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**THE INFLUENCE OF TRADITIONAL CULTURE AND
DEMOGRAPHIC CHARACTERISTICS ON JOB SATISFACTION
AMONG KUWAITI WOMEN EMPLOYEES IN THE KUWAITI
BANKING SECTOR**

**BY
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**A THESIS SUBMITTED FOR THE DEGREE OF DOCTOR OF
PHILOSOPHY
TO
THE DEPARTMENT OF MANAGEMENT STUDIES
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UNIVERSITY OF GLASGOW
GLASGOW, SCOTLAND UK.**

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DEDICATION

**IN MEMORY OF MY MOTHER
AND TO
THE GREATEST LOVE IN MY LIFE
MY FATHER**

ABSTRACT

This study explores the relationship between some demographic characteristics and job satisfaction among Kuwaiti women employees in the Kuwaiti private banking sector. The analysis is focused on the responses of the female employees to their own jobs as indicated by their level of job satisfaction. Specifically, the research involved a stratified sample of the Kuwaiti women employees in the whole private banking sector in Kuwait. This study differs from previous investigations of job satisfaction in three principle ways: in dealing with the private sector (rather than the more common public sector in studies of the Middle East), in incorporating the environment as well as traditional culture, in taking into account demographic variables such as age, education, family status (i.e., marital status, number of children, children's ages, and presence of servants at the household) in the private sector work setting. The thesis builds on a large body of earlier work on job satisfaction, using well developed concepts in a new context.

In relation to previous work in this area, this study clearly builds upon the evolving demographic, environmental approach to work. Recent research in job satisfaction has focused on job redesign or on job characteristics such as task variety, job autonomy and so forth as the primary means of increasing job satisfaction. The major findings of this research indicate that a much broader approach towards increasing satisfaction than focusing on the job itself is required. The thesis shows that traditional culture, as well as

the respondents' demographic characteristics is of substantial importance in predicting and affecting job satisfaction. Indeed traditional culture explains much of the variance in job satisfaction through affecting the perceptions of the employees toward their work.

The strategy used to achieve the research objectives involves quantitative analysis of questionnaire data. The required data was gathered by questionnaire from 191 Kuwaiti women employees from eight banks in Kuwait through a stratified sample by each bank and each level of the banks. Advanced statistical analysis is used to highlight individual women employees' attitudes towards their jobs in relation to demographic characteristics examined.

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CHAPTER ONE

INTRODUCTION AND OVERVIEW

1.1 Introduction

The main objective of this study is to examine and explore job satisfaction among Kuwaiti women bank employees and its relationship to demographic characteristics. The basic argument is that traditional Kuwaiti culture, mediated through demographic characteristics, has a major impact on job satisfaction, and thus on the effectiveness of Kuwaiti women employees. The purpose of this chapter is to provide a broad overview of the thesis. Thus the background of the research and the research problem are presented and the objectives are outlined, the significance of the research project is discussed. Finally, the structure of the dissertation is outlined.

1.2 Background to the Subject

1.2.1 Introduction

In today's society, work is a dominant force in people's lives. People devote more than two-thirds of sunlight time to their paid employment. The quality of their lives, therefore, is influenced by the nature of their employment. The reactions of workers to their jobs can alter how they feel about themselves and the personal choices they make which affect their future (Chacko, 1983, p.164; Melamed, *et al*, 1995).

1.2.2 The Topic of Job Satisfaction

Work satisfaction has been a topic of great interest for researchers and practitioners in a wide range of fields including industrial psychology, public administration, business, and higher education. Various definitions of job satisfaction have been advanced. E.A. Locke, the motivation theorist, has proposed a widely-accepted definition of job satisfaction as 'a pleasurable positive emotional state resulting from the appraisal of one's job or job experiences' (Locke, 1976). Milburne and Francis (1981) further view satisfaction as a valuable source of information for managers: job satisfaction is an indication of how individuals feel about their jobs when their expectations are compared to what is actually received from different facets of the work situation. Job satisfaction is important in theory and in practice. From a practical point of view, knowledge of job satisfaction can help future administrators to understand how to motivate their subordinates to increase productivity. In addition, job satisfaction is important because dissatisfied workers are prone to excessive turnover and absenteeism (Sekaran and Jucch, 1978, p.44; Melamed *et al*, 1995). From a practical point of view, understanding job satisfaction may thus be linked to performance, organisational productivity and other issues, including labour turnover.

In the United States, the study of job attitudes, or how people feel about their work, has become a prominent area of study within the field of organisational behaviour. Industrial and organisational psychologists have published many research reports and articles on motivation and work behaviour. Since the 1940s, the subject of job satisfaction has been

one of the most widely studied topics in the management field. Mitchell and Larson (1987); Rice *et al* (1991) have indicated that over 3000 studies have been carried out on job satisfaction over the last 60 years. This interest has developed as the United States has learned more about worker productivity and has become more interested in mental health, employee training and development, and supervisor-subordinate relationships (Porter and Steers, 1973; Locke, 1976; Khaleque, 1981). The reason for this interest lay in the assumption that there was a relationship between the satisfaction of workers and their productivity, attendance and desire to remain in the organisation. During the last 30 years a great deal has been written concerning the relation of motivational processes to other important organisational factors (such as job design, reward systems, group dynamics, etc.). Such literature, however, has been largely fragmentary and conflicting models are still common in this field. In research on developing countries, considerable research attention has been focused around motivational processes in public organisations but much less attention has been paid to the motivational processes in private organisations (Al-Otaibi, A., 1991).

1.2.3 The Role of Culture in Influencing Job Satisfaction

The cultural orientation of a society reflects the complex interaction of the values, attitudes, and behaviours displayed by its members. Individuals express culture and its normative qualities through the values that they hold about life and the world around them. These values in turn affect their attitudes about the form of behaviour considered more appropriate and effectiveⁱⁿ any given situation (Adler, 1991,p.15).

Researchers have found culturally based differences in people's values, attitudes, and behaviour. Each of us has a set of attitudes and beliefs which affect our behaviour; therefore, theories which^{were} encouraged by American theorists were not suitable for all cultures because US research^{was} more culturally specific.

Maslow in his highly influential studies (1943;1954; 1962), suggested that human beings' five basic needs form a hierarchy: from physiological, to safety, to social, to esteem, to self-actualisation needs. According to Maslow, the higher order needs (i.e., esteem and self-actualisation) only become activated, and thus motivate behaviour, after lower order needs have been satisfied. Does Maslow's theory, which he based on American data, hold for employees outside of the United States? Hofstede (1994, p.123) suggests that it does not. For instance, in countries high on uncertainty avoidance (such as Kuwait and Saudi Arabia), as compared with lower uncertainty avoidance (such as the United States), security motivates most employees more strongly than does self-actualisation. Employees in high uncertainty avoidance countries tend to consider job security and life-time employment more important than holding a very interesting or challenging job. Social needs tend to dominate the motivation of workers in countries (such as Sweden, Norway, and Denmark) that stress the quality of life (Hofstede's femininity dimension) over productivity (Hofstede's masculinity dimension). Workers in more collectivist countries, such as Kuwait, tend to stress social needs over the more individualistic ego and self-actualisation needs. Clearly the motivation of employees from more collective oriented cultures differs from that of their more individualistic, American counterparts.

McGregor's "Theory X" and "Theory Y" describe two different sets of assumptions about the nature of human beings and what they want from their work environment (1960). Theory X leaders believe they must direct, control, and coerce people in order to motivate them to work. They assume that the more basic needs for safety and security motivate people. By contrast, Theory Y leaders believe that they must give employees freedom, autonomy, and responsibility in order to motivate them to work. Theory Y leaders assume that the higher order needs for achievement and self-actualisation fundamentally motivate people. Leaders from different cultures vary in their reasons for making Theory X and Theory Y assumptions. For example, in the United States many Theory Y managers assume that workers' basic physiological needs for safety and security have been met and that therefore only opportunities to satisfy higher order needs will motivate workers. Moreover, they believe that the denial of these opportunities leads to alienation and lower productivity. Theory Y managers believe that most people can and want to develop interpersonal relationships characterised by trust and open communication. They therefore assume that workers produce more when the workplace is most democratic.

Theory Y managers in China act similarly, but for very different reasons. According to Oh (1976), the pre-1949 Chinese saw satisfaction of lower needs as the main objective of the masses, with higher order needs going unrecognised for all but upper social class people. After the revolution two types of managers emerged: "Reds" and "Experts." "Experts," skilled in the management of things and possessing extensive technical

expertise, and possessing political and ideological expertise, tended to use Theory X. The “Reds,” believing that Theory Y assumptions were closely tied to the philosophy of Chairman Mao, felt the workplace had to become egalitarian - that all employees had to rise together both economically and culturally. The management system must give workers’ welfare prominence over the production of things. It must discourage material incentives that promote self-interest and competition. Managers had to stress collaboration by replacing individual rewards with collective rewards, encouraging participation in decision making, and emphasising democracy and decentralisation. Both Americans and Chinese agree, for different reasons, that Theory Y organisation can perform efficiently and productively-that industrialisation without dehumanisation is possible.

Hofstede (1980, 1994, p.53) concluded that the participative management approach i.e. Theory Y, which was strongly encouraged by American theorists and managers, was not suitable for all cultures. Employees in high power distance cultures expect managers to lead, and they become uncomfortable with the delegation of discretionary decision (including the group of Arab-speaking countries to which Kuwait belongs). Some cultures want their managers to act as decisive, authoritarian experts; other want managers to act as participative problem solvers.

Herzberg (1968) suggested that certain extrinsic factors (those associated with the environment surrounding a job) only have the power to demotivate while intrinsic factors

(those associated with the job itself) have the power to energise, or motivate, behaviour. The extrinsic, or hygiene, factors largely correspond to Maslow's lower order physiological and safety needs. They include factors associated with job dissatisfaction such as working conditions, supervision, relations with co-workers, salary, company policy, and administration. Intrinsic factors, or motivators, largely corresponding to Maslow's higher order needs, include the work itself, responsibility, recognition for work well done, advancement, and achievement. Recent research has questioned Herzberg's two categories and shown that people sometimes continue a particular course of action because they have made a prior public commitment to it (impression management) and not because it continues to be rewarding (Staw, 1980). Similarly, some people, who gained intrinsic satisfaction from a particular activity, switch to explaining their motivation in extrinsic terms after having been given an extrinsic reward (retrospective sense-making, see Staw 1980 among others). Others indicated that some behaviour is random, and not as goal oriented and rational as many American models and theories would suggest (Pfeffer, 1982).

Hofstede (1980) again points out that culture influences factors that motivate and demotivate behaviour. According to his dimensions, it is not surprising that the highly individualistic, productivity-oriented (masculine) American culture has focused on job enrichment (the restructuring of individual jobs to increase productivity); whereas the more feminine and slightly more collective societies of Sweden and Norway developed

socio-technical systems and new approaches to the quality of working life (the restructuring of employees into work groups to achieve the same ends).

Herzberg's two-factor theory has also been tested outside of the United States (Hines, 1973). Results in New Zealand failed to replicate those in the United States: in New Zealand, supervision and interpersonal relationships appear to contribute significantly to satisfaction and not merely to reducing dissatisfaction (Hines, 1973). Similarly, in a Panama canal zone study, researchers found non-United States citizens (including those of the Republic of Panama, the West Indies, Latin America, Europe, Asia, and Canada) cited certain hygiene factors as satisfiers with greater frequency than did their American counterparts (Crabbs, 1973).

Similar to other motivation theories, the universality of Herzberg's two-factor theory cannot be assumed. In every culture certain factors act as motivators; others act as hygiene factors. The specific factors and their relative importance appear particular to each culture and, all too frequently, to each situation. Managers should enter a new culture asking which factors are important and not assuming that their prior experience is transferable.

Expectancy theories (Vroom, 1964, 1973; Lawler, 1969) claim that people are driven by the expectation that their acts will produce results. Workers assess both their ability to perform a task and the probable type of reward for successful performance (for example,

continued employment or a paycheck). According to expectancy theories, the likelihood that an action will lead to certain outcomes or goals (E), multiplied by attractiveness of the outcome (V, its valence) equals motivation ($M = E \times V$) (Lawler, 1971). Expectancy theories depend on the extent to which employees believe they have control over the outcomes of their efforts as well as the manager's ability to identify desired rewards, both of which vary across cultures. Although expectancy theories have clearly advanced our understanding of motivation, they are equally clearly culturally dependent.

A recent review of our understanding of motivation (Staw, 1984) underscores that "whether the driving force is thought to be prior reinforcement, need fulfilment, or expectancies of future gain, the individual is assumed to be a rational maximizer of personal utility." Unfortunately, this individual, calculative view of motivation has questionable applicability outside of the United States and "could be a fundamental omission in our motivation theories." (Staw, 1984; also see Boyacigiller and Adler, 1990).

For example, in countries where individualism dominates, employees see their relationship with the organisation from a calculation perspective, whereas in collectivist societies, the ties between the individual and the organisation have a moral component (Boyacigiller and Adler, 1990; Allen *et al*, 1988; Nath and Narayanan, 1980). Clearly people become committed to organisations for very different reasons in individualistic than in collectivist societies (Staw, 1980). Employees with collectivist values make organisational

commitments due to their ties with managers, owners, and co-workers (collectivism); and much less because of the nature of the job or the particular compensation scheme (individualistic incentives) (Boyacigiller and Adler, 1990). Given its individualistic orientation, it is not surprising that the United States has the most executive search firms and the highest level of executive and managerial mobility in the world (Boyacigiller and Adler, 1990).

Furthermore, there is a direct interplay between culture and management, and management practices are at least in part based on the beliefs, customs and political system of the culture within which the organisation operates (Drucker, 1973; Hofstede, 1994). In addition, cross-cultural management studies describe organisational behaviour within countries and cultures; compare organisational behaviour across countries and cultures; and, perhaps most importantly, seek to understand and improve the interaction of co-workers, clients, suppliers, and alliance partners from different countries and cultures (Adler, 1991, p.11).

Many factors have contributed to the great interest in the cross-cultural study of management and no single research could cover all issues considered (Hofstede, 1994). Firstly, the emergence of international and multi-national organisations, where trade and operations cross national borders, has raised many questions as to whether or not domestic and foreign operations should be managed in the same way. This point of view

has required international managers to gain a good grasp of local cultures (Payson and Rosen, 1991).

