

Chapter - I
Introduction to the Study

CHAPTER -1

INTRODUCTION TO THE STUDY

“When women are empowered and can claim their rights and access to land, leadership, opportunities and choices, economies grow, food security is enhanced and prospects are improved for current and future generations.”

–**Michelle Bachelet**, Under-Secretary-General and Executive Director of UN Women (2019)

1.1. Introduction

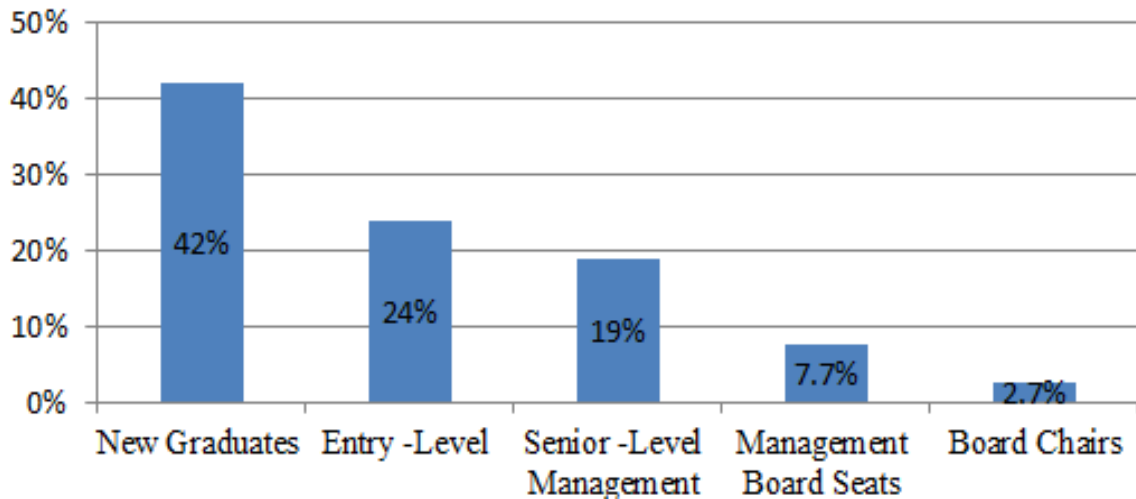
Women are the embodiment of strength, love, sacrifice and courage and thus play a pivotal role in today’s economy. The number of such women work force is on the increase. Also if a country’s economic wellbeing is to be safe, the earning and spending abilities of women are highly crucial. Today, about 45.4 percentage of female contribute to the global workforce. And this kind of labour from women, formal and informal can remodel a community into a broad visioned family taking an active part in the wealth of a nation. According to Gran (2019) recent decades have witnessed exponential expansion by women work force both in the cities and villages. Gender related patriarchal values are so deeply ingrained in our society's consciousness that they are largely invisible and top posts are offered only to men by most of the corporate firms. This leads to women facing more negative requirements and responses than men. So it is all the more difficult to attain respectful roles, influence, and leadership (Jakobsh, 2012).

The 21st century has brought a new hope and has empowered women in a positive manner (Nigam, 2018). Women are often considered to be more responsible, stable, consistent and capable of engrossing many changes, carry out successfully large number of tasks with ease. Laitman (2018) opines a woman readily faces challenges to nurture an embryo in her. This ability springs out of her innate passion. This passion gets shifted from domestic home to the wide world. Also women’s nature and desire to bring about an environment that is both inclusive and encouraging is ultimately shown in the society which becomes healthy and conducive for interpersonal relations.

Leadership development for women plays a vital role in economic progress of India. It has almost become important for women to manifest leadership qualities in the society. After millennium of oppression of women across the globe, they have begun to enjoy key position in all areas. Simultaneously the world too has changed over to gender equality and now women take up roles and responsibilities once enjoyed exclusively by men.

In India, women make up 42% of new graduates, but only 24% of entry-level roles professionals. Of these, about 19% reach senior-level management. Women hold only 7.7% of management board seats and just 2.7% of board chairs (Financial Express, 2017).

