty enforcing contract terms (61%)
- o Obtaining required licenses (58%)
- o Difficulty in litigation (50%)

- o Domestic protectionism (49%)
- o Corruption/Fraud (61%)
- o Customs clearance delays (62%)
- o Lack of Infrastructures (36%)
- o Business Disputes (27%)

The list is topped by the same challenges such as bureaucracy, an unclear regulatory environment and a lack of government transparency (Source: China Business Environment 2011-2012). The report reminds us that China is not an easy place for business, and one of the reasons is the fact that the country's legal framework is still in the process of being built. On the other hand, the rapidly changing business environment in the country also present big challenges to business practitioners and investors.

## Conclusion:

China is the largest market on the planet. China's immense diversity, variety, complexity, and enormous competitive intensity is unrivalled in the world. China's historical development, political structure and climate, and international relations influences its economy and foreign trade. China's infrastructure and energy structure, and legal framework pose a challenge to business. China possibly has the toughest business environment in the world.

Many multinationals fear that a more assertive China is increasingly employing instruments of state capitalism to promote economic nationalism at their expense. Thirtyeight percent of US respondents to Am Cham-China's 2010 survey reported feeling "unwelcome" to compete in the Chinese market; the highest proportion to express this sentiment since the organization began polling its members (Alan Chu, 2013).

China is still considered a new market compared to the West; many overseas companies are unsure about the China market. The Chinese government has aimed to modernize its economy in part by attracting foreign investment. Administrative agencies in China

possess broad de facto and de jure powers. These powers, together with the discretionary nature of the foreign investment regulatory system, facilitate the problem of bureaucratic overreaching. Specific policy recommendations in the 2012 White Paper for improving the business and investment environment include a focus on human resource challenges, improving regulatory coherence across China, increasing licensing opportunities for member companies and improving intellectual property rights protection (Lesley Cui, 2012). The truth about China's business environment is the same as it has ever been - aspects of it, especially barriers to certain industries, remain unfair, yet these are identifiable and known.

Basically, the China market may seem complicating and frustrating to foreign companies, but once a good understanding is established, doing business in China may not seem to be that difficult. To survive in the China market, one must have good relationships in the market. The Chinese uses the term, "guan xi" to refer to any kind of relationships; personally or bureaucratically. Chinese companies tend to want to work with people whom they are familiar with as they would be able to develop a trust between them. It would be recommended to have an individual or an organization that is familiar with the bureaucratic procedures and Chinese culture to aid the company. It would be a huge risk to try to enter into China market without having any "Guan Xi" with anyone (Jagg Xaxx, 2013). Firstly, there will be so many problems with the government and other organizations as foreign investors do not understand the China practices. In addition, they would not know how to handle these problems. Thus, it is imperative to either have a network in China or to find a way to start developing "Guan Xi" in China (Jagg Xaxx, 2013). This would allow a more fruitful negotiation with suppliers and distributors and a smoother administrative process.

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## Heroes of the World: Professor Rizwana Chaudhri, the Pride of Pakistan

#### Manzoor Butt

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#### Introduction



Today I have the honor to write about a senior college fellow Rizwana Chaudhri, who is regarded as the pride of Pakistan. She is a daughter of Rawalpindi who has been serving her home town since the first day of her professional career despite many attractive overseas offers. She is Professor of a college from where she graduated and head of department of Gynecology / Obstetrics of a hospital where she started the first day of her professional career. Rizwana Chaudhri was born in Rawalpindi in 1959. She did her Matric from St. Annes Presentation Convent School, Rawalpindi in 1974. In 1976, she passed F.Sc from C.B. College, Rawalpindi by securing first position. She did M.B.B.S from Rawalpindi Medical College with lots of distinctions and gold medals in 1983. She was declared the best graduate of 1983. She passed MCPS and FCPS in Obstetrics / Gynecology from Pakistan in 1990 and 1992 respectively. She was awarded FRCP from Royal College of Physicians & Surgeons, Glasgow in 2010. She was also awarded fellowship of the Bangladesh College of Physicians & Surgeons in 2011.