Secondly, the success of Japan in the past few decades, has encouraged much research to try to uncover the secret behind Japanese prosperity and to assess if Japan's distinctive culture accounts for this success or not (Tayeb, 1988).

Thirdly, recent developments in communication and transportation have brought the world to be considered as a "global village", requiring business persons to understand the logic behind different business practices in different cultures.

An impediment to the transferability of management concepts among different nations and regions, regardless of the development stage of their economies, is the failure to take into account local economic, social, cultural and historical conditions (Hofstede, 1983a and 1983b). In addition, there is the tendency among researchers to treat cultures as homogeneous simply because they coexist within political boundaries, see for example (Gorer, 1955; Evan, 1975; Terry, 1979; and Tayeb 1988). (For further discussion of traditional culture see the role of culture in influencing organisational behaviour in Chapter 2).

Culture is not a characteristic of individuals as individuals; it encompasses a number of shared national, regional and ethical conditions, i.e. education, which distinguish members

of one group from members of another in terms of behaviour. (Some research-based evidence on managerial practices in different contexts will be examined and discussed in Chapter 2).

The main conclusion of this argument (also see Chapter 2 section 2.5) is that Arab culture may be distinct and what has worked in other cultures (i.e. Western and Japanese) will not necessarily work in the Arab circumstances, especially in Kuwait.

1.3 Background of the Problem

Kuwaiti women in general and especially those employed in the banking sector -as a private sector- do not have the role in the work force to match their qualifications and abilities. In addition, more than 75 per cent of the labour force in the Kuwaiti Banking Sector is immigrant labour. Higher levels of job satisfaction among women in the Kuwaiti Banking Sector will not only contribute to accelerating economic development, but will also relieve social and economic problems caused by relying upon migrant labour force. Although Kuwaiti women constitute a high percentage of the Kuwaiti population and a large number of them have the qualifications to fulfil different jobs and levels, there are few Kuwaiti women in the banking sector, Moreover, there is a high turnover rate among the few Kuwaiti women that are employed in the banks.

1.4 Statement of the Problem

It has been argued that work attitudes and behaviour in the private sector in Kuwait have never been satisfactory (Al-Otaibi, A., 1991; Abdulkhaleq, 1982, 1988). Employees in developing countries, it is assumed, do not perceive their work as a source of satisfaction and tend to experience various forms of deprivation and withdrawal behaviour such as laziness, absenteeism, high turnover and general lack of commitment to work. Moreover, workers are not punctual, reflecting in a sense the lack of awareness of the importance of time in their life. Apathy, boredom, due to long hours of work, and unwillingness to carry out official obligations seem to be the norm rather than the exception. As a result of these bad work habits gross inefficiency is rampant and productivity is very low (Zureik, 1978; Abdu, 1986; Ahiauzu, 1986).

Specifically, the problem dealt with by this study concerns job satisfaction among Kuwaiti women in the Kuwaiti Banking Sector. Kuwaiti women employees have different features and different career ambitions and there are some underlying forces and factors that affect women's job satisfaction. Specifically, the object of this research is to determine if the level of job satisfaction is associated with selected demographic features. In this research the relationship between Kuwaiti women employees' job satisfaction and demographic characteristics in the private sector has been examined. The specific demographic characteristics discussed are age, education level and field, family and number of children, marital status, together with traditional culture.

This study will provide a means of testing and/or elaborating existing theories. Many studies have been done into individual job satisfaction and demographic characteristics in the United States. There has been an implicit assumption that these studies and research findings can be generalised to women of all countries. This study will provide a quantitative test of this assumption as well as testing demographic factors that have not been measured in previous researches and studies, especially in a very important financial sector which is the Kuwaiti Banking Sector in a rapidly industrialising Middle Eastern country.

In addition to the theoretical benefits of such a study, there are also practical ones. Specifically, this research will provide information that can be used in policy-making. The literature on Kuwaiti employee attitudes and satisfaction tends to concentrate heavily on employees within government organisations (Al-Otaibi, 1991). With approximately 7% of the Kuwaiti women work force employed in the banking sector it is clearly important to develop better insights into the factors affecting job satisfaction in private organisations.

When evaluating the current state of the available literature, one notes the following:

- 1- Most of the studies and findings regarding attitudes to work in developing countries are fragmented, scattered and contradictory and inconclusive.**

2- A major flaw of previous studies is that they focus on personality differences and management practices as key determinants of attitudes to work, ignoring what is believed to be a rich line of argument concerning culturally induced attitudes to work and the social forces which have played a significant part in their development and by which they have since been influenced (Al-Otaibi, 1991).

3- The major conclusion of most previous studies is that employees in developing countries view their work differently from their counterparts in industrialised countries.

1.5 Purpose of the Study

The purposes of this study are: first, to examine how Kuwaiti values influence women's attitudes to work. Second, to determine the current level of job satisfaction among Kuwaiti women employees in the Kuwaiti Banking Sector. Third, to determine the relationship between total job satisfaction and selected demographic variables (i.e. age, family and children, education level and field, marital status) together with traditional culture. Fourth, to identify which job satisfaction facet(s) has/have a significance in determining the overall job satisfaction of Kuwaiti women employees in the Kuwaiti Banking Sector, and to determine the relationship between specific job satisfaction facets (i.e. work itself, pay, promotion, supervision, and co-workers) and the same demographic variables.

The work for this research involved sampling Kuwaiti women employees in the Kuwaiti banks, namely: the National Bank of Kuwait, the Gulf Bank, the Al-Ahli Bank of Kuwait, the Commercial Bank of Kuwait, the Burgan Bank, the Industrial Bank of Kuwait, the Real Estate Bank of Kuwait, and the Kuwait and Middle East Bank. The Central Bank of Kuwait, Kuwaiti Finance House, and the Savings and Credit Bank are not included in the banking sector because of their many different characteristics i.e. government banks, have different purposes from the private banks, and considered as a public organisations because they are controlled by the government. The Bank of Bahrain and Kuwait is also excluded because the financial statements of its branch in Kuwait are not published separately from these pertaining to Bahrain.

Although Kuwait is not an industrialised country, it is attempting to become industrialised and is also attempting to improve working conditions for its people, thus employee job satisfaction is becoming an important topic. Exploration of the issues proposed here should contribute significantly to a better understanding of the variables that play an important part in banking sector motivational processes.

1.6 Research Objectives

The issue of women's employment has been an important concern in the twentieth century. It became of particular importance in the developing world when women began to enter into the labour force in record numbers (Statt, 1994). Therefore, this study derives its importance from its objectives.

This study was intended, firstly, to contribute to assessing the effectiveness of the personnel policies in the Kuwaiti banks. Specifically, to help the decision-makers in the Kuwaiti banks to understand the issue of job satisfaction, incentives and motivations and to bring about optimum alternatives for solving the human problems in their programs especially in programs for developing human resources. The results of this study may help the specialised and training agencies to study employee satisfaction and motivation and solve other human factor needs in their human resource development programmes.

A second major objective was to analyse variations in Kuwaiti females' attitudes, feelings and expectations towards their jobs. The researcher would hope that this study encourages the researchers in Kuwait to pay more attention to, and focus their research on, the neglected area of work behaviour. There have been very few published studies conducted in the area of work behaviour in Kuwait. Also there are no serious studies to be found on job satisfaction among Kuwait employees (managers and workers) in Kuwait. It is hoped that this study will shed some light on this neglected and important subject.

The third major objective is to explore the intensity of the factors that cause job satisfaction or job dissatisfaction among Kuwaiti female employees in the Kuwaiti Banking Sector.

Another objective of this study was to develop a model and to create a new approach for dealing with job satisfaction, motivation and incentives in the Kuwaiti banks. The existing system of promotions, compensations, leaves system, and legislation in the private sector may not have been effective enough in producing high levels of satisfaction or reducing the levels of dissatisfaction for Kuwait women employees. It is hoped that this study will help the decision makers in the private sector to create a good alternative and solution for incentives and motivation.

The fifth was to determine women's problems in the work setting and bring about some solutions for these problems. In addition, this study aimed to provide policies which would encourage Kuwaiti women to work in different levels and to be satisfied with jobs in the Kuwaiti Banking Sector.

Another objective of this study was to find suitable techniques to apply in the Kuwaiti banking environment in order to promote team-work where teams include both men and women. Bank managers and policy-makers should know the current status of job satisfaction among Kuwaiti employees specially women in the Kuwaiti banks and the factors that create feelings of high satisfaction and low satisfaction. Bank managers and policy makers can use such knowledge to create and maintain more favourable conditions for Kuwaiti women employees. They can modify procedures and policies so as to maximise the factors that erode it. Besides, establishing the link between satisfaction and performance, and the enhancing of job satisfaction are worthy goals in themselves. In

addition, to lead to a change in the role of both managers and subordinates in the Kuwaiti private sector. Such information would also be very valuable for prospective Kuwaiti women employees, as it would provide them with a better understanding of the rewards and pressures that are characteristics of bank administration. An examination of demographic factors in the context of Kuwaiti traditional culture can focus attention on personal and community characteristics that can affect Kuwaiti women employees. It can provide bank managers, decision-makers and Kuwaiti women employees themselves with an understanding of the relationship of job satisfaction to such characteristics as age, education level and field, family status, together with Kuwaiti traditional culture.

The final aim of this study was, at the methodological level, to refine theories linking culture to job satisfaction by showing the importance of demographic factors, an approach not previously adopted by the previous studies that have been undertaken in the region.

In short, the importance of this study stems from the following points: is the first study of its kind in Kuwait. The study deals with Kuwaiti women, who form a large percentage of the work force (see Chapter 3 section 3.7.1 Kuwaiti Women Labour Force). Since women are increasingly becoming part of Kuwait's human resources it is important that they transfer easily from one sector to another i.e. from public sector to the private sector. The Kuwaiti Banking Sector is second only to the oil sector in importance and plays a major role in the domestic economy.

1.7 Hypotheses

Although there are several demographic variables related to women's job satisfaction, four major variables are hypothesised as being significantly related to the level of job satisfaction of Kuwaiti women employees in the KBS: 1) employees' ages, 2) level of education and education background, 3) family status, and 4) Kuwaiti traditional culture (Figure 1.1).

The review of the literature to be presented in the second chapter suggested several researchable hypotheses about the relationship between selected demographic characteristics together with traditional culture and job satisfaction. To elaborate on the research questions, the following hypotheses were developed and tested:

Hypothesis # (1) "There is a relationship between Kuwaiti culture and female work satisfaction. Kuwaiti culture and traditions negatively affect women's job satisfaction in the Kuwaiti Banking Sector."

Hypothesis # (2.a) "There is a linear relationship between age and overall job satisfaction and satisfaction with particular job facets: the level of satisfaction increases with age throughout the working life."

Hypothesis # (2.b) "Older women are more satisfied with their jobs than younger women because job satisfaction results from: firstly, initial preferences; secondly, expectations and thirdly, from the ability to satisfy

preferences. During work experience, employees seek to reconcile their preferences, expectations and experience. The ability to do this may be expected to increase with age.

Hypothesis # (3.a) “Based on the relationship between Kuwaiti culture and female work satisfaction, it is expected that women who have a low level of education are less satisfied than those who have higher education degrees (i.e. High School Certificate, Diploma, Bachelor, Masters, and Ph.D.).”

Hypothesis # (3.b) “It is expected that women who have a business education background would be more satisfied with their jobs than women who have a non-business education background.”

Hypothesis # (4.a) “It is expected that the presence of children in the household detracts from women’s job satisfaction, because women are the primary care givers in their families and thus experience a dual burden.”

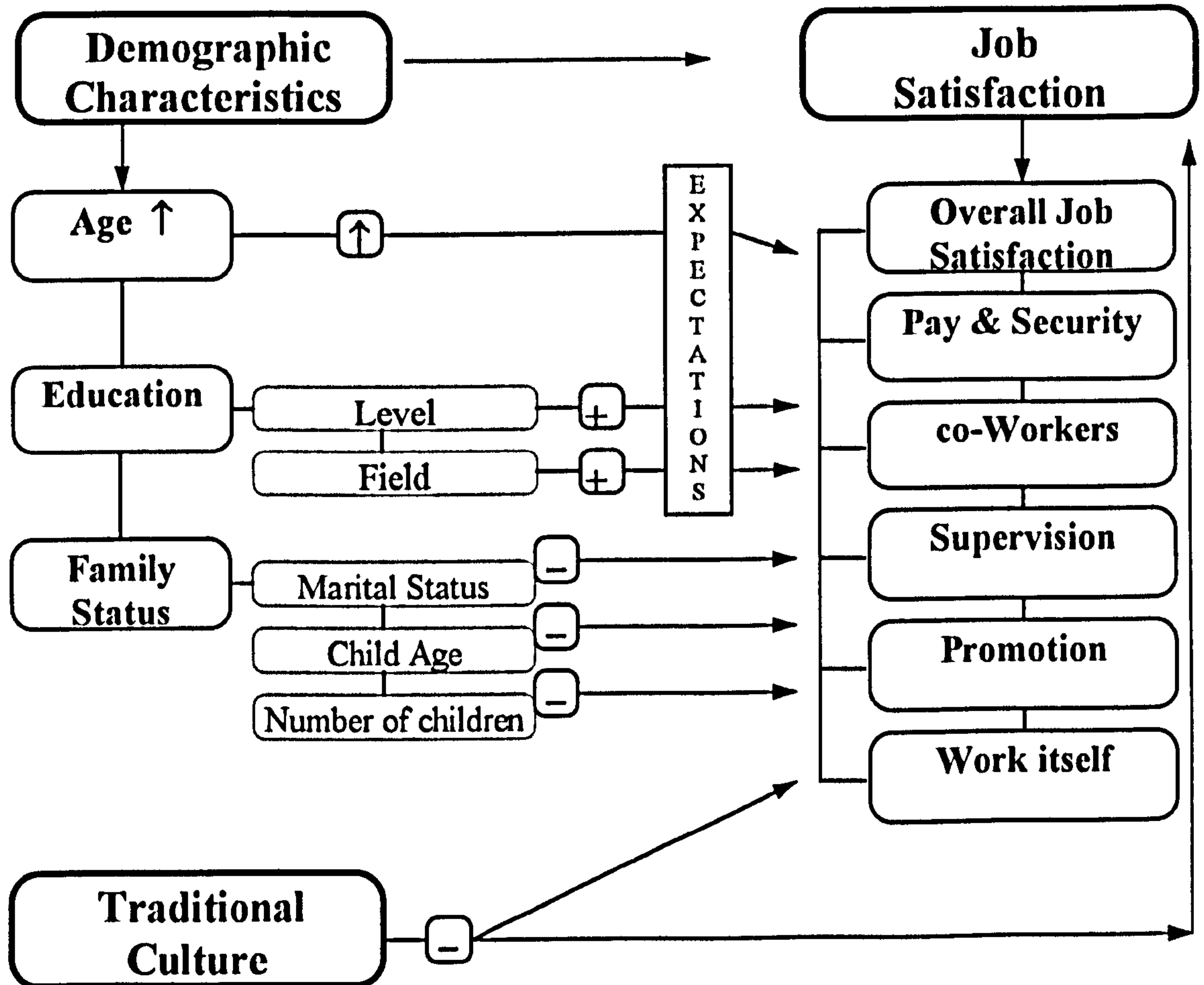
Hypothesis # (4.b) “It is expected that women employees in the Kuwaiti Banking Sector who have children aged (6-12) are more satisfied with their jobs than women employees who have children younger than 6 years old because the dual burden will be less heavy.”