Figure 1: Women in the Workforce – India



Source: Financial Express (2017)

Yet we find women still underrated in business leadership helms even as we witness progress in equality. Women-led companies make up only 4% of Fortune 500 companies, a stance maintained for ever in most business sectors (Women Leadership Institute, 2018). Catalyst Report (2017) shows that there is absolutely no difference regarding the aspects of gender to aim for the highest roles. The blessings of the gender equality at the top should be enjoyed by all. With many Indian companies going global and the vice-versa, diversity has become an important pattern. Even so, to maintain momentum in India, both the corporate and government firms must address the challenges faced by women continuously. It is an astonishing fact that there is no scarcity of women who can metamorphose leadership qualities. Also, unpleasant work scenario, pessimistic stereotypes regarding leadership of women and partiality keep women at bay from top positions. It is the ideal time to address these obstructions faced by women leaders and strategies to be formulated which will help women to assume influential positions. Hence, the present study will present a comparative study on socio-psychological barriers faced by women leaders and strategies adopted to overcome barriers with special reference to Bengaluru and Coimbatore IT/ITeS Sectors.

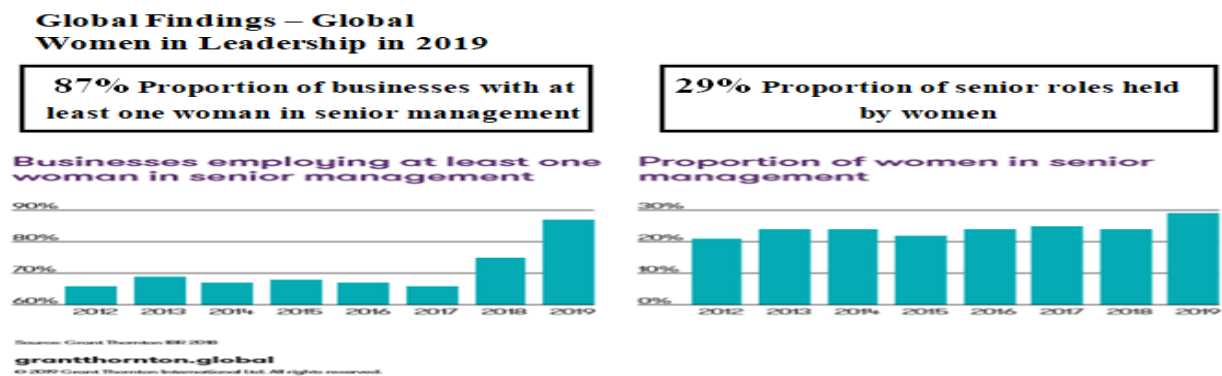
1.2. Women Leaders in International and National Scenario:

During the previous century, the outline of women and the background of leadership were primarily transformed. The Grant Thornton IBR (2019) report shows that at present, compared to previous years there has been a marked growth in the women holding senior and leading positions worldwide. The following is the brief narration about the International and National scenario and the socio-psychological barriers faced by women leaders and various strategies adopted by them to overcome these hurdles.

1.2.1. Women Leaders - International Scenario:

Globally, one in four senior roles is now held by a woman and this is an increase from last year. This alternating scenario has given abundant opportunities for women to be prosperous leaders. Grant Thornton's (International Business Report) women in business report 2019 reveals the maximum increase in the proportion of women in senior management globally is at 29%. Also this year shows colossal growth for women in executive roles around the world. As a result, from 24% in 2018, five percentage points have gone up, and the proportion of women as senior leadership exceeded one out of four the first time. This is a great accomplishment. The diagram below shows the global findings about women in leadership in 2019.

Figure 2: Global Women in Leadership in 2019



Source: Grant Thornton, IBR (2019)

Women bring unique qualities to global leadership positions and inspite of their skills in their leadership, very few women are given the chance to serve in leadership roles globally. In 2012, only 29% of senior management position in public sector was enjoyed by women (Catalyst 2012). Till this time leadership was being based on study results conducted only on men; however, the need to generate and encourage more women leaders in all segments globally, cannot be overstated. Dearth of supportive structure within the firm and societal stigma are some