She is not only very much a celebrity professional but also a very successful woman. She was married to her class fellow Mutti Ullah in April, 1986. Mutti Ullah is an extremely fine person who has always encouraged and supported her. He is Professor of Medicine in Rawalpindi Medical College. They are very happily married and have celebrated the silver jubilee of their marriage. They have three children. Eldest son Uzair has become a doctor and is doing house jobs, second daughter Nimra is in final year of medicine and third son is taking his A level exams and also wants to become a doctor. All the children idolize their mother.

Rizwana is working as Professor and Head of Department Obstetrics/ Gynecology of Holy Family Hospital (HFH) Rawalpindi since March, 2005. She has always worked in a teaching hospital and is associated with teaching since June 1992. HFH is affiliated with Rawalpindi Medical College. It is an 850 bedded hospital with 250 beds |belonging to Gynae/ obstetrics department. Individually her unit has 125 beds. It caters for teaching of community midwives, nurses, undergraduates and postgraduates.

Her clinical responsibilities include inpatients, outpatients, and surgical lists with overall responsibility of the entire unit. This unit specializes in various Endoscopies, i.e. laparoscopy, hysteroscopy, colposcopy. Also it is one of the few units in Pakistan where active fetal medicine is practiced. Procedures such as Amniocentesis, CVS, and inutero transfusion are being done regularly. The Unit is also actively carrying out Gynaecological oncology surgery. In addition to her clinical responsibilities, she is actively involved in teaching and training programmes of nurses, paramedics, medical students, doctors and postgraduate doctors.

She is also involved in public awareness programs, from the platform of Society of Obs/Gynae, Press, Media and other National Forums. She is an examiner of undergraduate doctors, PMDC for foreign students and postgraduate exams such as MCPS, DCPS, IMM, FCPS, and FCPS Bangladesh. She is also the pioneer in conducting the first IMM exam of College of Physicians and Surgeons Pakistan in the kingdom of Saudi Arabia.

She has also been involved with short surgical skills training of doctors from Chakwal and AJK, so that they can provide better health services at their place of work.

#### SOME OF HER HONORABLE MENTIONS (UNDERGRADUATE)

**1.** She was the best graduate of RMC 1983.

**2.** She was declared best of the best graduate of 25 years of RMC and awarded a Gold Medal for it.

3. She got pride of performance award.

**4.** She obtained 13 Gold Medals and 12 College crests.

**5.** She is a record holder of RMC as well as Punjab University by obtaining first class first position in first, second, third and final professional examination carried out by the Punjab University which included 7 medical colleges of Punjab.

**6.** She got distinctions in the subjects of Anatomy, Pathology, Forensic Medicine, Eye and Community Medicine.

In addition to a very high profile and strong academic career, it is amazing to know that she was an all rounder and had very strong extracurricular activities.

**1.** Dr.Rizwana was the best English and Urdu Debater of the college.

**2.** She remained Table Tennis Team Captain of her medical college for five years and also the girls Table Tennis Champion for five years.

**3.** She was declared the best singer of her class.

**4.** She did a diploma in oil painting from the Arts Council of Pakistan.

**5.** She won innumerable certificates and prizes in sports, debates, singing competitions and academics.

### **Post Graduate mentions**

Fetal Medicine and Laparoscopic Surgery.

Counciller of College of Physicians & Surgeons Karachi which is the highest postgraduate examining and training monitoring body in Pakistan.

Regional Director of College of Physicians & Surgeons, Islamabad.

Safe Motherhood Initiative Project done in collaboration with UNFPA in district Chakwal from Apr, 2005 till Nov, 2006 to improve the maternal & neonatal mortality and morbidity in that area.

Project Director, Punjab Safe Motherhood Initiative Project which was sponsored by Govt. of the Punjab and her department was providing medical cover to the DHQ Chakwal, THQ Talagang, THQ Chua Saidan Shah, RHC and basic health units of the whole district Chakwal by sending 10 doctors on rotation every month to reside over there and provide health care facilities for a period of three years and did capacity building of the doctors and paramedics of that region. This went a long way in markedly reducing the maternal and perinatal mortality and morbidity of that region.

Project Director, Community Midwife Worker Training Program sponsored by Govt. of the Punjab to reduce the maternal and perinatal mortality in remote areas of Pakistan by training 35 midwives in every batch belonging to these remote areas, this program started in Jan, 2007 and one batch completes 18 months of training in Holy Family Hospital.