Hypothesis # (4.c) “There is a strong association between the presence of household servants and Kuwaiti women employees’ job satisfaction in the Kuwaiti Banking Sector.”

Hypothesis # (5) “Overall, differences and a relationship (positive or negative) are expected between the effects of following demographic characteristics: age, education level and field, and family status, i.e. marital status, no. of children, children’s ages, and presence of servants at household together with Kuwaiti traditional culture in determining job satisfaction.”

Hypothesis # (6) “It is expected that the majority of Kuwaiti working women are dissatisfied with work legislation and work systems in Kuwaiti banks with regard to maternity leave and the retirement system because work legislation and systems are inconsistent with Kuwaiti traditions.”

Figure 1.1 Hypothetical Model of the Relationship Between Demographic Characteristics, Traditional Culture and Job Satisfaction



Key:
 ↑, + = increase
 - = decrease

1.8 Layout of the Thesis

Ten chapters make up this treatise, each serving a set of specific purposes. Chapter One is an introduction to the thesis. Its main aim is to acquaint the reader with the problem investigated in this research, its general purpose, the methodology used to accomplish its objectives and its importance to the various parties.

Chapter Two covers the relevant literature and research, discusses the nature of job satisfaction and employees' attitudes. The classical and the modern views of the relationship between job satisfaction and some demographic characteristics are also discussed. In addition, each demographic variable is discussed in relation to job satisfaction.

Chapter Three gives the general background of Kuwait as the context of the study. It starts with a brief description of the geography of the country. The second section covers the Kuwaiti population's demographic characteristics. The third section examines the educational system. Finally the main socio-cultural themes that prevail in Kuwait are underlined as they relate to the research topic with special reference to Kuwaiti traditional culture. This chapter analyses the manpower structure, discussing the roles that foreign workers play compared to the roles of Kuwaitis -especially women- and the problems created by reliance on foreign labour.

Chapter Four explains the research methodology applied to achieve the objectives of this study. Firstly, the strategy adopted in this study is defended and the sources of questionnaire items are acknowledged. Secondly, the stages that the research went through are explained. Thirdly, illustrations of the main characteristics of the sample are presented. Lastly, the limitations and difficulties encountered in carrying out this study and how they were overcome are discussed.

Chapters Five to Chapter Nine deal with the statistical analysis used in this study. Using different statistical techniques, these chapters present the analysis of the relationship between the selected demographic characteristics and job satisfaction. Each chapter deals only with one variable and its relationship to job satisfaction. Chapter nine simultaneously involves the statistical analysis of all demographic characteristics conducted in this study and their relationships to job satisfaction among women employees.

The final chapter presents the major conclusions of this research. This chapter tries to integrate the findings of the study of job satisfaction with that of previous studies in the field of job satisfaction. It starts with a summary of the main findings which covers the main aspects of the relation between demographic characteristics and job satisfaction among women employees. The second section summarises the contributions of this study to the literature of management in general and to Kuwaiti management in particular. Thirdly some recommendations are made to the banking sector concerned, in the light of the study's findings. Finally a number of suggestions for future research are provided.

CHAPTER TWO

JOB SATISFACTION

REVIEW OF RELATED LITERATURE AND RESEARCH

2.1 Job Satisfaction: An Overview

2.1.1 Introduction

The aim of this chapter is threefold. It aims first to introduce the topic of job satisfaction and to present a clear description of the relationship between management, national culture and job satisfaction. Second, after briefly commenting on the earlier history of job satisfaction studies, this chapter outlines the situational occurrences theory. Lastly, this chapter aims to provide information on the relationships between selected demographic characteristics (age, education level and field, family status i.e. no. of children, child age, marital status, and presence of servants in the household), Kuwaiti traditional culture and job satisfaction.

The chapter begins with an introduction to the subject of job satisfaction. The concept of job satisfaction is then defined, analysed and distinguished from related concepts. The major content and process theories are discussed and evaluated, the main findings concerning job satisfaction are summarised, and finally, the “situational occurrences” theory is discussed, analysed and evaluated.

The second section begins with the theoretical frameworks linking job satisfaction and demographic characteristics. A review of the literature and research findings concerning the relationship between job satisfaction and demographic characteristics is discussed. Also, causal factors in job satisfaction are discussed. Finally this chapter ends with an extensive summary of the relationship between job satisfaction and demographic characteristics.

2.1.2 The Subject of Job Satisfaction

While there is no definitive list of the number of publications in the field of job satisfaction, there is little doubt that this topic has been extensively researched by occupational psychologists. The literature on job satisfaction is vast. Edwin A. Locke (1983) reports that a total of 3,350 articles and dissertations on the subject had been produced by 1976. Mitchell and Larson (1987) have indicated that over 3000 studies had been carried out on the subject by 1976, and the number was rising yearly. Rice *et al* (1991) argued that despite the tremendous volume of job satisfaction research conducted over the last 50 years, there are still many unanswered questions about the nature of job satisfaction. The reason for the popularity of the subject is obvious. Most individuals spend a large part of their lives at work, so that an understanding of factors involved in job satisfaction is relevant to improving the well-being of a large number of individuals in an important aspect of their lives.

During the first half of this century, as better understanding of human resources developed, and management began to show deeper and deeper interest in cost effectiveness, a large number of studies were initiated both in the United States and Great Britain to determine what makes workers give their best in job related situations. Coupled with the need for better management was an increasing interest in psychology.

Locke stated:

“While systematic attempts to study the nature and causes of job satisfaction as such did not begin until the 1930s, the important role played by a worker’s “attitude” in determining his actions in the job situation was recognised long before.” (1976, p.1298)

Common sense would suggest that satisfied workers are more productive than dissatisfied workers and less likely to leave a job or be absent from it without good cause. More recently the picture has become, inevitably, a little more complex. While job satisfaction probably can lead to high productivity, it has been shown that the causal relationship can also work the other way around: being highly productive can be a source of job satisfaction (Morley and Heraty, 1995). Evidence on the link between satisfaction and productivity remains controversial: employees may be satisfied but not highly productive (Kiechel, 1989; Golembiewski *et al*, 1992). Moreover some third factor might increase both, like giving people a fair reward for their efforts (Schermerhorn, Hunt and Osborn, 1985).

2.1.3 What is Job Satisfaction?

It is important to note that researchers of job satisfaction neither agree on the definition nor on the best way to measure satisfaction (Hoppock, 1977, p.9), there are several definitions of job satisfaction.

First, job satisfaction is the extent to which employees perceive their work favourably. High job satisfaction indicates a strong correlation between an employee's expectations of the rewards accruing from a job and what the job actually provides (Bennett, 1994, p.108).

Second, job satisfaction or dissatisfaction is defined as "a function of the feelings an individual has about his/her work" (Bullock, 1984, p.8).

Third, job satisfaction may be defined as a combination of psychological, physiological and environmental conditions (Hoppock, 1977, p.47). Job satisfaction has also been defined as the net result of various attitudes held by an individual at a given point in time. It is capable of swinging from one extreme to another, but usually reverts to a stable level that can be explained as good or poor (Beng and Hickey, 1984, p.10).

Fourth, Locke suggests that job satisfaction is an emotional response resulting from the achievement of one's values. On the other hand, job dissatisfaction is the emotional state resulting from the failure to achieve one's values. Therefore, job satisfaction and

dissatisfaction are a function of the perceived relationships between what one desires from one's job and what one perceives the job to be offering (Locke, 1969).

Fifth, another definition of job satisfaction is "the individual's emotional reactions to a particular job" (Gruneberg, 1979).

The most comprehensive definition of job satisfaction was given by Locke (1983) following his thorough review and investigation of theories and definitions of job satisfaction. He states the following: "Job satisfaction results from the appraisal of one's job as attaining or allowing the attainment of one's important job values. Producing these values is congruent with, or helps to fulfil, one's basic needs" (Locke, 1983, p.1319).

This is the definition of job satisfaction used in this study

2.2 Theoretical Framework

Job satisfaction can be approached by identifying related underlying and motivational theories. These theories can be grouped into three categories: content theories, process theories, and contingency theories (Chung, 1977, p.14; Carlisle, 1982, p.411; Dyer, Daines and Giaouque, 1990, p.422). Content theories provide an account of the factors influencing job satisfaction. Included in the content category are: need-fulfilment theory and Herzberg's two-factor theory. Content theories attempt to specify the particular needs or values which must be satisfied or attained (respectively) for an employee to be satisfied with a given job. In the second category are: equity theory, and valence theory.

The process theories provide an account of how variables such as employees' needs and expectations interact with job environmental characteristics to produce worker satisfaction (Hopkins, 1983, p.9; Bennett, 1994; p.104).

Process Theories attempt to specify the types or classes of variables (need, values, expectations and perceptions) considered causally relevant to satisfaction, as well as how these variables combine to determine job satisfaction (Locke, 1976). All variables in a given work situation are considered because of the significant relationship they have with each other (Bennett, 1994; p.104).

The contingency theory of motivation contends that motivation is contingent on many factors that are both formal/informal and internal/external to the individual (Carlisle, 1982, p.379). An employee's motivation is determined by a combination of forces internal to the individual as well as external forces in the environment (Bennett, 1994; p.40).

2.2.1 Content Theories of Job Satisfaction

The most influential Content theories of job satisfaction remain Maslow's Needs Hierarchy (1943) and Herzberg's two factors (Motivator Hygiene) theory (1966).

1. Maslow's Needs Hierarchy Theory

Maslow, in this theory of job satisfaction, introduces five basic hierarchical categories of needs: physiological needs, safety needs, needs for love and belonging, esteem needs, and

needs for self-actualisation (Figure 2.1). These needs are, according to Maslow, arranged in order of priority, which means physiological needs are the most basic followed by safety needs, love and belonging needs, esteem needs, and then self-actualisation needs. Thus, if lower order needs are not satisfied, the individual will not seek to satisfy the next needs in the hierarchy. For example, a hungry person will not try to satisfy his needs for safety until he fulfils his needs for food and so on. As people continue striving to have their needs fulfilled they arrive finally at the level of self-actualisation. At this level they would seek to express personality characteristics like independence and autonomy, to strengthen and deepen personal relationships, and to maintain a sense of humour and a balanced view of life.

Maslow's theory has its problems, For example, there is no proof for the order of needs given by Maslow if we exclude the physiological needs. Also there is uncertainty about what precisely is meant by self-actualisation in the context of job satisfaction. The confusion between needs and values is another problem with Maslow's Hierarchy theory.

Locke (1983) in this regard states:

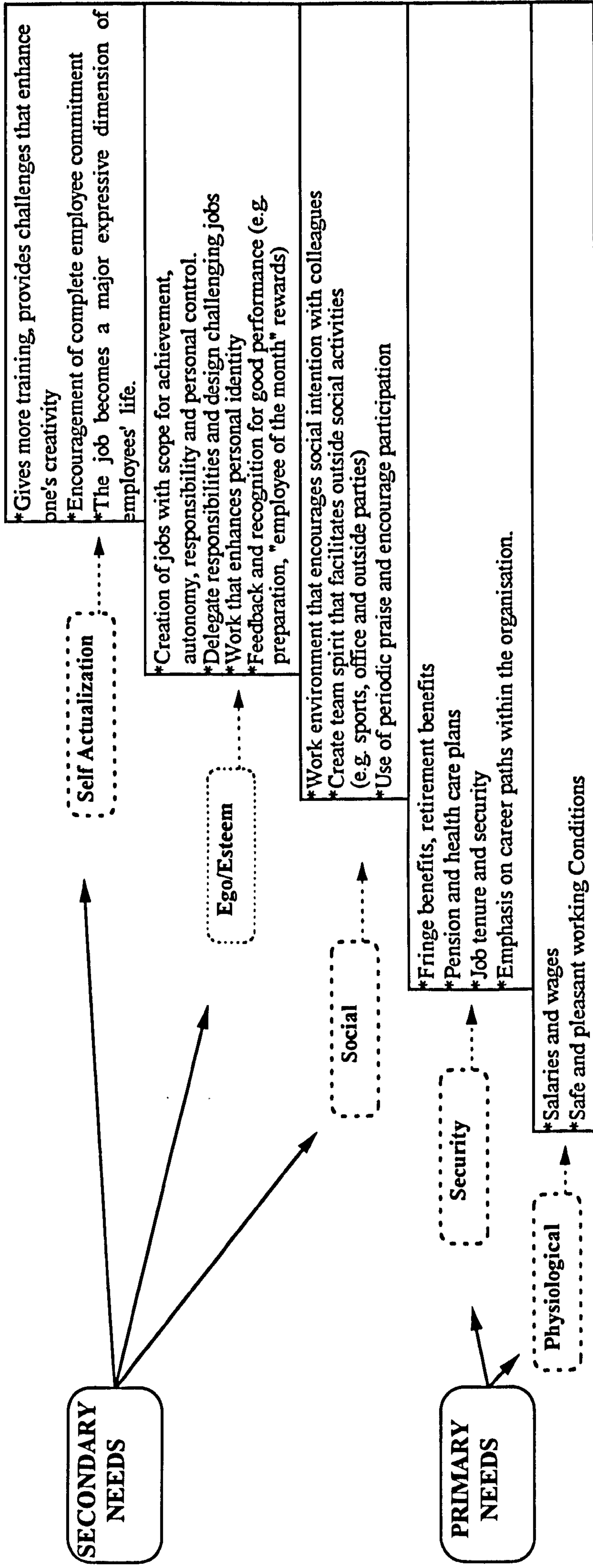
“all men have a hierarchy of values, but this hierarchy differs with each man, and a given hierarchy may or may not correspond to the individual's actual needs”. (Locke, 1983, p.1309)

Maslow's opinion regarding the hierarchy of needs satisfaction is open to criticism. Is it true for every nation? As argued in Chapter 1, if the theory were applied in the actual work situations outside of the USA different results would appear since people in other countries do not necessarily have the same hierarchy of needs. Cultural dissimilarity as well as differences in economic systems affect the hierarchy of human needs' satisfaction, and the degree of hierarchy.