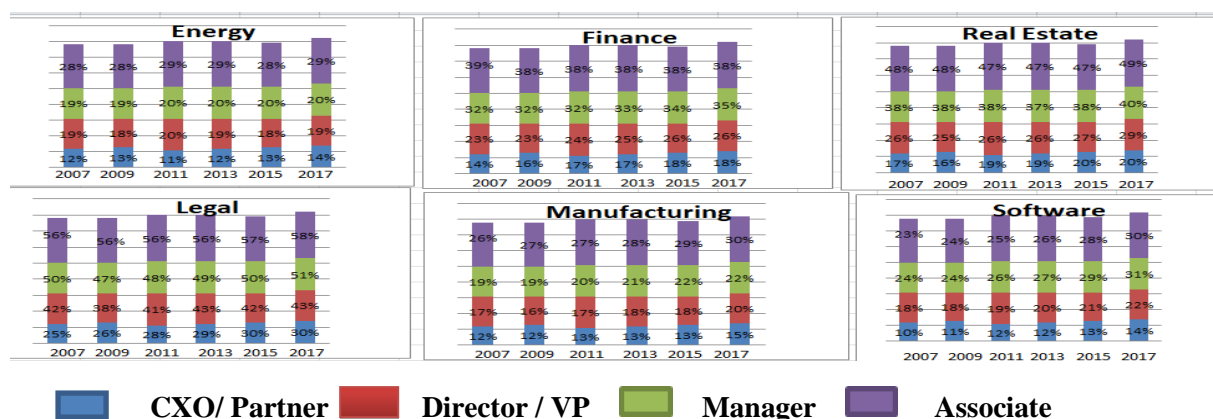
of the barriers faced by women which limit their options. This malady has to be addressed without much delay.

The European Commission also gives data on the presence of women in positions of maximal authority in an organization. In 2016, in the European Union 5% of the executive director or managing director positions were held by women (Rincon et al., 2017). When it comes to United States, the non-profit organization Catalyst conducts an annual census so that the representation of women in senior management positions in the country’s main companies is shown. The population of above-mentioned census is made up by companies on the Fortune 500 list. These firms are recognised not only as the leading ones regarding turn over in US , but also as the most powerful and influential ones. As the data revealed, the progress was achieved at a slow pace by the women executives in big US companies. (Catalyst Knowledge Center, 2016).

LinkedIn’s data (2017) shows women serve fewer than 50% of leaders in every industry evaluation - and in some fields, such as energy and mining or manufacturing, the representation of women is very low, where women holds less than 20% of leadership positions. LinkedIn report points out that there are only three industries i.e. healthcare, education, and the non-profit sector where female corporate leadership surpasses 40%. These industries have depended on female employees for generations.

Representation of women in higher echelons is a sure sign for hiring of women at all levels. This designs a firm seat of women power at more junior levels to be raised into leadership roles. LinkedIn’s data shows that a few firms which comprise legal, manufacturing, energy, finance, software and real estate have hiked the rates for which women are hired to occupy leadership positions in the past ten years. The diagram shows that women leaders in software and IT services have increased by more than 25% over the past decade (LinkedIn, 2017).

Figure 3: Proportion of Women Hired at Each Seniority Level by Industry, 2007-2017



Source: LinkedIn, <https://www.weforum.org/agenda/2017/11/women-leaders-key-to-workplace-equality/>

The above diagram reveals an increase in the proportion of women leaders - through improved hiring rates for leadership positions and building strong internal ways for promotion. This is a welcome sign as it is an excellent start culminating in a fair economic chance for women everywhere. From the Global Gender Gap Report (2017) it is clear that inspite of the progress that has been made in the last 10 years, women still have to struggle, especially in economic participation. Encouraging more female leadership aids in increasing gender equality in the workforce.

1.2.2 Women Leaders – National Scenario:

India is a country with diversified culture and rituals. The job of women was restricted to household tasks and limited to domestic issues. It tends to impact the performance of the career women who also have to meet work-related challenges. Indian society, which is a male dominated one, shows women under tremendous levels of mistreatment. In 1950s, fortunately, the attitudes towards women's roles, family structures, educational opportunities and their workplace had changed for better. Generally, in India, the representation of women in the workforce has been less. But in recent days, more women are - as heads of the organisations, parliament, judiciary, controls of aircrafts, police officers, doctors, engineers, teachers- the list is never ending. And because of this, women who take up the role of top officials, professionals and leaders in the world, the productive results have been bettered. Organizations pick women by a rigorous selection process. They take the responsibility of jobs, tasks, roles and performance, travel everywhere and attend board meetings (Kulkarni & Bakhare, 2012). In the current scenario, more women enter workforce and keep climbing up the corporate ladder.

Economic Times (March, 2019) stated that Corporate India has tried its best to bring more women in to leadership positions in recent times. The statistics which was shared with Economic Times by Prime Database survey shows that out of every 100 CEOs and managing directors of companies listed on the National Stock Exchange, only three are women and this has been the case since 2014. As per the latest data from Prime Database 2019 (shown in the Table 1), our country is hesitant to welcome women to the top. Out of 1,814 chief executives and MDs of National Stock Exchange listed companies, only 67 (3.69%) are women as of March 4, 2019.