Elected General Secretary of Society of Obstetricians & Gynaecologists of Pakistan (SOGP) Rawalpindi/Islamabad Chapter.

Currently elected Chairperson of Society of Obstetricians & Gynaecologists of Pakistan (SOGP) Rawalpindi/Islamabad Chapter. Peer Review of various journals PMRC, Army Medical Journal College, Ayub Medical College Journal, JCPSP.

Assessor of various research projects of HEC.

Assessor of Research article and dissertation of CPSP

Chair person in various conferences and scientific sessions.

Star Woman 1996, by Star Girls & Women Foundation awarded in Star Girls & Women International Awards 1996.

Project Director of Punjab Thalassaemia Prevention Programme.

## **RESEARCH PUBLICATIONS**

She is very actively involved in research, development and publication both at national and international levels. She is the managing editor and deputy editor in chief of a very prestigious journal of Society of Obstetricians and Gynaecologists of Pakistan.

Some of the publications are;

**1.** Gastroesophageal Reflux: A common Problem in Pregnancy, Pakistan Journal of Gastroenterology, Vol. 7 No.1, 1993, 69-73.

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**8.** Fetal and Maternal Outcome of Preterm Premature Rupture of membrane with Antibiotics, JRMC, Vol. 7 (1) Jan-Jun 2003, 31-35.

**9.** Fetal Outcome in Diabetic Pregnancies, JRMC, Vol 8 (1), Jan-Jun 2004, 30-33.

**10.** Effectiveness of diagnostic modalities in case of Ectopic Pregnancy. JRMC, Vol 8 (1), Jan -Jun 2004, 38-41.

**11.** Body Weight and Bleeding Pattern Changes in Women Using DMPA-SC. JCPSP, Vol. 19, No. 1, Oct. 2009.

**12.** Prenatal Diagnosis of Beta Thalassemia by Chorionic Villous Sampling. Journal of RMC, 2009;13(02):83-85.

**13.** Post-cesarean vesico uterine fistula (Youssef's syndrome) RMJ Vol. 35, No. 1 Jan-Jun 2010.

**14.** Oral Misoprostol for Induction of Labour in Term Pregnancy. Journal of College of Physicians & Surgeons Pakistan (JCPSP), 2010;20 (02):102-105.

**15.** Is grand-multi-parity still a risk factor for obstetric complications? AN-NALS of PIMS 2010; 06(1): 58-61

**16.** Patient satisfaction of Depot Medroxyprogesterone Acetate (dmpa-sc) injection as contraceptive. JPMA, Vol. 60, July 2010(7):536-40.

**17.** Efficacy and Safety of Iron Sucrose Complex (Ferotein-S) in the Treatment of Iron Deficiency Anaemia in Pregnant women. JSOGP, Vol.2, July - September 2012(3):155-160.

**18.** Body Weight and Bleeding Pattern Changes in Women Using DMPA-SC. JCPSP, 19(1), 2009.

**19.** Rectal Vs Oral analgesia for the relief of perineal pain after childbirth. Journal of Rawalpindi Medical College (JRMC) 2011; 15(1):56-58.

**20.** Uterine Rupture Associated with the Use of Intra-vaginal Misoprostol during Second-Trimester Pregnancy Termination: a Case Report. Journal of Pakistan Medical Association (JPMA) 2011;61(4): 399-401.

**21.** A Huge Mucinous Cystadenoma complicating the pregnancy: A Case

Report in JCPSP.

**22.** A study of Maternal Mortality in 8 Principal hospitals of Pakistan in 2009. Int. J.Gynecol and Obstet.2011.114(3).255-259.

**23.** Role of Labetalol in control of severe hypertension in pregnancy. JSOGP, Vol.2, Oct - Dec 2012(4):196-202.

#### RESEARCH ARTICLES / PAPER PRESENTATIONS

#### **On National Level**

1. Acute Viral Hepatitis. 8th International Congress of Pakistan, Society of Gastroenterology & G.I. Endoscopy, Feb. 12-14, 1992. PC Rawalpindi, Pakistan.