Furthermore, it would be difficult to find practical and universal support for Maslow's human needs theory throughout world, especially in aspects like motivation and job satisfaction because of the influence of personal and cultural differences among people.

If we need to understand employees' needs and behaviour and their motivation in the work place, we must understand not only the personal differences, but also the cultural differences as a whole.

Figure 2:1 Maslow's Hierarchy of needs to show needs at different levels of human motivation. Source: Morgan, 1986



2. Herzberg's Theory of Job Satisfaction

According to Herzberg there are two classes of human needs -one which man shares with animals (Herzberg, 1974, p.56; Hofstede, 1994, p.6). This is the physical need. The other class of need is psychological growth which the human being possesses as a mental process. The latter is satisfied by such actions as increasing one's knowledge, making abstract integrations, creative activity, being effective in ambiguous situations, and the like. Herzberg further argues that the satisfaction of the psychological growth needs brings pleasure (Herzberg, 1966). The early work of Herzberg on what is called the two-factor (Motivator-Hygiene) theory of job satisfaction parallels this dual conception of man's needs. The Hygiene factors operate only to fulfil or frustrate man's physical needs, while the Motivators serve to fulfil or frustrate man's growth needs (Locke, 1983). Herzberg and his assistants (1959) studied 200 engineers and accountants who were asked to describe a time when they felt especially satisfied and a time when they felt especially dissatisfied with their jobs. The study sample identified satisfaction as centering around work itself, achievement, promotion, recognition and responsibility. Herzberg described these sources of satisfaction as "Motivators". The incidents of dissatisfaction identified by subjects were supervision, interpersonal relations, company policies and salary. Herzberg labelled this group of incidents as "Hygienes".

Thus, according to Herzberg, job satisfaction is caused by the Motivators and dissatisfaction is caused by the Hygiene Factors.

Herzberg's theory has been widely tested, but the findings to support it are mixed. The theory was supported when the critical incident procedure was used, but the support for the theory is limited when methods other than critical incidents were used. The two-factor theory is thus "method-bound" (Dunnette *et al*, 1967; House and Widgor, 1967). Vroom (1964) observed that such results are artefacts of the individual's psychological defensive mechanism. The individual attributes causes of satisfaction to their own achievement and accomplishments and causes of dissatisfaction to the environment.

Perhaps the most controversial of all Herzberg's conclusions was that pay and fringe benefits were classified as hygiene, not motivating, factors. Bearing in mind Herzberg's research methodology -questionnaires and interviews with managerial staff- it is reasonable to suspect that many employees stated that pay and benefits were not an important motivator whereas in actual fact it was. Nevertheless, it would be wrong to overestimate the influence of the financial element (Bennett, 1994, p.103).

Locke (1976) criticises the theory on the grounds that it ignores individual differences in reporting causes of satisfaction and dissatisfaction. Several reviews of the Herzberg-related literature have cast serious doubt on the validity of his theory. The major criticism of the theory lies in its emphasis on unidirectionality of the factor. House and Widgor (1967) and Dunnette, Campbell and Hakel (1967), after an extensive review of research, concluded that two-factor theory is a grossly oversimplified portrayal of the mechanism by which job satisfaction and dissatisfaction come about. Dunnette, Campbell and Hakel

(1967) indicated that job satisfaction and dissatisfaction can reside in job content or in job context or in both jointly. On the basis of these observations Campbell *et al*, (1970) and Dunnette *et al*, (1967) suggested that the theory has served its purpose and should be altered or respectfully laid to rest.

Despite these reservations, McGregor and Argyris have continued this tradition of work. McGregor was concerned about the prevailing managerial assumptions in the 1950s. Argyris believed that close supervision interferes with an individual's growth and motivation. Employees should therefore be given a chance to pursue personal goals independently in a relaxed work environment so that they realise psychological growth, personal freedom, and independence (Argyris, 1973). According to McGregor (1960, pp.47-48), managers develop one of two theories on what motivates people theories "X" and "Y". The traditional view of theory "X" holds that people do not like work and will not accept responsibility. Therefore, administrators or managers must use compulsion to get the workers to perform. Mattaliano (1982, p.37; Bennett, 1994, p.165) provides advice that it is time to adopt theory "Y" leadership style. He argues that theory "X" policies cause employees to resist creativity and do what is minimally required and expected of them, while theory "Y" policies recognise an individual's worth and dignity as a professional and are mutually beneficial since this leads to more fulfilment for the individual and in turn for the organisation.

In the 1990s administrators tend to use the more humanistic approach of the "Y" theory than the "X" theory used by traditionalists (Statt, 1994; p.284). Theory "Y" administrators hold the view that people should be provided with work conditions and an environment that encourages individual autonomy, freedom, participation in decision-making, and increased delegation of authority. Theory "Y" managers view employees as being motivated by intrinsic rewards, which are the conditions built into the job (Harrison, 1976, p.499; Statt, 1994, 276).

Related to the assumptions in theory "Y" about human nature is the theory "Z" model which assumes that trusted and involved employees are the key to high performance and increased productivity (Ouchi, 1981, p.80). It emphasises greater loyalty to the organisation, a strong collective responsibility, and greater reliance on informal controls. The Theory "Z" model presupposes that employees can work independently, without close supervision. They can apply directions in the decision-making process. Further, the "Z" theory model places emphasis on employment for life and values the importance of human resources in organisations. Supporters argue that close supervision is unnecessary in organisations because it can retard motivation and interfere with personal freedom and independence (Mintzberg, 1989, p.234; Ouchi, 1981, p.81).

In theory "Z" organisations, however, supervision can be effectively applied in support of theory "Y" if the supervisors trust subordinates to use their discretion and professional

judgement in executing duties and decisions in a manner consistent with the goals and objectives of the organisation.

2.2.2 Process Theories of Job Satisfaction

Process theorists see job satisfaction as being determined, not only by the nature of work and its context, but by the needs, values and expectations that individuals have in relation to their jobs. At least three classes of theory have been put forward: that job satisfaction is determined by the discrepancy between what the job offers and:

- (i) what the individual expects;
- (ii) what the individual needs;
- (iii) what the individual values.

Process theories seek to predict individual motivation by identifying the processes that determine the patterns of behaviour a person will follow when pursuing desired objectives (Bennett, 1994; p.104).

The major process theories are:

(1) Equity - inequity theory which is based on a person's input/output ratios. The person compares his input/output ratio with the perceived input/output ratio of his co-workers. If he perceives that his input/output ratio is comparable with that of others, he will be satisfied. If the ratio is higher than that of others, he will feel guilty and over-rewarded. He may then contribute a greater effort to increase his output to balance with the reward

(Chung, 1977, p.117; Griffeth, Vecchio, and Logan, 1989, p.400; King and Miles, 1994; Statt, 1994, p.287). If a worker perceives his input/output ratio to be less than that of others, he will feel dissatisfied and unrewarded. That worker may consequently lower his performance or output. The presence of perceived inequity may create tensions among employees and cause them to change their input/output balance.

Equity-inequity theory is based on the notion that employees will be satisfied if they perceive their input-output ratio (how much an individual employee puts into his job versus how much he gets from it) to be equal or comparable to his perception of other employees' input-output ratio (Bullock, 1984, p.1). There are three major problems with equity theory: (i) an individual's perceptions of equity will be subjective and thus extremely difficult to measure; (ii) inputs to and outputs from a job might not be accurately identified by workers; (iii) many other factors (e.g. group pressure and influence) are bound to affect a person's motivation (Bennett, 1994, p.105).

(2) Valence theory: V.H. Vroom asserted that an individual's behaviour is affected by:

(a) what the person wants to happen;

(b) that person's estimate of the probabilities of various events occurring, including the desired outcome;

(c) the strength of a person's belief that a certain outcome will satisfy his or her needs.

The theory can be stated in the following formula:

$$\text{Motivation} = \text{Valence} \times \text{Expectation}$$

Here 'valence' means the strength of the person's desire for a particular event or outcome. The anticipated value of rewards serves as a motivator and increases the level of search behaviour (Chung, 1977, p.116; Bennett, 1994, p.106). Proponents of the valence theory also point out that a state of dissatisfaction is not necessarily a bad thing because it arouses search behaviour.

Employees are attracted by incentives because of perceived value/valences and satisfaction. Job satisfaction is measured by the total amount of outcome valences and employee expectations of the future. Valence theory holds that a person's motivation is determined by forward-looking beliefs about what will occur. People will engage in actions in which they expect to be successful. For example, a student may desire to be a doctor, but if he expects to fail in a school of medicine, he will not pursue academic studies in a medical field. Valence theorists argue that it is not the magnitude of reward that is significant, but rather the degree to which an individual expects to be rewarded. Vroom (1964) perceived job satisfaction as a future gratification when he stated "Job satisfaction is a valence of outcomes or an anticipated future need" (Vroom, 1964, p.15).

A longitudinal study of the valence model approach for prediction of job satisfaction was done by Pulakos and Schmitt in 1983. The researchers surveyed graduating seniors from eleven high schools in an urban area. They again surveyed them at nine, and then twenty,

months later. The results suggested that satisfaction can be predicted at the time of recruiting by knowing what individual candidates expect or believe they will achieve (later satisfaction).

Although Vroom has offered one of the most consistent interactionist models, one difficulty with this model concerns the double usage of the concept of valence. On the one hand, the valence of an object is defined as one's anticipated satisfaction with something not yet attained. On the other hand, the term valence is taken to be synonymous with one's actual satisfaction with objects which one now possesses. Both usages of the term valence indicated above, refer to the result as an appraisal of some object or situation. Vroom takes the individual's valence or liking for an object as the starting point of this explanatory scheme; a given valence is then explained in terms of another valence.

Vroom gave no explanation of what an appraisal is, nor where the first appraisal(s) or valence came from. However, desires and satisfactions are not psychological primaries. They result from estimating the relationship between one's perceived object or outcome and one's value standards. The causal concepts are perception, value and value judgement; the results are emotions such as desires, satisfaction, attraction, etc. (Locke, 1969).

2.2.3 Contingency Theory

The contingency approach to motivation asserts that the matching of an individual employee's internal wishes to the environmental variables will result in that employee's exertion of a specific amount of effort in order to achieve a perceived goal or pursue an opportunity (Carlisle, 1982, p.379; Bennett, 1994, p.93). The factors that seem to determine the level of a person's effort and motivation significantly include personal needs, expected rewards, goals, expectations from others, and the opportunities and constraints in the environment (Carlisle, 1982, p.379; Bennett, 1994, p.40). The attainment of, or failure to attain, a goal will result in a certain level of satisfaction/dissatisfaction which in turn will influence the worker's future expectations.

The Contingency Model is situational with regard to the dictates of the environment. The goals of one group of employees may be different from those of another. Employee needs may vary from one organisation to another or from one department to another in the same organisation. Managers and administrators should understand the goals of the organisation as well as employees' needs and expectations, and design a reward system that will suit both the organisation and the employees' needs.

There are a number of problems attached to the contingency approach, as outlined below:

(a) subordinates may see their leaders as inconsistent and insincere because their leaders will change their behaviour depending on circumstances.

(b) the individual manager may not be sufficiently skilled to adapt his or her leadership style from one set of circumstances to the next.

(c) there might exist certain fundamental underlying principles that should always be applied regardless of the situation to hand (Bennett, 1994, p.167)

Job Characteristics Model

Job characteristics theories, first formulated by Hackman and Lawler (1971), Hackman and Oldham (1975, 1976) (grounded in the work-itself approach) posit that jobs can be described effectively by the use of five task dimensions such as; Task Identity, Skill Variety, Task Significance, Autonomy, and Feed-back from the job. Where these dimensions are present, it is believed that the job holder will experience three psychological reactions; 1) Task Identity, Skill Variety and Task Significance all together produce the psychological state of experienced meaningfulness. 2) Autonomy produces the psychological state of experienced results. 3) Feedback produces the psychological state of knowledge of results. This theory has also met with mixed results when put to the test of empirical research. Some studies have found a link between job characteristics and attitudes expressing job satisfaction. One study looked at clerks in the South African civil service. However when research focuses on behavioural measures like productivity or job performance there is a little support for the theory (Statt, 1994, p.319).