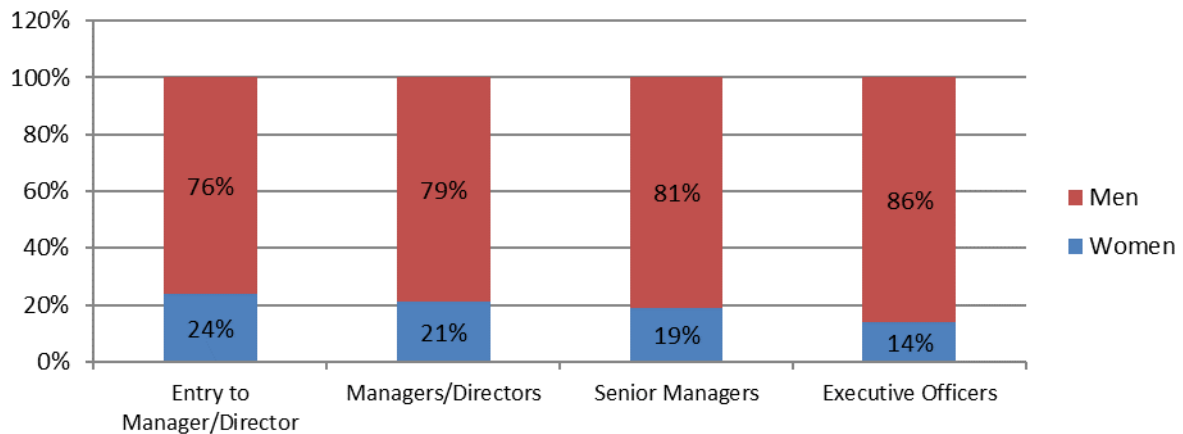
Table 1: Proportion of Women in Corporate India

As on March 31 2019	No. of MD/CEO Women Directors	No. of MD/CEO Women Directorship Positions	Total No. of MD/ CEO Directorship Positions	% to Total No. of MD/CEO Directorship Positions
2014	39	40	1,249	3.20
2015	39	40	1,304	3.07
2016	46	50	1,408	3.55
2017	57	61	1,554	3.93
2018	56	60	1,717	3.49
2019	63	67	1,814	3.69

Source://economictimes.indiatimes.com/articleshow/68589499.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

Catalyst report (2018) shows that they also hold only 20% of all senior roles. And nearly half of the Indian women quit the workforce between junior and middle level management. Here, specific sectors such as information technology (IT), financial services, media, health care, and hospitality are demonstrating that women are integral to their workforce. This may reduce the ratio between men and women. It is also noteworthy that many Indian companies are accepting globalisation because this kind of diversity has become a vital force. However, to keep the momentum going, Corporate and government agencies in India must meet the challenges more strongly. In our nation, as per the survey conducted by Great Place to Work Institute and the Economic Times (2017), the MNCs appear to be better off than Indian companies regarding workplaces. The survey highlighted a number of initiatives undertaken by such companies as they find India the best place to work. The India-Women in Leadership (i-WIL) programme provides women with the requisites like knowledge, skills and tools in order to be leaders in India's ever changing scenario for better.

Figure 4: Representation by Gender Across Levels in India



Source: Catalyst Knowledge Centre 2017, Women in the workforce:India

Catalyst knowledge report states that in India, women make up 24% of entry-level roles professionals. Of these, 21% only reach managers/directors, 19% senior-level management and only 14% reach executive officers. Although Indian women enter the workforce in large numbers, half the population drop out between early and mid-career. Indian women comprise 24% of the workforce and of this 5% reach the top, compared to the global average of 20%. According to Catalyst Census (2018), there are 1500 board seats to fill and only 9.5% women sit on the board of the top 200 companies. The Securities and Exchange Board of India (SEBI), which regulates the securities market, amended its disclosure requirements to include a similar provision. It requires the board of directors of all listed companies to have an optimum combination of executive and non-executive directors (at least 50 percent non-executive), with at least one-woman director. This has led to an increase in the pace at which the Indian corporate sector is appointing women to boards (Deloitte Global Center for Corporate Governance, 2016)".