**2.** A Survey of Preferred Mode of Delivery in Women with previous Caesarean Section 10th Scientific Biennial Conference, Lahore, 24th to 26th Oct, 2003.

**3.** Use of misoprostol for induction of labour at term vaginal versus oral route. 11th Biennial conference of SOGP, Nov. 17-19, 2005, PC Peshawar, Pakistan.

**4.** Feto-Maternal Outcome in Patients with Previous One Lower Segment Caesarean Section .PIMS Symposium, 3rd to 5th March, 2006.

**5.** Earthquake 2005: Experience of MCH Centre PIMS, PIMS Symposium, 3rd to 5th March 2006.

**6.** Effective Analgesia Following Perineal Injury after Child Birth: a randomized controlled trial of Diclofenac Suppositories ,PIMS Symposium 2nd-4th March, 2007.

7. 'Role of Parentral Iron Sucrose Complex in iron deficiency anaemia'. Venue: 6th SAFOG Conference 2007.10th March 2007 Pearl continental, Lahore, Pakistan.

**8.** Use of antibiotic prophylaxis, short term versus prolong therapy in elective caesarean sections. 8-10 March, 6th SAFOG Conference 2007, PC Lahore, Pakistan.

**9.** 'Oral Misoprostol for Induction of Labour in Term Pregnancy'. 6th SAFOG Conference 2007.10th March 2007 Pearl continental, Lahore, Pakistan.

**10.** The role of ICT in providing antenatal services to ruler population.

A research proposal presentation given to National ICT R&D Fund, Ministry of IT and HDF (Sept 2007).

**11.** 'Oral Misoprostol for Induction of Labour in Term Pregnancy'. 12th Biennial Conference of SOGP, Rawalpindi-Islamabad Chapter. 29 -31 Aug, 2008 at Hotel Pearl Continental, Bhurban.

**12.** An analysis of the determinants of maternal mortality and its causes in BBH. Oral Presentation given at 12th Biennial Conference, SOGP, Bhurban, August 2008.

**13.** Punjab Safe Motherhood Initiative Project. 12th Biennial Conference of SOGP, Rawalpindi-Islamabad Chapter. 29 -31 Aug, 2008 at Hotel Pearl Continental, Bhurban.

**14.** Comparison of use of routine versus restrictive episiotomy in primigravida's at term with singleton pregnancy. 12th Biennial Conference of SOGP, Rawalpindi-Islamabad Chapter. 29 -31 Aug, 2008 at Hotel Pearl Continental, Bhurban.

**15.** Effect of conservative management of prelabour rupture of membranes on fetomaternal outcome. 12th Biennial Conference of SOGP, Rawalpindi-Islamabad Chapter. 29 -31 Aug, 2008 at Hotel Pearl Continental, Bhurban.

**16.** Use of misoprostol for induction of labour. 12th Biennial Conference of SOGP, Rawalpindi-Islamabad Chapter. 29 -31 Aug, 2008 at Hotel Pearl Continental, Bhurban.

**17.** 'Prenatal Diagnosis of Beta-Thalassemia by Chorionic Villous Sampling.' 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**18.** Uterine Rupture Associated with the Use of Intra-vaginal Misoprostol during Second-Trimester Pregnancy Termination: a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**19.** Paper presented "Analysis of Maternal Mortality in 8 major hospitals of Rawalpindi and Islamabad",13th Biennial Conference, Society of Obs/ Gynae Pakistan,Karachi,4th - 7th Feb, 2010 **20.** The Role of ICT in Enhancing The Capacity of Health Professionals. Oral Presentation given at 1st International eHealth Conference, AKU, Karachi, Jan 2010.

**21.** E-Health as a developmental tool. Oral Presentation given at 1st International eHealth Conference, AKU, Karachi, Jan 2010.

**22.** Rectal versus Oral Analgesia for the Relief of Perineal Pain after Childbirth. a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**23.** Laparoscopic Outcome of Infertility. a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**24.** A Huge Mucinous Cystadenomas Complicating the pregnancy: A case Report. a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**25.** Grandmultiparity still a risk factor for obstetric Complications? a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**26.** Evaluation of causes of increasing cesarean section rate in tertiary care hospital. a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**27.** Use of Misoprostol for induction of labour-vaginal versus Sublingual Route. a Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**28.** Telemedicine: An effective way to provide specialized gynaecological and obstetric care to rural women. A Case Report. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**29.** Evaluation of causes of increasing cesarean section rate in tertiary care hospital. 13th Biennial Scientific Conference of SOGP. 04-07th Jan, 2010 at Hotel Sheraton, Karachi.