While the content, process and contingency theories have been useful, they fail to answer adequately three critical questions: (1) Why do employees holding seemingly excellent

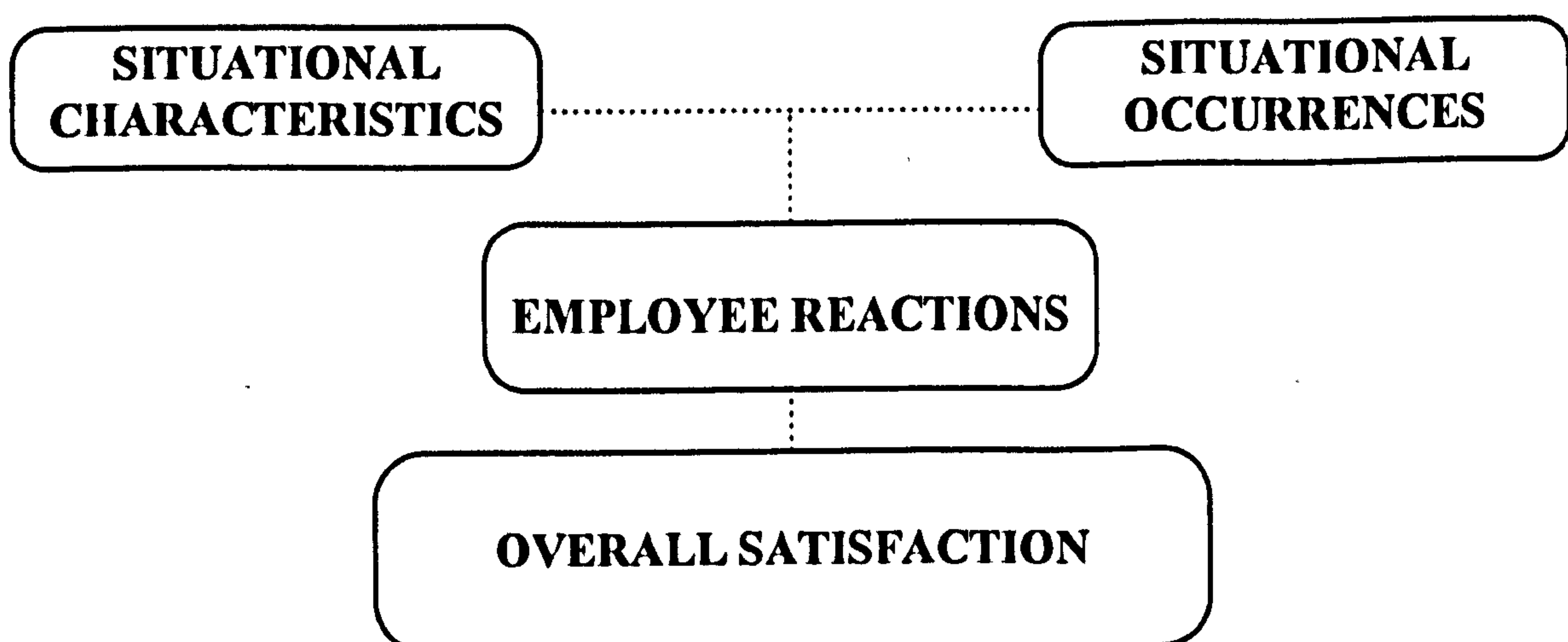
jobs in terms of the traditional job facets (e.g., pay, promotional opportunities, working conditions) sometimes report low job satisfaction? (2) Why do employees holding similar jobs at the same or different organisations with similar pay, promotional opportunities, working conditions, etc., have different job satisfaction levels? and (3) Why do employee job satisfaction levels change over time in spite of the fact that their pay, promotional opportunities, working conditions, etc. remain relatively stable?

The Situational Occurrences Theory of job satisfaction provides some answers these questions.

2.2.4 The Situational Occurrences Theory

The Situational Occurrences Theory of job satisfaction (Quarstein, McAfee and Glassman, 1992) holds that job satisfaction is determined by two factors (Figure 2.2).

Figure 2.2 The Situational Occurrences Theory of Job Satisfaction



These two factors differ on six critical dimensions (Figure 2.3).

Figure 2.3 Comparison of Tendencies Between Situational Characteristics and Situational Occurrences

<u>Tendencies of Situational Characteristics</u>	<u>Tendencies of Situational Occurrences</u>
Evaluated prior to accepting job	Evaluated after job begins
Stable/permanent	Transitory/variable-change quickly
Difficult/expensive to change	Easy/inexpensive to change
Universal/finite number. Easy to categorise	Situational/infinite number. Difficult to categorise
Monitored upon hiring/emotional response if change	Not monitored immediately after being hired/no initial emotional response/effects accumulate over time.

One of these factors is labelled “situational characteristics” while the other is called “situational occurrences”. The former consists of those job facets that applicants tend to evaluate prior to accepting a job. Among these are pay, promotional opportunities, working conditions, company policies, and supervision. Organisations typically assume that these facets are important to the applicant as evidenced by the fact that they are communicated during interviews and in promotional literature. On the other hand, the latter factor consists of those job facets that tend not to be pre-evaluated. They come into play after the applicant has accepted the job. These are often unexpected and may come as a surprise to the individual. These facets can be positive or negative. Positive examples include spontaneous coffee and donut breaks provided by the boss as a way of saying thank you, letting employees leave work early after successfully finishing a rush job, and placing a new refrigerator in the work area so employees have a place to store food and drinks. Negative examples include all of the seemingly little nuisances one finds on the job

such as insufficient paper towels in the rest rooms, broken copying equipment, forgetful supervisors, a rude remark by a co-worker, and confusing memos.

The two factors differ in other ways as well. The situational characteristics are relatively stable or permanent aspects of a work environment. They are often tied to specific management policies (e.g., pay scales and promotional opportunities) and tend to change slowly (e.g., working conditions, work hours, and autonomy). By comparison, the situational occurrences are relatively transitory. They are not addressed in management policies and can change relatively rapidly. For example, missing paper towels in the bathrooms can be a source of dissatisfaction one day whereas the next day it is a broken pencil sharpener or a confusing memo.

The two factors tend to differ also in terms of the amount of money and time it takes to improve or change them. If workers are dissatisfied with their pay or fringe benefits (situational characteristics), it may entail considerable expense and time to improve them. On the other hand, situational occurrences tend to be relatively inexpensive and easy to improve. Raising cabinets so that the employees don't need to kneel to file papers and oiling a squeaking door are cheap and easy to implement.

The factors differ also in terms of their relative number and their universality. The situational characteristics consist of a relatively finite set of job facets, and these are fairly universal across organisations. Facets like pay, promotional opportunities, working

conditions, supervision, the work itself, and co-workers are cited as being important determinants of job satisfaction in most, if not all, research studies. They are also measured in most job satisfaction questionnaires like the MSQ (Minnesota Satisfaction Questionnaire) and the JDI (Job Descriptive Index). Facets that comprise the situational occurrences are situationally specific. They vary across organisations and jobs and, as a result, there are an infinite number of them. They are difficult to categorise. An important source of job dissatisfaction at one university may be the lack of chalk in the classroom, whereas this may not be a problem at a nut and bolt firm or even at another university. Supervisors and co-workers may also display erratic behaviour at times that cannot be classified as a situational characteristic, but rather, as a situational occurrence.

A final difference between facets comprising the two factors relate to employee reactions to them. When applicants are interviewed for a job, they bring certain wants and needs with them. During the interview they attempt to assess what the firm offers in terms of the situational characteristics (e.g. pay, promotional opportunities, the work itself). If the firm is unable to meet their needs, they will avoid employment with that firm. Thus, while some will take the job out of desperation, most start work believing that their needs will be met. This is a given. Employees, however, know that job conditions can change and as a result tend to monitor carefully changes in these facets. When changes occur, they tend to react quickly and vocally to them. For example, if a firm announces that it needs to reduce wages or is granting a large bonus, employees often express high degrees of anger or joy.

Employee reactions to situational occurrences appear to be different. When applicants are interviewed for a job they typically do not ask about these facets. Indeed, since these facets tend to be unique to each job and organisation, applicants would not know what questions to ask. Nonetheless, applicants expect that their needs will be met here too. Upon accepting employment, a person is not as likely initially to monitor these facets as carefully as they do those facets comprising the situational characteristics. In addition, their response to unsatisfactory situational occurrences is not likely to be as quick and emotionally charged, at least initially. For example, if one receives a confusing memo the first day on the job, one doesn't usually rant and rave. Over time, however, these facets may accumulate and cause considerable satisfaction or dissatisfaction and may be monitored as closely as situational characteristics.

The dual approach of situational characteristics and situational occurrences offers a way forward for job satisfaction studies relevant to management, combining the long term concerns examined in classical content and process theories with the situational issues over which management has control. However, such studies require a detailed examination of specific work situations (to identify relevant occurrences), a methodology impossible to follow through in the present study because of the resources involved.

Studies in Kuwait

The literature review of work-related studies conducted in Kuwait indicates that there has been no serious theoretical and empirical studies in job satisfaction. With the exception of

one or two comparative studies focused on Kuwaiti and non-Kuwaiti employees in the public and private sectors in Kuwait (Al-Otaibi, A., 1991, 1992), most focused on group behaviour in public bureaucracy, manpower selection, and training. None dealt with job satisfaction. No comprehensive study, such as this study, addressing job satisfaction in the private sector in Kuwait has been published to date. The majority of studies were mainly used in presentations at seminars and training courses. Moreover, there was a lack of published materials in management and job satisfaction prior to the discovery of oil in Kuwait. The available references issued after the discovery of oil dealt only with the economic and social conditions following the discovery.

However, there is relevant work done in other countries. For example, Khaleque and Rahman (1987) studied a random sample of 1560 workers in four jute factories in Bangladesh. The purpose of this study was to measure the level of overall job satisfaction and to discover the facet most influencing job satisfaction among the workers in the private sector. The results of this study indicate that the majority of the workers were satisfied with their jobs (86%). Furthermore, there were differences with significant level between some demographic variables (age, experience, social status) and job satisfaction. Older workers who had had more experience and married women were more satisfied with their jobs than other workers. In addition, workers' social and household satisfaction had a positive effect on their job satisfaction. The study indicated that some job satisfaction facets (i.e. relationships with peers, length of working hours and work

environment) were the facets most conducive to job satisfaction among the workers. On the other hand, salary had less influence and came last in rank.

The Study of Middle Eastern Women

The problem with the existing literature on Middle Eastern women is the lack of a general theory on women's status. The majority of studies tend to be descriptive dealing with different aspects of women's lives. Women's status in the family, the impact of Islam, and the degree of female participation in the labour force are amongst the issues which are most widely studied. There is almost general consensus among scholars that the position of Middle Eastern women cannot be understood independently of Islam. Such a view leads one to believe that the slow changes in the position of Arab women are due to the forces of Islam and traditions, rather than to economic, patriarchal and political forces (Forces of traditions and Islam will be discussed in more detail in the below, p.74).

2.3 Theoretical Frameworks of Job Satisfaction, Demographic Characteristics and Traditional Culture

Several theoretical perspectives lend credence to the proposition that we can expect significant relationships between demographic characteristics and job satisfaction. Among them is the expectations perspective.

Expectations

Different expectations are likely to be associated with different affective and behavioural responses at work. Employees perceive and evaluate their situation, in part, by virtue of comparisons with others of comparable status, and they are likely to make judgements of comparability using attributes such as age, education, family and marital status, and traditions (Oldham *et al*, 1982; Clark, *et al* 1994). Vecchio (1981, a.b.) suggests that differences in job satisfaction associated with education could be attributed to differences in expectations.

Satisfaction-dissatisfaction will depend, Locke (1976) argues, upon whether the deviation from the expectation is in a direction one values or in a direction one disvalues.

There are, however, a number of studies which underscore the importance of expectations in understanding job satisfaction. Ostroff (1992) has indicated that giving individuals a more realistic job preview (realistic expectations) of the organisation they join and the role they will be playing has a positive effect on job satisfaction.

There are both empirical and theoretical reasons for expecting associations between demographic characteristics and job satisfaction. A review of the literature and research findings concerning the relationship between job satisfaction and demographic characteristics (i.e. age, education, family and children, marital status, and traditions), has shown a strong relationship between demographic characteristics and job satisfaction.

2.4 Individual Demographic Characteristics, Traditional Culture and Job Satisfaction

Individual demographic characteristics have been a likely target for sources of variation in job satisfaction. Many such aspects of workers have been studied in relation to job satisfaction. The most frequently studied of these personal characteristics include:

2.4.1 Age:

Age has been shown consistently to be related to job satisfaction (Rhodes, 1983; Bennett, 1994, p.109). Three views have been advanced concerning the nature of the relationship between age and job satisfaction (Lee and Wilbur, 1985; Clark *et al*, 1994).

Herzberg, Mausner, Peterson, and Capwell (1957) discussed the relationship between age and a worker's job satisfaction (or morale). Their conclusions concerning the age factor are summarised briefly below:

“The results of 17 out of 23 studies on the job satisfaction of workers of various age levels present the following picture; morale is high when people start first jobs, it goes down during the next few years, and remains at relatively low level; when workers are in their late twenties or early thirties morale is beginning to rise. This rise continues through the remainder of the working career in most cases” (p.11).

The important developments discussed so far call into question the assumed positive relationship between age and job satisfaction. For example Doering *et al's* comprehensive review (1983) concluded that there is overwhelming evidence that age is positively associated with job satisfaction. Although few researchers or practitioners have challenged this assumption, some of the related analysis of the process by which older employees become more satisfied with their jobs raises questions. For example, Kasl (1980) noted:

“The sizeable increase in job satisfaction as middle aged workers grow older and near retirement has been interpreted by most investigators to reflect a process of accommodation and resignation; a worker becomes more satisfied not because his job has become more interesting and satisfying, but because he has come to limit his expectations and aspirations. Others have made the same point in describing the process of adaptation to a dull, boring job”. (P.147)

In the past 50 years, a wide variety of empirical studies (Doering, 1983, Rhodes, 1983) have documented a positive relationship between age and job satisfaction, i.e. older workers tend to report higher levels of job satisfaction than do their younger counterparts. Yet, despite the volume of studies conducted, there is little agreement on the reason(s) why age and satisfaction are related. Most research has concentrated on attempting to establish the apparent superiority of one competing hypothesis over another, rather than adopting a more systemic perspective. The latter view would argue

that the cause(s) of the age/satisfaction relationship might be different for different workers and in different situations depending on a spectrum of moderating influences such as the occupational or industrial segment involved, structural job characteristics, and non-work social roles, to name a few, as Snyder and Mayo comment (1989). Such a system-theory based perspective would help account for the apparently conflicting results of previous research (Snyder and Mayo, 1991). Recently, attention has shifted to attempts to specify the shape rather than the cause of the age/satisfaction relationship. Such efforts have been pervaded by non-systemic theoretical underpinnings. Arguments concentrate on whether the relationship is linear (i.e. satisfaction increases with age throughout the working life) or curvilinear (satisfaction increases with age through some unspecified mid-career and then levels off or actually decreases in later years), without allowance for the possibility that the shape of the relationship may differ for different workers in different circumstances. Prominent reviews (e.g. Doering, 1983; Rhodes, 1983) conclude that the relationship is probably linear because the clear majority of studies has produced linear findings.

Luthans and Thomas (1989), and Kacmer and Ferris (1989) independently argued that if appropriate multivariate techniques (in this case, hierarchical polynomial regression analysis) are used and employee tenure is controlled as a potential covariate, then the "true" shape of the age/satisfaction relationship could be determined. The problem is that, although these two studies used the same multivariate technique and nearly identical measures, they drew opposite conclusions about the shape of the focal relationship(s). In

a study of 81 supervisory personnel, Luthans and Thomas (1989) regressed tenure, age, age-squared and age-cubed on a measure of overall job satisfaction. In this analysis, the quadratic term (age-squared) was significant and led the researchers to conclude that the relationship between age and general job satisfaction is curvilinear. (They did not investigate the corollary relationship between age and job satisfaction facets). In a nearly identical study of 81 nurses, Kacmer and Ferris (1989), found that the quadratic term for overall satisfaction was not significant, but it was significant for each satisfaction facet - promotion opportunities, co-workers, supervision and pay. These results led the latter researchers to conclude (in direct contrast to Luthans and Thomas) that the relationship between age and overall satisfaction is linear but that age is related curvilinearly to each of the satisfaction facets.