The Companies Act, 2013 sanctioned by the Indian Parliament makes it obligatory every for public and private firm to appoint at least one-woman director to their boards. The Deloitte Global Center for Corporate Governance (2016) reported that the number of women on boards in India increased by 4.7% in the past two years from 7.7% to 12.4 %. This has helped India to reduce the gap with the global average, which stands at a roughly 15%. Women comprised 3.2 % of the board chairs in India in 2016, up 0.5 percent from 2014.

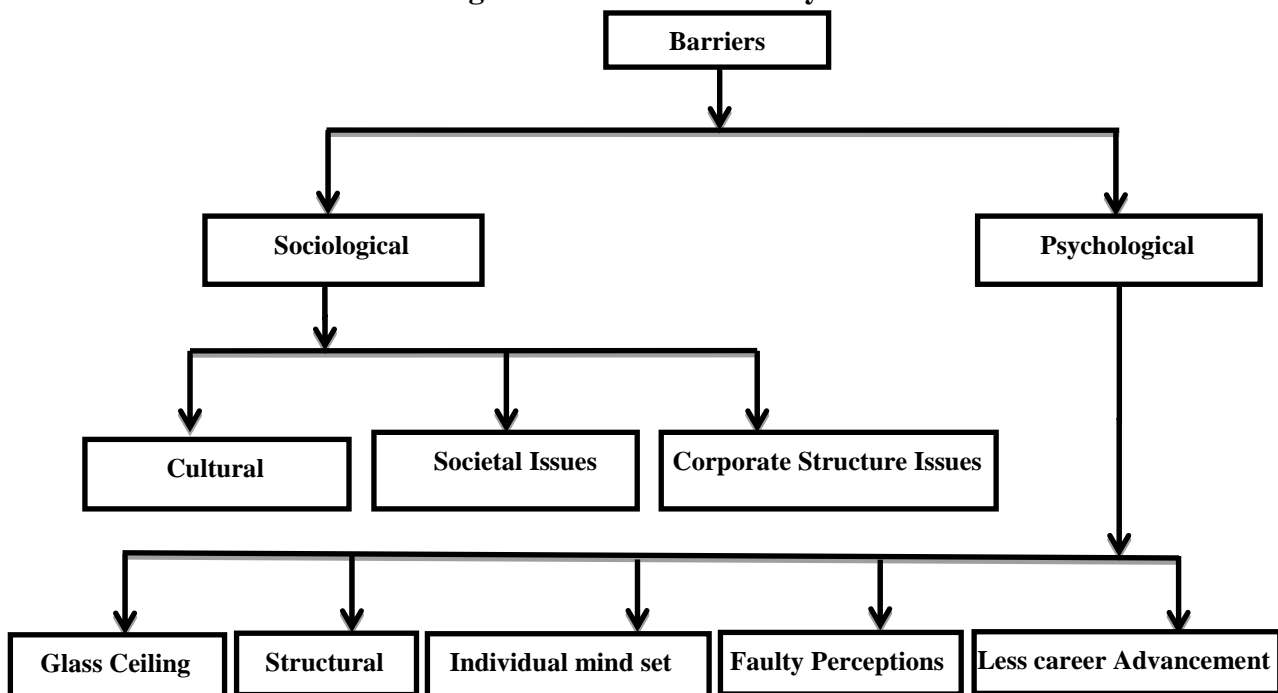
Many studies reveal that women are successful both as leaders and owners of the business. The above reports (International and national) indicate that currently, women have been progressing on their own in leadership roles. Various sectors have a crucial role to play in

encouraging women’s participation in the workforce across all levels. Still, the barriers that batter women leaders have not been totally removed.

1.3. Barriers Faced by Women Leaders:

According to Catalyst report (2018), nearly 50% of Indian women drop out of the corporate employment between junior and mid-levels, compared to 29% across Asia. Women face various barriers and biases at the workplace. In addition, women keep facing problems of inequality in every field irrespective of government or non-government organisations. Women particularly confront issues in their headship role because men generally feel that women do not make either good leaders or managers (Eagly et al., 2017). Achieving equal opportunities at all levels, demands a long and arduous journey, where the implication of the whole company and the strong commitment of the top management are sought.

Figure 5: Barriers Faced by Women Leaders



As mentioned earlier, women leaders face various barriers including sociological and psychological barriers to attain leadership positions. Various sociological barriers i.e., traditional gender role perceptions (culture), socialization of women, corporate structure issues (Schwanke, 2013). Psychological barriers like glass ceiling, work-life balance, lack of role models and mentors, stereotyping and occupational stress, lack of self-confidence and less career

advancement stalk women leaders in their leadership position (Afza and Newaz, 2008). These factors may trigger the strain experienced by women in the work environment.