**30.** Laparoscopic evaluation of infertility 13th Biennial Scientific Conference of SOGP.04-07th Jan, 2010 at Hotel Sheraton, Karachi.

31. State of the Art Lecture on CA Cervix in LUMHS, Hyderabad.

**32.** Using ICT For Remote Monitoring and Consultation of Antenatal Patients. Annual National Conference of Obs and Gyane, SOGP, Lahore, May 2011.

**33.** Antenatal and intrapartam risk factor associated with meconium stained liquor. National Conference, Society of Obs/Gynae Lahore, Pakistan, 13th -14th May, 2011.

**34.** Evaluation of near miss cases in tertiary care hospital. National Conference, Society of Obs/Gynae Lahore, Pakistan, 13th -14th May, 2011

**35.** "MDG-5 Where Pakistan Stands in 2009". National Conference, Society of Obs/Gynae Lahore, Pakistan, 13th -14th May, 2011

**36.** "Role of Tranexamic acid in OBG/ GYN". National Conference, Society of Obs/Gynae Lahore, Pakistan, 13th -14th May, 2011

## **ON INTERNATIONAL LEVEL**

**1.** Role of Telemedicine in providing specialist care to rural women of remote areas of Pakistan. Tele health Conference for Africa, Middle East, Asia and Europe: Bridging the Gap in Medicine, Cairo Egypt. 23-25 Oct 2010.

**2.** Punjab Safe Motherhood Initiative Project. XIX FIGO World Congress of Gynaecologists and Obstetricians. Cape Town International Convention Centre, South Africa. 04-09 Oct, 2009.

**3.** Role of intrauterine packing in PPH. 7th International Scientific Meeting Royal College of Obstetrical / Gynaecologists, Montréal - Canada. 16th - 20th Sep, 2008

**4.** State of the Art Lecture on CA Cervix. Joint Congress of Bangladesh College of Physicians & Surgeons and College of Physicians & Surgeons of Pakistan, Dhaka - Bangladesh. 26th - 30th Oct, 2008

**5.** Chorionic Villous Sampling in Thallasaemia Major. Third Asia Pacific Congress in Maternal Fetal Medicine. Nanjing, China. 29th - 31st Aug, 2007

**6.** Chief Coordinator of Writing Scientific Articles for Medical Journals. Prof. Dr. Jim, Thornton, Editor in Chief, British Journal of Obstetrics & Gynaecology. 18th Dec, 2004

#### INTERNATIONAL POSTER PRESENTATIONS

1. Induction of labour with Misoprostol Vs Dinoprostone in primigravida at term. XIX FIGO World Congress of Gynaecologists and Obstetricians. Cape Town International Convention Centre, South Africa. 04-09 Oct, 2009.

**2.** Rectal Vs oral analgesia for the relief of perinneal pain after childbirth. Cape Town International Convention Centre, South Africa. 04-09 Oct, 2009.

**3.** 'Oral Misoprostol for Induction of Labour in Term Pregnancy'.Cape Town International Convention Centre, South Africa. 04-09 Oct, 2009.

## **RESEARCH PROJECTS**

## **International Projects**

1. "Safety & Efficacy of Tolterodine with or without pelvic floor exercises in patients with overactive bladder." Protocol #: 583 URO 0087-074 Type: Multinational, Multicentre, Phase IV Clinical Trial Duration:16/12/99-30/11/2000 Sponsor: Pharmacia

2. "One year Contraception Study of Depot Medroxy Progesterone Acetate subcutaneous injection [DMPA-SC] in women of childbearing potential in Europe and Asia." Protocol #:839-FEH-0012269 Type: Multinational, Multicentre, Phase III Clinical Trial. Duration:15/02/2001-14/02/2002, Sponsor: Pharmacia

#### **Ongoing International Project**

"WOMAN TRIAL an ongoing world study. Tranexamic Acid for the reatment of Postpartum Haemorrhage: An International Randomised, Double Blind, Placebo Controlled Trial. Conducted by London School of Tropical Medicine and Hygiene. Prof. Rizwana Chaudhri is the National Coordinator for Pakistan.