Most recently, Clark, Oswald and Warr (1994), investigated the relationship between age and satisfaction, using survey responses from a large sample of British employees. The relationship was U-shaped, declining from a moderate level in the early years of employment and then increasing steadily up to retirement. For overall job satisfaction, satisfaction with pay, and satisfaction with work itself, a strongly significant U-shaped was observed.

The present research is based on a contingency perspective; namely, that the shape of age/satisfaction relationship may be different for different workers in different organisations in different countries and different cultures. It proposes merely that the

conclusions of previous studies may have been overgeneralised. Simplistic generalisations about people and organisations are more likely to prove false and lead to expensive mistakes in practice at “home”.

Brush *et al*'s (1986) findings might encourage researchers to attempt to explain the association between demographic differences and job satisfaction. For example is the correlation between age and satisfaction a consequence of social or psychological adjustment which occurs overtime, or is it a consequence of the possibility that senior employees may have the most desirable jobs? The evidence suggests, therefore, that senior employees are more satisfied because they have more satisfactory jobs, not because they, in time, adjust to the jobs they have. The results reported by Brush *et al* (1986) concluded that age per se is associated with job satisfaction.

2.4.2 Education and job satisfaction

Several studies report a relationship between education and satisfaction. This relationship tends to be negative. A meta-analysis was conducted by Brush *et al*, (1986) involving 21 independent studies and over 10,000 employees (There were 11 manufacturing organisations and 10 service organisations. Among the 10 service organisations, seven were government organisations, two public utilities, and one hospital). The range of correlations across the different studies for each correlate was quite large. Correlations describing the relationship between education and job satisfaction, for example, ranged from a negative $r = -0.52$ to a positive $r = 0.20$.

Brush *et al* (1986) suggested that further research should be directed toward explaining the associations between demographic variables which were not measured in their research (i.e. family, marital status, traditions, and education) and job satisfaction in private organisations. They concluded that no pattern of significant correlations with job satisfaction was observed for education. Their findings strongly suggest that future studies of job satisfaction should take education into account in private organisations. Service organisations require a more educated work force, and this could affect the degree of association between education and satisfaction in service as opposed to manufacturing organisations. For example, education may be negatively associated with satisfaction in manufacturing organisations because education may increase job expectations beyond a level generally attainable in these settings. Service organisations, on the other hand, may be able to meet or even exceed the expectations of highly educated employees. Education may be positively associated with satisfaction.

Again, studies showed no consistent pattern. Vollmer and Kinney (1955) indicated that more educated employees reported dissatisfaction with their jobs. Similar findings were reported by Klien and Maher (1966); their data indicated that college-educated managers were less satisfied with pay than non-college educated managers. These results are somewhat at variance with the studies reviewed by Herzberg *et al* (1957); Steel (1991) Jones, (1994) and Dortch, (1995) who found that more educated employees were more satisfied with their jobs than those with less education. In addition, Glenn and Weaver (1982) showed a positive relationship between education and work satisfaction. Still

other studies found no relationship between education and work satisfaction (Gordon and Arvey, 1975; King, Murry and Atkinson, 1982).

Other theoretical explanations for the association between demographic characteristics and job satisfaction have been offered. Martin (1981), for example, has argued that differences in the amount of invested human capital represented by such variables as education and job tenure are responsible for part of the association between individual demographic differences and satisfaction at work. People who invest more, he suggests, tend to receive a greater pay-off. The point, however, is that these plausible explanations lend support to the proposition that demographic characteristics are likely to be associated with job satisfaction. They provide considerable incentive to identify the direction and magnitude of these associations.

The results reported by Brush *et al* (1986) showed that, education interacts with an unmeasured variable (or variables) to facilitate or constrain satisfaction at work. Vecchio (1981 a.b.) suggests that differences in job satisfaction by education could be attributed to differences in expectations. El-Guindi (1986) has pointed out that for the purpose of understanding the dynamics of women's changing roles in the Arab world, it is useful to make a distinction between education and employment. Certain factors at the cultural level operate as constraints in the area of employment, but not in education (El-Guindi, 1986, p.235).

Overall, one can say that most perceptions of work climate varied according to educational levels in a way that became lower as respondents moved up in the educational cycle. This was noticed in the case of employees with educational attainments above college level. It was maintained that “more highly educated people can be said to be more concerned with having a job that provides them with challenge and achievement opportunities than are less well-educated people.” (Huczynski and Fitzpatrick, 1989, p.52). For that reason, it seems logical to expect that as employees pass on to higher levels of education (universities and postgraduate studies), they will develop expectations concerning their work atmosphere that are higher than those of employees with lower educational attainments.

2.4.3 Family and children

Not surprisingly, the literature suggests that women are strongly affected by the presence of young children in the household. Piotrkowski and Katz (1982) note that:

“employed women with pre-school children may be especially susceptible to work overload, as household demands are particularly great when children are young.”
(p.229)

McKenry *et al*, (1985) found that women with grown children perceived their work as central to life satisfaction. Moreover, from a study of working mothers in a large manufacturing plant Crouter (1984) concludes that:

“Women with young children (12 and younger) are ‘at risk’ of perceiving that impact of family upon work as generally negative, primarily because their family responsibilities at times result in their being absent, tardy, inattentive, inefficient, or unable to accept new responsibilities at work.” (p.436)

Pleck (1977) proposed that the boundaries between work and family are asymmetrically permeable for men and women. He argues that men allow the demands of work to intrude more into family life than vice versa, whereas women permit the demands of family life to intrude more into work. Thus, it may be that differences in the effects of family responsibilities and roles can help explain the elusive nature of women’s job satisfaction.

More relevant to the current focus is Weaver’s (1978) finding that the more husbands earn, the more satisfied women are with their own jobs because of the greater choice they have to work or not. This suggests that women with higher earning husbands may also be more intrinsically motivated and more involved in their jobs than women with lower earning husbands because they are more likely to work for reasons other than financial ones.

The results of Lambert’s study (1990) suggested that the permeability of work responses to family responsibilities takes on a different form for men and women. How much one’s spouse works and earns has different effects on the job involvement of men and women

workers. Among women, the more their husband earns, the less involved they are in their jobs. In fact, this is in conflict with other findings e.g. Weaver (1978). Mannheim (1983) suggested that married women who have to work for economic reasons become sufficiently involved in the work so that competing family roles do not prevent higher work centrality when they are compared to unmarried, younger females.

Indeed, a female employee's family status may be an important factor in explaining some of the variance in organisational behaviour.

In recent time, there has been a growing recognition of the linkage between work and non-work lives (Kanter, 1977; Gutek, McKamara and Nieva, 1981; Lambert, (1990).

Kanter (1977) for example, observed that:

“the family situation can define work orientation, motivation, abilities, emotional energies and the demands people bring to the work place.” (p.54)

Wicker and Burley (1991) concluded that husbands who made great inputs into the business had more influence than their wives. Wives, at best, were able to achieve only an equal influence.

Martin and Hanson (1985) reported that, in comparison with “breadwinning” women, non-breadwinning working women placed greater emphasis on having convenient or comfortable jobs.

Evidence suggests that job satisfaction is the result of the “fit” or lack of fit between worker requirements and the objective situation (Glenn and Weaver, 1982). For example, working women with family responsibilities tend to be more satisfied with convenient jobs (Martin and Hanson, 1985; Salt River Project, 1994). However, studies accounting for variance in job satisfaction have predominantly offered or emphasised structural or job-related explanations (D’Arcy, Syrotiuk and Siddique, 1984; McNeely, 1983; Wright, King, Berg and Greecy, 1987).

Lambert’s (1991) study provides information on the relationship between work and family life and on the extent to which men and women vary in response to specific characteristics of their jobs and households. If we are to gain a fuller understanding of the relationship between work and human experience, research must capture the complexities of the relationship as experienced by individual workers. Comparing the effects of job and family characteristics across multiple dependent variables, delineating the simultaneous contribution of each, and assessing, instead of simply assuming, differences in their effects on men and women workers are steps in this direction.

Research on pay referent selection has identified a number of possible comparison targets, including peers with the same job in the same company, employees in the same company performing different work, peers with the same job in different companies, others with the same educational background, others in the same age group, one's previous pay, and family, friends, or relatives (Hills, 1980; Scholl *et al*, 1987). For example, Scholl, Cooper, and McKenna (1987) noted that the question of whom individuals select as their comparison others is a major issue in need of resolution. Moreover, Witt and his associates, for instance, concluded that employees perceiving fairness in pay and promotions were more likely to feel satisfied with their jobs than employees perceiving less fairness or unfairness (Witt *et al*, 1992).

Witt (1988) concluded that breadwinners were more satisfied with their pay and opportunities for promotion, and perceived a more favourable reward system in the organisation. These differences suggest the possibility that the variance in work attitudes, accounted for by family status as operationalised in terms of breadwinner vs. non-breadwinner, may have resulted from economic concerns. Social comparison theory (Kelly and Thibaut, 1978) may provide a useful theoretical framework for explaining these results: non-breadwinner may have had a higher comparison level and thus perceived the reward system and their pay and promotional opportunities as less favourable, because they may have been comparing their incomes to their husband's, whose incomes may have been higher.

The results presented in Witt's study suggest the possibility that one's spouse may be a relevant comparison for other women. He suggested that future research should specifically address this possibility and also investigate the circumstances of the non-working spouse, e.g., home with the children, and other family situations, e.g., ages and number of children or parents living at home. Future assessment of the home situation may shed light on breadwinner vs. non-breadwinner differences.

The results presented by Witt (1988) point first to the importance of considering the employee's family situation in assessing variance in job satisfaction. Second, the identification of breadwinner vs. non-breadwinner differences may be of practical importance to organisations when developing programs to foster favourable working climates and to optimise employee satisfaction. Given the increasing number of women in the labour force, attention to female-related, employee-level variables may help explain additional variance in job attitudes as well as increase the likelihood of identifying work-related issues particularly salient to female employees.

In summary, results of research in this area suggest that married women's family status is related to their effective responses to the job. The relation between family status and job or organisation has not been addressed.

2.4.4 Marital Status

The relationship between marital status of employees and job satisfaction did not show any consistent pattern. Studies reviewed by Herzberg *et al* (1957) indicated contradictory results, some studies indicated that married workers were more satisfied with their jobs than were single workers, while other studies showed single workers to be more satisfied than married ones, while still others indicated no relationship between employees' marital status and their job satisfaction.

To summarise, inspite of a large number of studies concerning employee job satisfaction, we are still far from predicting it accurately, and there is a lack of a systematic accumulation of knowledge. The inconsistencies and contradictions in findings clearly point to the complex nature of job satisfaction. The precise comparison of those findings is not possible, and is severely limited for many reasons, such as the nature of the dependent variable used, data collection techniques, measurement techniques, samples used, time periods and the conditions under which the studies were undertaken, and the statistical analyses that were performed.

Men's occupational rewards are usually seen as promoting the marital happiness of both husbands and their wives (Weaver, 1978).

The decision-making influence exercised by marital partners at home and in the business also varied with the number of hours each worked in the business and whether the

business was gender-typed. Wicker and Burley (1991) concluded that: When wives worked fewer hours in the business and when the business was male-typed, they had less influence at work and more influence at home. When wives and husbands worked equal hours and when the business was gender-neutral, the two partners had about equal influence in both settings, but when wives worked more hours in the business and when the business was female-typed, they had only about the same amount of influence as their husbands in both settings.

The results obtained by Wolpin, Burke, and Greenglass (1991) show the following general pattern of relationships: negative work setting characteristics and marital dissatisfaction resulted in greater work stressor which, in turn, were associated with increased psychological burnout which, in turn, resulted in decreased job satisfaction (George, 1989; Isen and Baron, 1991).

Four of the more important demographic influences on subjective well-being identified in Diener's (1984) review of the literature were age, race, marital status, and gender. Diener suggested that "virtually all relationships between marital status and subjective well-being are positive" (p.556).

Moreover, if one's married and family life were exceptionally happy, one might go to work in a positive mood and interpret events on the job in a benevolent and positive light (George, 1989). The opposite could occur if one went to the job in a bad mood because

of an unhappy family situation. Happy individuals may tend to store, evaluate, or recall information related to their jobs differently from unhappy individuals (Isen and Baron, 1991).

2.4.5 Management and National Culture

2.4.5.1 Culture: Concept and Scope

Culture has been conceived linguistically to connote two distinctive meanings. Firstly, in a narrow sense culture means “civilisation” as an outcome of the mind’s refinement. In a broader sense, however, culture as used by anthropologists, means the shared set or sets of values and attitudes that shape, to some degree, the behaviour of a certain society (see Tayeb 1988; Hofstede 1980; Evans 1975; Child and Kieser 1977 among many others).

Hofstede (1994, p.5) used the analogy of the computer system to explain the meaning of culture and argues that:

“Culture is the collective programming of the mind which distinguishes the members of one group or category of people from another”.

It should be noted here that these common features of community members are learned through their life with what one could call the “hardware” of culture. This refers to the social environment in which individuals grow up, attain their life experiences and assimilate their social interactions. People are very much influenced by what they see,

hear and learn. They are affected by their families, schools, work environment, television, and by their society. Therefore management and organisation are penetrated with culture from the beginning to the end.

Before applying management theories to foreign cultures, management theorists and practitioners must understand the importance of nationality to management. They must understand that nationality is important for political, sociological, and psychological reasons (Hofstede, 1983, pp.75-89). Political: nations are political units with their own governments and with their own legal, educational and labour systems. Sociological: people in different cultures derive their identity from their nationality. Therefore they are very willing to defend their identity by all means. An example of this can be seen in the engagement of wars between nations and across national borders. Psychological: Feeling is not the same across the nations. Feeling is conditioned by national culture, which is not the same across borders. People differ by their families, educational experience and working organisations which are different across cultures (Hofstede, 1994, p.23).

The relationship between culture and management has been approached on a basic assumption that management practices are “culture-bound”. Comparative management and cross-cultural management methodologies have been adopted since the 1950’s mainly in the USA, to discover any forms of interplay between culture and management. In addition, the growing importance of world business creates a demand for managers sophisticated in international management and skilled at working with people from other

countries. Cross-cultural management studies the behaviour of people in organisations around the world and trains people to work in organisations with employee and client populations from several cultures (Adler, 1991, p.10).