1.3.1. Sociological Barriers Faced by Women Leaders:

Sociological barriers include cultural barriers, societal issues, and corporate structure issues. The traditional attitude prevailing in the society is that women are the weaker gender. All these factors affect women's career progress. The expectations, norms and values in social behaviour set by the society for women are quite different from those for men. As per the culture, the beliefs and practises impact the work spot behaviour of both men and women, as these factors can never be severed. This leads to unsatisfactory performance of a leader of either a group or a unit or the manager of the whole organisation. In situations where the females are looked down by males, the former are expected to take subordinate positions to latter in all societal obligations under the 'boss', the male. According to Alvesson et al. (1992), masculine organisational culture is also found to be a chief hurdle to women's progress in all managerial positions.

Women encounter two kinds of structural issues, some in society in general and others specifically in corporate settings. Social issues are those forces deeply rooted in culture and public policy. Some factors permit only limited career advancement for women, which include social programs and policy, limited human capital and the societal expectation. This is reflected in service industries such as education, health and community services (Eagly & Sczesny, 2017). Corporate structure issue is that 'promotion to senior positions' look for more than excellent skills and experience. This is due to the fact that it is influenced by ambiguous guidelines and standards such as amicable relationships with powerful people and other unexpressed expectations from them. Once trying to direct through the hidden expectations for job promotion, women's denial of unnatural and indecent dealings with men at the top inhibit their abilities to secure senior seats.

According to Anna Jansen Van Rensburg (2013) stated that 'Queen Bee Syndrome' is also one of the hurdles to women's progress in top level managerial positions. It is a saddening fact, some women who have achieved success are not willing to share information or encourage other women to advance. Riding Orser & Stanely (2012) found that gender issues arose also from other women. The crude reality is that once women have broken the glass ceiling, they quickly seal it shut to other women.

1.3.2. Psychological Barriers Faced by Women Leaders:

Psychological barriers faced by women are glass ceiling barriers, structural barriers; individual mind set barriers, faulty perceptions and less career advancement (Afza and Newaz, 2008). The term 'glass ceiling' is commonly used to describe the invisible barrier that blocks women's chances of further promotion or advancement up the corporate ladder. In the management perception, women are challenged to reach the top positions, face invisible barriers like competitiveness and unfavourable gender stereotypes. When compared to men, women are less enthusiastic to accept high-stake and challenging assignments. In addition, family and organisational support are largely missing and these make women averse to risk taking. The conflict and the ambiguity involved in roles have made the empowered women employees to find it increasingly difficult to cope. Thus job satisfaction and career advancement are curtailed.

A major domineering challenge we witness in the society is an unconscious bias. This includes beliefs; pre conceived notions and attitudes about a person based only on his/her allegiance to a group. This bias goes on affecting individuals, chiefly women, as there are many irrational assumptions regarding their potentials, skills and commitment to work. Traditional gender role stereotypes affect working women, who have to toil to prove their mettle. They are expected to be the primary caregivers while the men are perceived as the primary bread winners. Research shows that such myths around women in the work spot should be debunked and give assurance that women are not subjected to bias (Kulkarni & Bakhare, 2011). It is a fact the society does not treat men and women uniformly. In comparison with men, women receive lesser amount of material resources; enjoy less social status, power and opportunities for self-realization. Gender abuse is yet another serious issue for women. Also there is a lack of seniors to be successful role models and guides for the juniors.

Other major difficulties encountered by women leaders positions are work life balance and ineffective network. All these are detrimental for women to progress. They also cause work stress. This kind of stress has many nullifying effects that include health problems, violence, injuries, absenteeism and ultimately quitting (Ghorbani et al., 2008).

1.4. Strategies Adopted for Overcoming Socio-Psychological Barriers in Women Leaders:

Addressing the barriers proactively and productively enhances the percentage of women in senior leadership or representation in jobs even though all this is done on a slow pace. Women relinquish societal definitions of career and success by developing individual definitions

of success, confronting political realities, or changing their work setting. To correct this imbalance, corporations or companies must adopt strategies to aid women in large numbers enjoy leadership positions.