### WORKSHOPS/CONFERENCES/ COURSES

#### National Level:

**1.** Resuscitation and Primary Newborn Care Holy Family Hospital, Rawalpindi.

**2.** Clinical Perspective and Practical Workshop on Ultrasound in obs/Gynae Holy Family Hospital, Rawalpindi.

**3.** Resuscitation and Primary Newborn Care Holy Family Hospital, Rawalpindi.

**4.** All Pakistan Conference on "Fetal Health" Holy Family Hospital, Rwp/Isb.

5. All Pakistan Conference on Gynaecological Oncology Rawalpindi / Islamabad.

6. Workshop on Colposcopy Rawalpindi.

**7.** Postgraduate Course in Clinical Obstetrics & Gynecology Allama Iqbal Medical College Services Hospital, Lahore.

**8.** Workshop on Colposocpy Holy Family Hospital, Rawalpindi.

**9.** International Congress on Hysteroscopy, Endoscopic Surgery and Reproduction. Islamabad - Pakistan.

**10.** Hands on Workshop on Gynaecological Endoscopy Hysteroscopy & Pelviscopy . Holy Family Hospital, Rawalpindi.

**11**. Congress '93'"Meeting Health Care Challenges in 21st Century, College of Physician and Surgeon, Karachi.

**12.** 1st National Seminar on Breast Cancer Breast Linked Ailments study Team Holy Family Hospital, Rawalpindi.

**13.** Diagnostic Ultrasound (04 weeks) Toranomon Institute of Diagnostic Ultrasound, Lahore

**14.** Congress '96 College of Physicians & Surgeons, Pakistan at Lahore.

**15.** Family Planning Associate of Pakistan

**16.** 2nd Feto Maternal Workshop Lady Willingdon Hospital, Lahore

17. University program on osteoporosis. Holy Family Hospital, Pakistan

**18.** 1st Conference of Obs / Gynae of SAARC Countries Lahore - Pakistan.

**19.** 1st International Congress on Cardiovascular & Thoracic Surgery. Rawalpindi - Pakistan.

**20.** 1st National Conference of Rawalpindi Medical College Rawalpindi Medical College, Rawalpindi

**21.** Education Planning and Evaluation Workshop (EPEW) College of Physicians & Surgeons of Pakistan.

**22.** 2nd International Seminar / Workshop on Feto Maternal Medicine & Hereditary Diseases Pearl Continental, Rawalpindi.

**23.** Objective Structured Clinical Examination (OSCE) College of Physicians & Surgeons of Pakistan

**24.** 14th Annual International Congress of Gastroenterology & G.I. Endoscopy . Lahore - Pakistan.

**25.** Third Anastomoses Workshop Organized by Deptt., of Surgery DHQ Hospital,. Rawalpindi Medical College, Rawalpindi. PMA House Rawalpindi, Pakistan

**26.** Computer for Beginners Course. Organized by National Institute of Electronics, Isb. Under the sponsorship of the Commonwealth Science Council (CSC), London. National Institute of Electronics, Islamabad.

**27.** International Scientific Conference of RMC. In Collaboration with APPNA & Alumni Association (RMC) of North America