There are other arguments that the broad environmental (e.g. social, educational and legal-administrative) factors have significant influence on management in general and job attitudes in particular.

The boundaries of culture are very abstract and it is hard to locate an individual within one culture. According to Hofstede (1994) the difficulty stems from the fact that anyone might belong to a number of different cultures at the same time, or from what he calls “layers of culture”. He cites the following as some examples of cultural levels:

- a national level according to one’s country,**
- a regional and/or, ethnic and/or religious, and/or linguistic affiliation level,**
- a gender level, according to whether a person was born as a male or a female,**
- a generation level, which separates grandparents from parents from children,**
- a social class level, associated with educational opportunities and with a person’s occupation or profession,**
- organisational or corporate level, according to the way employees have been socialised by their work organisation (p.10).**

The scope of cultures has been seen to include the groups and institutions with which the organisation in question has exchange relationships (Pennings, 1975). In other words, the national stage of development, where a study is conducted should be elucidated and the related economic, legal-administrative and educational factors should be illuminated because it has been suggested that they have a degree of influence on management practices (e.g. Negandi, 1971; 1975; 1983; 1985 and Nath, 1988). Recently, Bugra (1990) has pointed out that socio-cultural and political factors are also crucial for an adequate analysis of cultural influence on management.

Therefore, social, traditional culture, educational, and legal-administrative elements are taken in this study to be both explicitly and implicitly influential in shaping the level of job satisfaction.

2.4.5.2 Culture and Organisational Behaviour in Western Societies and in Kuwait

Society

Handy and his associates (1987, 1988) have cited examples of the traditional cultural stereotyping peculiar to the five nations (i.e. USA, Japan, France, Germany and UK) that are found to contribute to the prevailing management practices within organisations in following societies.

In the United States education is perceived to have a clear significance in all aspects of life. Thus, 85 per cent of top managers in the U.S.A. hold a university degree, and

management is considered to be a quasi-profession. One fourth of postgraduates are seeking an MBA degree. Large corporations have created their "corporate colleges" and university training programmes are extensively attended by executives.

For the Japanese, both education and on-the-job training "apprenticeship" correspond to their traditions of 'lifetime employment' commitment, especially in large firms and to seniority as a major promotion criteria.

The French culture has two main characteristics "rationalism and legalism" that have some bearing on their approach to management. Legally, French corporations are required to spend 1.2 per cent of their payroll on training, to have development plans for their workforce, and to produce annual reports on their training activities. Therefore, specialist managers are the rule in France, although some recent changes towards general managers are gathering momentum.

According to German traditions, functional training, "apprenticeship", precedes specialised extended education, mostly in pure or applied science because humanities are not viewed to be relevant to management. This long process has resulted in the dominance of specialist managers and the fact that most well-educated Germans enter employment at an average age of 27 years. The story of the president of "Mercedes-Benz" who retired on May 1993 is an example of the German management traditions. "Mr. Mercedes" as they call him within the company, joined the firm in 1943 as a

mechanic and climbed his way up to the organisation summit reaching the Presidency in 1989 (Al-Waten daily, 1993).

The British have different traditions and have a culture of their own. Traditionally, management had been seen as a low status function related to service jobs rather than an active role at the top of the organisation. Furthermore, management was viewed as a practical art rather than an applied science. As a result of such attitudes, management development was merely left to experience to distinguish between effective and ineffective managers. In the British managerial traditions “character, initiative, energy and imagination” factors out weighed knowledge or intellect. Nonetheless, a gradual change has been taking place in Britain towards management’s role and quality since the Second World War. A mixture of the Japanese, the American and the French patterns of management development were adopted by many British businesses (i.e. early recruitment with a mixture of training and experience the Japanese way, elite recruitment with little or no training provision the French approach, and the American method with formal education and training for managers and would-be managers) (Handy *et al*, 1988).

Arabian Gulf countries’ management (Kuwait is no exception) is considered to have been influenced at all levels by its environment. Hence many have questioned the relevance or argued against the transference of the Western concepts and models of management into the Arab culture. For example, Kassem (1989) contests that:

“Unlike many corporate managers in the West, Gulf Arabs are traders by tradition. They typically rely on market instincts, not on hard data. This “trading mentality” is focused on the short term. A streak of fatalism may also creep into this mind set Moreover, Gulf Arabs tend to be traditionalists at heart. They idealise the past and distrust the future. They prefer the tried and true to the untried.” (Kassem, 1989; pp17-18)

The above discussion asserts the role of culture in shaping employee behaviour. It could help or hinder, facilitate or falsify any adoption of any approach depending on its consistency with the heritage of a given social construction. The discussion will be directed towards the culture which is the focal point of this study i.e. the Kuwaiti culture. Its components will be discussed, then the related features of Kuwaiti management will be emphasised.

2.4.5.3 The Kuwaiti Traditional Culture

In light of the previous conceptualisation of culture as the software of mind and given the fact that the present so-called “Arab World” consists of more than 21 politically independent states, it seems appropriate for an outsider to question whether there is in fact something called “Arab culture”. Yet, it has been acknowledged that the Arabs are more homogeneous in their perception of life than Europeans (Nydell, 1987). She further argues that:

“All Arabs share the same basic beliefs and values which cross national or social class boundaries. Social attitudes have remained relatively constant because Arab Society is conservative and demands conformity from its members. Their beliefs are influenced by Islam even if they are not Muslims..... and the family structure is essentially the same..... and they have high regard for tradition”. (Nydell, 1987, p16)

The above quotation emphasises that the roots of the forces, Islam and Arab traditions affect the Arab approach to management. Thus, it is of prime importance to become familiar with such a complex culture through a clear understanding of its main components i.e. Islam and Arab tradition.

2.4.5.4 Islam and Tradition

Religions, in general, are considered to be specific systems of belief, worship, conduct..... etc., often involving a code of ethics and philosophy. However, Islam is also a social order and a way of life which aims at producing a unique personality and a distinct culture for society (i.e. Esposito, 1991; Maududi, 1980; Haneef, 1979; Toynbee, 1961; Kroeber, 1952).

Islam is basically founded on confessing to the Oneness of God “Allah” and his indivisible sovereignty over the universe. Other prime beliefs in the Islamic faith are the beliefs in Angels, in the revealed Scriptures, in the Prophets of Allah starting from Adam, in the Day of Judgement, and in the Divine Degree. In addition to these tenets there are the five

ritual and spiritual acts of worshipping “pillars of Islam” (i.e. Declaration of Faith, Praying, Fasting, Alms-giving and Pilgrimage to Makka).

A closer look at each of these elements of Islam elucidates its impact on Muslim life. For instance, the acknowledgement of God Oneness, Power and Control over the Universe has led to the belief that humans cannot control all events - “fatalism”. Praying five times per day should teach Muslims to be decent in their relationships, to be organised in their daily lives and that the requirements of one’s duty should be fulfilled promptly. The philosophy behind fasting goes beyond its known mission in other faiths as a means of appeasing God’s wrath to self-discipline as well as cultivating kindness and sympathy with the poor. Finally, pilgrimages symbolise purity and equality of people before God regardless of their colour, race or social status.

Characterised by an uncompromising belief, Islam has had a significant impact on the structure of the moral, cultural, political and economic system of the world in a relatively short period of time (Esposito, 1991). Accordingly, Toynbee (1961) wrote that:

“Buddhism did not make a political impact on the world on a grand scale until about two hundred years, and Christianity not until about three hundred years, after the founder’s day Islam made a comparable impact during the founder’s own life-time and its political fortunes were made by the founder himself.” (Toynbee, 1961;p461)

Furthermore, Kroeber (1952) in his book "The Nature of Culture" in a response to an earlier writing of Toynbee argued that:

"It (Islam) manifests unusual cohesiveness and uniformity in spite of its vast spread, and it possesses not only a "universal" idea system of church, but a universal language and writing in Arabic. Yet Islam lacks some of the most significant features of other great civilisations. It had no infancy and no real growth but sprang up Minerva-like full blown with the life of one man." (Kroeber, 1952; p381)

Such observations pronounce that Islam was from its inception a highly structured body of doctrine and a strictly conceived way of living that is applicable at any time, anywhere. The "Shariah", the divine law of Islam, governs the Muslims' relationships at all levels from interpersonal to international. According to Hitti (1970) this law is comprehensive, accurate and suits all men and women at all times in all places. This law covers in minute detail, all the aspects of life of the citizens of the Islamic States regardless of their faith. Weekes (1978) described the inclusive nature of Islam: it has comprehensive laws that cover almost all human activities whether they are personal or interpersonal. It regulates the state's affairs and its relationships with its citizens as well as with other political entities.

The law is derived from four main sources i.e. Quran, Sunnah, Gias, and Ijma. The Quran is the scripture revealed to the Prophet Mohammed, while Sunnah is the sayings and practices of the Prophet. Giyas is the analogical reasoning by religious scholars to

confront new situations in Muslim societies. Ijma is subordinate to Giyas and results from the consensus of the jurists.

As far as Arab work values and commitments are concerned, the limited number of researches which applied comparative methods have confirmed the roles of social values and of the general environment in shaping both the work values and commitment of the individual. According to Muna (1980), Al-Faleh (1987), Al-Meer (1989), Al-Twajiri (1989) and Abuznaid (1990), the cultural impact on Arabs work values and commitment is manifest. Muna (1980) concluded that Arab executives are more person-orientated than work-orientated and that they are susceptible to various pressures from families, friends, relatives and from the wider community. These pressures influence the managers' thinking, their decisions and behaviour and practices. Al-Faleh (1987) pointed to the following features as characteristics of the Arab management that stem from the prevailing value systems.

- Organisation members are motivated by affiliation and power needs rather than by performance objectives.
- Social formalities are extremely important.
- In group affiliation and group interaction, kinship ties are important.
- Nepotism is regarded as natural and acceptable. Arab managers view their organisation as family units. They value loyalty and efficiency.
- Punctuality and time constraints are of much less concern than in Western cultures.

- Managers rely upon family and friendship ties for getting things done within an organisation and in society in general.
- Subordinates act with diffidence and obedience in the formal hierarchy of authority.

Al-Twajiri (1989) in a cross-cultural comparison of managerial values utilising a sample from American and Saudi managers working in American firms in Saudi Arabia has reported significant variance between American and Saudi managers' values and found no explanation but the cultural disparity. The results of this study pointed up the fact that Saudi managers allocated more importance to prestige inside the organisation and to subordinates' welfare than did the American.

In light of the previous discussion of Arab management characteristics, one might argue that a great many variations exist between the Western and Arab practices of, and approaches to, management that could be related to social differences. Studies of work attitudes are urgently needed on a global scale.

2.4.5.5 Culture and Kuwaiti Women's Job Satisfaction

This study is sensitive to the interplay between Kuwaiti women's behaviour and Kuwaiti traditions through the examination of the females' attitudes, feelings, values and beliefs based on their expectations. An attempt will be made to determine how Kuwaiti women define themselves and their roles as modern women in a rapidly changing society.

Undoubtedly, the position of women in Kuwait will change as the result of continual rise in their levels of education and occupational involvement, together with social and economic development. However, one cannot ignore the impact of culture and traditions. With the passing of time and especially through the effects of equal education, it is likely that tradition will have diminishing weight against the forces of modernisation, and the quantitative as well as the qualitative input of women in the economy will rise (Al-Dhafiri, A., 1987, p.27). Mottaz (1986) cogently points out the observed differences in women's job satisfaction which are most likely to reflect adjustment to the work place; for example women turn to social satisfaction when other satisfaction is lacking. Thus, he concurs with Kohn and Schooler's (1978) studies of the relationship between job structure and parental authoritarianism "that in all cases job affects man more than man affects job" (p.40) or woman as is the case in my study.

Traditional Culture, Islam and the Position of Women

One can only look at the title of books -"Women and Islam", "Women in Contemporary Muslim Societies", "Women in the Muslim World", etc.,- to realise that Islam occupies a central place in the study of Middle Eastern women (Longva, A. , 1993; Tetreault, M., 1993). Janet Smith (1980) argues that in "many cases one must recognise that Islam is not to be understood as a religion per se, but rather as the dominant identifying factor in a complex cultural milieu" (Smith, 1980;20) in the sense that Islam cannot be separated from the culture of the people of the Middle East.

From this perspective, the study of formal Islam becomes an important framework from which to evaluate the position of Middle Eastern women (see Minces, 1978; 1982). A number of studies were made to examine the impact of Islamic laws on women's status (see Coulson and Hinchcliffe 1978; White, 1978).

White (1978) takes legal reforms as an indicator of women's status in Muslim societies. She argues that reforms which reduce the inequalities in traditional Islamic law affecting women are an essential part of the process of social development, and that without such reforms, the high literacy, low birth rates, and high participation of women in the labour force that are characteristics of economic and social development are not likely to appear (White, 1978:66). In a comparative study of 21 Muslim countries, White found that in countries where reforms in Islamic Family Law have been introduced, high female literacy, high school enrolment, and high participation of women in the labour force have been reported.

Al-Hibri (1982) suggests distinguishing between Islam, Islamic tradition and culture (Al-Hibri, 1982). The purpose of this distinction is not to ease the confusion in the conceptualisation of Islam, but rather to facilitate the understanding between patriarchy and Islam. Al-Hibri argues that when viewed against the background of the pre-Islamic era, known as the "Jahiliyyah", Islam seems to have improved the condition of women. The Jahiliyyah was based on a patriarchal system in which female infanticide and female abduction were practised.

The essential point which emerge from all these studies is that Islam is open to interpretation. Most writers seem to agree that the existing gender inequality is not due to Islam but to the patriarchal interpretation of Islam. For this, I believe that it is important to see Islam as a disquisition which defines a set of rules and practices that are important in shaping gender relations.

To conclude this discussion, national and regional cultures have a direct bearing on management. There are national and regional differences which management must understand.

2.5 Causal Factors in Job Satisfaction

Job satisfaction has acquired an important place in the literature of industrial, occupational and social psychology. In order to understand job satisfaction, researchers have tended to group it into facets. The most studied facets which researchers believe influence employee's satisfaction include work in current job, attitudes towards co-workers, compensation, pay and benefits, attitudes towards supervision, administration/management, work environment, organisation, and work in general. Factors such as work content, supervision, pay, promotion, and work group have been noted by researchers in their studies as important determinants of job satisfaction (Williams and Robertson, 1990).