Capacity building to prevent sexual harassment against women enhances participation in top leadership positions. The public and private sectors need to incorporate women to accomplish the goal; they should work to remove financial, legal, cultural and social barriers and change the present norms into better guidelines (Kaimba, 2008). Strategies should help women to overcome challenges and barriers and give high visibility assignments to women. Strategies providing clear promotion criteria for leadership positions considering efficiency, justice, skills and talent will help the women to achieve their goal in their career (Norris and Inglehart, 2000). Women leaders should use a variety of individual strategies that allow them to continue to balance work and family, while successfully meeting their high achievement needs (Turliuce, 2013). For example, aiming at changing the personal concept of role demands for career and family, higher self-esteem, attempts to reduce feelings of stress and positive thinking, changing things for the better or problem solving etc.

Women experience lots of stress both at home and at the work front so it is imperative they be taught strategies to encounter stress. Skills to cope up are also highly needed when meeting specific problems by either mastering or tolerating or reducing or minimizing the stressful events (Folkman & Lazarus, 1997). Establishment of solid policies and regulations regarding the society attitudes towards the enhancement of women, develop a positive belief and societal attitudes towards women development, build gender diversity for business case, clear policy and regulation, designing a more friendly work structure for women, which will help them to adjust to cognitive and behavioural scenarios that keep continuously changing.

1.5. Descriptions of Terms

The descriptions are given below in order to maintain uniformity and clarity of expression in the study. The definitions or descriptions are those of reputed research workers and authors.

Table 2: Descriptions of Terms

Terms	Descriptions
Leaders	According to Bass (1990), a leader is “at the center of group change and activity and embodies the will of the group. Leaders have a combination of special traits or characteristics that individuals possess and that enables them to direct others to accomplish tasks. It is an act or behaviour to include things leaders do to bring about change in a group.”
Women Leader	According to Chandra Mohan (2007), a woman leader is “who holds a position of authority supervises and leads others within their organization and provides guidance”.
Sociological Barriers	According to Mate et al., (2018), sociological barriers are “inequalities or differences in gender, ethnicity, religion, race, health or socioeconomic status, between individuals or groups that prevent them from achieving or accomplishing their goals”.
Cultural Barriers	According to Abolade (2014), “cultural barriers are those from people of different cultures with their traditional attitudes and customs, resulting in inconveniences and difficulties”.
Societal Issues	According to Lahti (2013), “societal issues involve gender backlash, social stigma and negative norms”.
Corporate Structure Issues	According to Kirai Margaret (2013), “corporate structure issues include limited support network, male domination in senior positions and inequality of pay. The organizational structure also interferes and inhibits female advancement”.
The old-boy network	According to Jakobsh (2012), “old –boy network consist of males who have been educated at the same institutions or who have climbed the corporate ladder together”.
Think manager – Think male	According to Peters et al., (2013), “think manager-think male is people perceive men to be more suitable for leadership positions than women”.
Queen Bee Syndrome	According to Anna Jansen Van Rensburg (2013), “queen bee syndrome is women who have achieved success are not willing to share information or encourage other women to advance”.
Psychological Barriers	According to Nandy et al., (2014), “psychological barriers are internal beliefs that cause a person to feel he cannot complete a work or task”.

Terms	Descriptions
Gender Stereotypes	According to Rincon et al., (2017), “gender stereotypes are those about women, the cause and the result, deeply ingrained attitudes, values, norms and prejudices against women”.
Work- life Balance Barriers	According to Manisha Singh and Durga Prasad (2013), “work-life balance barriers are those that make women unable to balance work and family issues”.
Glass Ceiling Barriers	According to Nandy et al., (2014), “Glass Ceiling barriers are the circumstances where the advancement of a qualified person within the hierarchy has stopped at a junior level itself because of some kind of discrimination. Some barriers, organizational bias or based on attitude prevent women or minorities from advancing to management-levels come under this category”.
Structural Barriers	According to Catalyst et al., (2007), “structural barriers consist of lack of informal networks and mentorship”.
Individual Mind-sets Barriers	According to Plessis et al., (2015), “individual mind-sets barriers comprise lack of sufficient self-confidence and ambitions”.
Occupational stress	According to Barreto et al., (2009), “occupational stress is stress due to one’s occupation”.
Risk Aversion	According to Plessis et al., (2015), “risk aversion is lack of enthusiasm in taking on high – stake and challenging assignments”.
Faulty Perceptions – Self Image	According to Peters et al., (2013), “faulty perceptions-self-image is feeling of being undervalued and this is low self-esteem”.
Less Career Advancement	According to Patwardhan and Mayya (2016), “less career advancement is insufficient general or line management experience and lack of suitable leadership training & flexible work solutions”.
Strategies	According to Tabitha (2015), “strategies are methods or plans selected to bring about a desired future; it may be achievement of a goal or solution to a problem”.