**28.** Oncology/ Breast Cancer symposium and workshop. Hotel Pearl Continental, Bhurban.

**29.** 3rd International Seminar & Workshop on Thalassaemia, Heredity Disorder & Fetal Medicine. P.C, Rawalpindi.

**30.** Course / Workshop on Biochemistry and Epidemiology. HFH & Rawalpindi Medical College, Rawalpindi.

**31.** One Day Conference. Services Hospital Auditorium, Lahore

**32.** Pre-Congress Course on Obs/Gyn Ultrasonography. Marriott Hotel, Islamabad.

**33.** XIII International Psychiatric Conference of Pakistan Psychiatric Society. Rawalpindi.

**34.** Computer Educational Development Program (06 weeks) Divisional Public School, Rawalpindi.

**35.** Performance Based Assessment (PBA) CPSP Regional Centre, Islamabad.

**36.** Written Assessment Techniques (WAT) College of Physicians & Surgeons of Pakistan

**37.** Research Methodology, Biostatistics & Medical Writing College of Physicians & Surgeons of Pakistan

**38.** Teaching Skills (TS) College of Physicians & Surgeons of Pakistan

**39.** National Scientific Conference 2003 PMA - Rawalpindi Islamabad Branch . Pearl Continental Hotel, Rawalpindi

**40.** Communication Skills - College of Physicians & Surgeons of Pakistan

**41.** Computer Workshop - College of Physicians & Surgeons of Pakistan

**42.** Short Course IELTS (05 weeks) Scoring 7.5 .National University of Modern Languages, Islamabad.

**43.** 10th Scientific Biennial Conference. Pearl Continental Hotel, Lahore

**44.** National Workshop on Thalassaemia . Hotel Pearl Continental, Rawalpindi.

**45.** Seminar on Gynecological and Perinatal Infection. Ayub Auditorium - A.M. College, Rawalpindi

**46.** Basic Cardiac Life Support Certificate. Holy Family Hospital, Rawalpindi.

**47.** Creating Medical Presentations in Power Point. Holiday Inn Islamabad

**48.** Writing Scientific Articles for Medical Journals. Higher Education Commission, Islamabad

**49.** National Seminar on Gynae-Urology & Workshop on Urodynamics. Ayub Auditorium, Army Medical College, Rawalpindi

**50.** Leadership Skills for Women -Sustainable Development Policy Institute, Islamabad.

**51.** Clinical Management of Thalassemia - Pakistan Institute of Medical Sciences, Islamabad

**52.** Assessing Dissertation. DME & NTTC CPSP.

**53.** National Seminar on Ultrasound Update 2005. Holiday Inn, Islamabad.

**54.** Child sexual abuse - Rawalpindi Medical College, Rawalpindi.

**55.** Hormonal Contraceptive Technology Update Workshop. Rawalpindi

**56.** Women's Health Awareness for All - 11th Biennial Conference of SOGP Peshawar Pakistan

**57.** National Disaster Conference 2005 - Rawalpindi Medical College, Rawalpindi.

**58.** 1st International Colposcopy Workshop - MCH Centre, PIMS, Islamabad.

**59.** Workshop on Basics of Assessments - DME Rawalpindi Medical College, Rawalpindi.

**60.** 6th SAFOG Conference 2007 (Society of Obstetricians & Gynecologists of Pakistan) Pearl Continental, Lahore - Pakistan

**61.** Advance course of Obstetrics & Gynaecology for FCPS II & MRCOG II, IMM. Liaquat National Hospital & Medical College

**62.** Workshop on Lecturing Skills - DME Rawalpindi Medical College, Rawalpindi.

**63.** Primary Infertility Care and Workshop on Intra Uterine Insemination Procedures

**64.** 12th Biennial Conference Society of Obs/Gynae Rawalpindi / Islamabad Chapter PC Bhurban - Pakistan

**65.** Workshop on Continuing Professional Development - DME, Rawalpindi Medical College, Rawalpindi.

**66.** Workshop on Continuing Medical Education (CPD) DME, Rawalpindi Medical College, Rawalpindi.

**67.** Workshop on Laparoscopic (M.I.S) at surgery Unit I, HFH, Rawalpindi.

**68.** Workshop on PBL - DME, Rawalpindi Medical College, Rawalpindi.

#### **International Level:**

**1.** XVIIth Asian and Oceanic Congress of Obs/Gynae. Singapore

**2.** XVI World Congress of the International Federation of Gynecology & Obstetrics Washington, D.C.

**3.** Infectious Disease Seminar, Dubai, United Arab Emirates

**4.** Writing Scientific Articles for Medical Journals ; Prof. Dr. Jim Thornton, Editor in Chief British Journal of Obstetrics & Gynaecology

**5.** 6th international scientific Meeting Royal College of Obstetrical / Gynaecologists. Cairo - Egypt

**6.** XVIII World Congress of the International Federation of Gynecology & Obstetrics Kuala Lumpur - Malaysia

7. The 10th World Congress on Controversies in Obstetrics Gynaecology & Infertility Barcelona - Spain **8.** Third Asia Pacific Congress in Maternal Fetal Medicine Nanjing, China

**9.** The 2nd Asian Pacific Congress on Controversies in Obstetrics Gynaecology & Infertility Pudong Shanghai - La Hotel. Shanghai, China.

**10.** Critical Care Congress, Dubai, UAE

**11.** Workshop on Gynaecological Endoscopic Surgery at Royal Free Hospital, London - UK

**12.** 7th International scientific Meeting Royal College of Obstetrical / Gynaecologists Montréal - Canada

**13.** Joint Congress of Bangladesh College of Physicians & Surgeons and College of Physicians & Surgeons of Pakistan, Dhaka - Bangladesh

**14.** 11th World Congress on Controversies in Obstetrics & Gynaecology & infertility Paris, France

**15.** OBS-GYNE Exhibition and Congress Abu Dhabi, UAE

**16.** South Asia Day - Joint RCOG/AICC RCOG/SAFOG Event RCOG, London.

**17.** 2nd SCM Evidence Based Medicine Workshop by Prof. Gordon Guyatt (McMaster University, Canada) Shifa International Hospital, Islamabad.

**18.** 19th World Congress of Gynaecology & Obstetrics (FIGO) Cape Town, South Africa

**19.** Good Clinical Practice training. London School of Hygiene & Tropical Medicine.

#### WORKSHOPS/CONFERENCES ORGANIZED BY THE DEPARTMENT

**1.** Lactation Management Course done in collaboration with Pediatrics Department in Holy Family Hospital, Rawalpindi in '2000.

**2.** Eight International Workshops on Fetal Medicine have been arranged by Prof. Dr. Rizwana Chaudhri, in which experts from UK who are big names in Fetal Medicine like Dr. Gerald Mason, Dr. Bob Muller, Prof. Yasmeen Rashid, Mr. Hussain (Genetic Coucillor) were the main facilitators. The last was conducted in Holy Family Hospital, Rawalpindi 7-8 Feb 2005.

**3.** Ultrasound Workshop in which Dr. Imran Waheed from Lahore was the main facilitator 7-8Feb 2005.

**4.** Tutor Training Workshop for community midwives conducted in Holy Family Hospital, Rawalpindi in November 2006.

**5.** ACLS/BLS workshop done in collaboration with Life Savors Foundation in Holy Family Hospital, Rawalpindi on 12th Jan, 2008.

**6.** Clinical Pathological Conference done in Holy Family Hospital, Rawalpindi in Rotation.

**7.** Perinatal Mortality Meeting with Pediatrics Department monthly.

8. A very active SOGP Rwp/Isb chapter with Prof. Rizwana Chaudhri as its Gen. Secretary. Every month a clinical meeting is arranged in different hospitals and attended by a large number of gynaecologist, trainees and trainers both.

**9.** 12th International Biennial Conference of SOGP was arranged in PC Bhurban from 29th-31st Aug, 2008, with Professor Rizwana Chaudhri being its organizing Secretary. It was attended by 1300 National & International delegates.

**10.** Robotic Surgery and other latest techniques in RMC New Teaching Block on 06-06-2009.

**11.** 2nd TOACs Preparatory Course for IMM, FCPS-II & MCPS Obs/Gynae, Holy Family Hospital, Rawalpindi from 9th Nov-10th Nov, 2009.

**12.** 3rd TOACs Preparatory Course for IMM, FCPS-II & MCPS Obs/Gynae, Holy Family Hospital, Rawalpindi from 14th - 15th Apr, 2010

**13.** 4th TOACs Preparatory Course for IMM, FCPS-II & MCPS Obs/Gynae, Holy Family Hospital, Rawalpindi from 13th - 16th July, 2010.

**14.** 4th Annual Long Course for IMM, FCPS-II & MCPS Obs/Gynae, Holy Family Hospital, Rawalpindi from 21st Jan - 2nd Feb, 2010.

**15.** 11th International Workshop on Fetal Medicine, Dec, 2-3 CPSP Regional Centre, Islamabad.

## Photos



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