1.6 Need for the Study

The purpose of this research is to explore and compare the barriers faced by women leaders and strategies adopted to overcome these barriers. The issues (sociological and psychological) faced by women in leadership seem to be increasing. As a result, women leaders are very less (Chisholm et al., 2017). Hence, there needs to be a reformation by introduction of

policies and initiatives that are more moderate and favourable towards women. Therefore, there is a need to evaluate the barriers faced by women leaders. It is essential in the present days to study and compare about the barriers of women leaders in different regions and provide solutions to overcome the barriers. Strategies will help women leaders to overcome the barriers. This study will help to understand the socio-psychological barriers faced by women leaders and strategies to be adopted to overcome the socio-psychological barriers.

1.7 Statement of the Problem

The competitive business environment in the IT/ITeS Sector has posed several leadership challenges to women leaders. The socio-psychological barriers create a resistance to women entering into the leadership position. Most of the studies revealed that anywhere in the world women's representation represented in leadership role are very less. Catalyst report (2018) reveals that nearly half of Indian women leave the workforce between junior and middle level management. In this context, the study is to compare the barriers faced by women leaders in junior and middle level management and strategies adopted by them to overcome these barriers with special reference to Bengaluru and Coimbatore IT/ITeS Sectors.

1.8 Research Gap

Access, power and opportunities continue to be unequally distributed based on gender. However, women still face barriers to reach the top positions. The present study focuses on various barriers faced by women leaders. Review of literature shows that only few researches have been carried out primarily focusing on barriers and not much in strategies used to overcome the barriers. Further, there is paucity of empirically tested relation between sociological barriers and strategies, psychological barriers and various strategies (Eagly & Sczesny 2017, Schwanke 2013, Afza and Newaz 2008, Burns et al., 2017, Anna Jansen Van Rensburg 2013 etc.). So, the research proposes to bridge the gap by analysing and comparing the relevant socio-psychological barriers faced by women leaders and strategies adopted to overcome these barriers among executive level (mid-level) and operative level (junior level) with special reference to Bengaluru and Coimbatore IT/ITeS Sectors.

1.9 Objectives of the Study

The following are the objectives of the study:

1. To compare the demographic and socio-economic profile of women leaders in Bengaluru and Coimbatore IT/ ITeS Sector.
2. To identify and compare the socio-psychological barriers faced by women leaders in Bengaluru and Coimbatore IT/ ITeS Sector.
3. To assess and compare the strategies adopted by women leaders to overcome socio-psychological barriers faced by women leaders in Bengaluru and Coimbatore IT/ ITeS Sector.
4. To ascertain the implication of demographic and socio-economic profile on socio-psychological barriers faced by women leaders in Bengaluru and Coimbatore IT/ ITeS Sector.
5. To ascertain the effect of socio-psychological barriers faced by women leaders on strategies in Bengaluru and Coimbatore IT/ ITeS Sector.

1.10 LIMITATIONS OF THE STUDY

- The study pertains to the women leaders in Bengaluru and Coimbatore IT/ ITeS Sector and sample size taken is only 406, so the results of the study cannot be generalized.
- The definition of the few variables could be perceived differently by the respondents.

1.11 Chapter Scheme

The thesis is to be arranged into the following chapters:

Chapter 1 – Introduction

This chapter throws light upon the women leaders, status of women leaders in National and International scenario, socio-psychological barriers and strategies adopted to overcome the barriers. Further it provides the descriptions of terms, need for the study, statement of the problem, research gap, objectives and limitations of the study and chapterisation scheme.

Chapter 2 – Literature Review

This chapter provides review of relevant literature and detailed theoretical assessment on major concepts of Socio-Psychological Barriers and various Strategies.

Chapter 3 – Research Methodology

This chapter consist of research design, framework of questionnaire and tools used for analysis.

Chapter 4 – Analysis and Discussion

This chapter consist of analysis of the survey results based on Percentage analysis, Cross tabulation, Descriptive statistics, ANOVA, correlation and t-test and Structural Equation Modelling (SEM) using Smart PLS.

Chapter 5- Findings

In this chapter, the findings of the research are reported. The discussions on the major findings of the study are presented and conclusions are drawn.

Chapter 6- Conclusion and Scope for Future Research

This chapter will present the findings of the research, conclusion and contribution to policy makers and scope for future research.