2.5.1 Work Content

The number and nature of the functions which individual employees are called upon to perform vary tremendously from one work role to another (Judge and Locke, 1993). The duties of the doctor, the assembly line worker, the policeman, and the corporation president, differ extensively from one another (Vroom, 1964, p.127). As mentioned previously, Herzberg, *et al* (1959), found that good periods in general, centre around the content of the job, achievement, recognition, advancement, responsibility, the work itself, variety, the amount of work and work difficulty. On the other hand, bad periods were usually concerned with the context of the job: company policies and management, supervision, wages, and working conditions. However, whether the work content is a source of job satisfaction and work context a source of job dissatisfaction, depends on the nature of the work itself. A mentally challenging work task is mentioned as the main feature affecting the level of one's work satisfaction. The element of mental challenge makes the work more interesting. Locke (1983) states:

“In the absence of an adequate mental challenge or in the presence of a work task that is accomplished automatically (with no effort, skill, or thought required), one experiences boredom, which is the converse of interest”. (p.1320)

If the work challenge is sufficiently great and accepted by the individual, he should become both interested and involved in his job. However, if the challenge is too much, the individual will feel frustrated and disappointed. Locke concluded:

“If the degree of challenge is so great that the individual cannot successfully cope with it, he will experience a sense of failure and frustration with his work. If the challenge is moderate, in the sense that success is difficult but possible, then the individual will experience pleasure and satisfaction.” (p.1320)

Many researchers have reported in their studies that achievement or success in the task is an important determinant of job satisfaction (Herzberg, 1966; Vroom, 1964; Bennett, 1994, p.109; Salt River Project, 1994; Melamed *et al*, 1995). Locke’s own experiment (1965) involved students solving problems of various degrees of difficulty, and found a clear relationship between the degree of success and the extent of liking the task. He suggests, therefore, that the successful completion of the task causes a feeling of satisfaction.

Aryee and Debrah (in press) observed a significant positive path from career strategy to career satisfaction. Career strategy is in part determined by one’s perception of the rewarded activities in one’s organisation (Aryee, 1992). Ivancevich (1976) found achievement of imposed goals to be more satisfying. It is an important precondition of work satisfaction that the individual finds the work itself personally interesting and meaningful.

Work load and job satisfaction were also investigated by Perrewe (1986). He studied the impact of quantitative job demands on satisfaction and psychological anxiety, using 125

undergraduate students. The study findings indicate a positive relationship between work demands and psychological anxiety, whereas a negative relationship between work demands and job satisfaction was reported. Other studies on workload include (Davidson and Veno, 1980; and Cooper and Kelly, 1984).

Job level is one of the most frequently studied topics related to the concept of job satisfaction. A positive relationship between the level or status of the individual's job and his job satisfaction has been reported by many researchers (Kornhauser, 1965; Bennett, 1994, p.109).

Studies have suggested that the positive relationship between job level and satisfaction is due to the fact that positions at high levels provide more rewards for their occupants than those at lower levels. Jobs which are high in level, either in a single organisation, or in society as a whole, are generally more highly paid, less repetitive, provide more freedom, and require less physical effort than other jobs low in level (Vroom, p.130).

2.5.2 Supervision

Many investigators have found supervisory style to play an important role in determining job satisfaction (Boshoff and Mels, 1995; Bennett, 1994, p.109). For example, at the Hawthorne works supervision was considered as the most important determinant of worker attitudes. Putnam (1930) stated: "the relationship between first line supervisors

and the individual workman is of more importance in determining the attitudes, morale, general happiness and efficiency of that employee than any other single factor” (p.325).

However, the supervisor must have a good relationship with his subordinates, for a bad supervisor would be worse than no supervisor at all.

Working without first-line supervisors was investigated by Taylor *et al*, (1987). A three year experiment involved running an office without the first-line supervisor, using 100 telephone operators, one manager and a revolving committee of seven members. Lower absenteeism, fewer grievances and fewer customer complaints were experienced compared with similar facilities where there was a first-line supervisor. The experiment resulted in more employees’ involvement in decision making within the company, larger span of control, more experimentation, and a sense that things could be done differently.

Herzberg *et al*, (1957) in their review of 15 studies on job satisfaction found supervision to be mentioned by subjects as an important source of satisfaction, more so than other factors such as security, working conditions, and job content. Other studies have recognised the impact of supervision on job satisfaction. For example, Dubinsky *et al*, (1994) found that certain supervisory behaviour contribute to superior job performance. Furthermore, Boshoff and Mels (1995) concluded that closeness of supervision both in level and nature has a favourable impact on work outcomes.

Locke (1983) sees the role of the supervisor as a value facilitator. That is, to consider the supervisor as an instrument. He states:

“A subordinate will like his supervisor to the extent that he sees the supervisor as providing him with, or helping him to attain, important job values”. (p.1326)

A considerate supervisor is seen in terms of the degree to which he is sympathetic to the desires of his subordinates - supervisory style. Furthermore, a participative, democratic supervisor who gives subordinates opportunities to participate and have influence on decision making -involvement in decision making- (Bennett, 1994, p.109, pp.161-163) was found to be an important factor in determining employees' satisfaction in their job. As Vroom (1964) in his discussion of supervision concludes:

“There is fairly clear-cut evidence that people who are satisfied with their jobs tend to report that they have greater opportunity to influence decisions which have effects on them ...

(However) it would seem that the amount of satisfaction obtained from a given amount of influence might vary considerably with the nature of the decision, the desires of the person, and the nature of the social situation in which the influence is exercised”. (p.118)

2.5.3 Pay

There has been persistent controversy over the effect of pay on job satisfaction. It is conceivable that few, if any of us, would work in our present employment if our pay was seen to be totally inadequate. Yet, while evidence from studies indicates that pay is a major factor in relation to job satisfaction (Lawler, 1971; Witt *et al*, 1992; Bogg and Cooper, 1995), the advocates of the Human Relations Movement stress the importance of satisfaction of social and ego needs. When workers were asked to rank different aspects of the work role in terms of their importance, wages tended to be rated as less important than security, and opportunity for advancement (Herzberg, *et al*, 1957). Research by Martin and Wallace (1984, p.54) in England concluded that when women were asked to give their main reasons for going out to work and were allowed up to three responses, 55% giving more than one main reason, and 15% giving more than two. As expected, most women gave money as one of their main reasons for going to work, although only 31% gave money as their only main reason for going to work, and 13% gave other reasons only. The other reasons mentioned most frequently related to work providing useful and interesting activity and company.

Locke (1969) argues that individuals evaluate their pay in terms of the perceived discrepancy between it and the minimum pay required to fulfil their present wants. Getting less than the minimum leads to (anticipated) dissatisfaction. Getting the maximum amount of pay produces mild satisfaction (anticipated); and getting more than this amount produces increasingly greater satisfaction because it is closer to the ideal

maximum. The notion behind this theory is that if an employee receives less than the perceived equitable level, that employee will be dissatisfied. If the employee receives rewards equal to or greater than the (perceived) expectation, that employee will be satisfied (Chung, 1977, p.116). The concept of discrepancy theory was adopted by Locke (1969) for defining job satisfaction. He states that as the differences between what a person receives and what he expected to receive decreases, satisfaction increases. Failure to receive what one perceives as equitable will result in feelings of dissatisfaction (Locke, 1969, p.328). Porter and Lawler (1968) argue that job satisfaction will be realised if the received rewards meet or exceed the perceived equitable level.

Similarly, Witt and his associates, for instance, concluded that employees perceiving fairness in pay and promotions were more likely to feel satisfied with their jobs than employees perceiving less fairness or unfairness (Witt *et al*, 1992).

2.5.4 Promotion

Career movement in organisations usually takes the form of promotion. In many organisations promotion is dependent on seniority, given adequate performance and adequate adherence to the cultural norms of the organisation. Promotion usually entails increased responsibilities and increased pay and benefits. However, the criteria of performance and cultural conformity may not always be appropriate or easy to assess or deal with (Statt, 1994; p.270).

The opportunities for promotion afforded to organisation members are highly valuable and are often assumed to have a marked effect on job satisfaction. Equity theory provides insight in this regard. The individual's input, which includes any or all factors, (e.g. effort, education, age, experience, etc.) is perceived by him as relevant for getting some return. In contrast, outcomes include any and all factors perceived to be returns on the individual's job investments. The net "value" of the exchange to the individual may then be expressed as a ratio of inputs to outcomes, in which the specific outcomes and inputs are each weighted according to their perceived importance.

Perceived equity or inequity results when the individual compares his outcome/input ratio to what is perceived to be the ratio of another person or persons. However, all individuals do not agree on what constitutes equity. While some stress merit and ability, others insist on looking to seniority and passing certain examinations as a basis for promotion (Locke, 1983).

Promotion as one factor of job satisfaction has been investigated by several researchers. For example, Quarles (1994), Vinokur-Kaplan *et al* (1994) reported higher rates of absenteeism and turnover among employees who felt that they deserved to have been promoted compared with those who stated that they did not feel that way. Vroom argues:

"We would predict that receiving a desired promotion would result in a greater increment in job satisfaction on the part of workers who did not expect it than on the part of

those who did expect it; and failure to receive a desired promotion would result in a greater decrement in the job satisfaction of those expecting it than those not expecting it” (1964, p.154-155).

2.5.5 Work Group

Laboratory experiments show a positive relationship between work groups and job satisfaction, especially under the condition of face-to-face interaction among group members (Statt, 1994; p.142). Employees who feel they are an integral part of a tightly knit group and who support its norms and objectives will probably experience higher job satisfaction than others (Bennett, 1994, p.109).

The relative impact of work group performance on job satisfaction was examined by Zeffane (1994), using data from 1300 employees from the Australian telecommunications industry. The results indicated that satisfaction increases when job incumbents perceive positive work group performance. In addition, the extent of work group performance was found to be significantly associated with satisfaction (Zeffane, 1994).

2.6 The Consequences of Job Satisfaction

Here we will consider how job satisfaction affects a variety of factors some of which are economically more important than others, while some are more personal in nature. This section will examine briefly work commitment, propensity to leave and life satisfaction.

2.6.1 Job Satisfaction and Work Commitment

Work commitment has been defined in various ways, from Lee's simple statement that it is a degree of belongingness or loyalty (1971) to Buchanan's definition in (1974), that it is a partisan affective attachment to the goals and values and to the organisation for its own sake, apart from its purely instrumental worth.

Meyer *et al*, (1988) argued that when employees encounter satisfactory work conditions they will be more favourably disposed to the organisation and more likely to remain and contribute to its success.

A crucial period for development of work attitudes is in the initial months with the organisation (Wanous, 1980; Mowday *et al*, 1982, Mabey, 1986). When first taking up a new job, the individual is usually optimistic, but very often early experiences do not live up to expectations. This is credited with causing declining levels of job satisfaction and work commitment, and increasing the level of turnover during the early stages of employment (Louis 1980; Wanous, 1980; Meyer and Allen, 1988).

Various factors of job satisfaction (work, co-workers, supervision, pay and promotion) were found to be significant predictors of work commitment (Mowday *et al*, 1979; Meyer and Allen, 1987; Brooke *et al*, 1988; Barling *et al*, 1990). Mowday *et al*, (1982) also found some support for the hypothesis that the perceived quality of supervision predicts company commitment.

Brown, (1969) discovered that participants in his study tended to identify with (commitment) the organisation in three situations: (1) When they saw the organisation as providing opportunities for personal achievement. (2) When they had power within the organisation. (3) When there were no competing objects of identification.

2.6.2 Job Satisfaction and Propensity to Leave

Propensity to leave has been defined as the individual's intention, desire and plan to quit his job, while turnover is the actual leaving of the organisation (Williams and Hazer, 1986). The majority of research identifies job satisfaction as a significant determinant of the propensity to leave (Herzberg *et al*, 1957; Vroom, 1964; Porter and Steers, 1973; Mobley *et al*, 1978; Muchinsky and Morrow, 1980; Hom and Hulin, 1981; Mitchel, 1981; Steers and Mowday, 1981; and Parasuraman, 1982).

A moderate and consistent relationship was also found between greater job satisfaction and the propensity to remain with the organisation. Other researchers identified fairly consistent relationships between dimensions of job satisfaction (satisfaction with pay, promotion, supervision, co-workers and the work itself) and propensity to stay (Friedlander and Walton, 1964; Knowles, 1964; Hulin, 1968; Farris, 1971).

Rather than relying on a single measurement at one point in time, Porter *et al*, (1974) measured patterns of attitude changes, as they relate to propensity to leave, over a period of time. They expected overall job satisfaction to be inversely related to turnover. The

subsequent results made it clear that individual attitudes are predictive of turnover behaviour. They also found that those who ultimately left the organisation had less favourable attitudes than those who remained. It was clear that the leavers were characterised by lower levels of job satisfaction.

Job satisfaction has been consistently found to be negatively related to turnover (Porter and Steers, 1973; Mobley *et al*, 1978; Melamed *et al*, 1995). The likelihood of an individual leaving an organisation may also be related to perception of the security the job affords. Arnold and Feldman (1982) found that job satisfaction, satisfaction with future job security, tenure and intention to search for an alternative position, were the most powerful predictors of turnover behaviour. Also in 1982, Michaels and Spector found that low job satisfaction was demonstrated as leading to intentions to quit, which in turn, led to turnover. However, Clegg (1983) found no significant correlation between job satisfaction and turnover, but did find significant zero-order correlation linking job satisfaction with lateness and absence. Similar results were obtained by Adler and Golan (1981).

Bedeian and Armenakis (1981); Kemery *et al*, (1985); Piero *et al*, (1985), and Fry *et al*, (1986) have researched causal models of determinants and consequences of role stress. They found that there are empirically supported causal consequences regarding the influences of variables of role stress (role conflict and role ambiguity) on job satisfaction and the propensity to leave. Vicente Gonzalez-Roma *et al*, (1989) found that role conflict

and role ambiguity have direct negative influences on job satisfaction, which in its turn has a direct influence on propensity to leave.

Finally, Bluedorn (1979) investigated a model of turnover in military organisations. This included structural and environmental variables as antecedents of job satisfaction, which as an intervening variable, was also described as a determinant of turnover intentions. Similar models have been evaluated by Martin (1979) and Price and Mueller (1981).

2.6.3 Job Satisfaction and Life Satisfaction

The interrelationship between job satisfaction and life satisfaction has been the object of considerable research over 30 years (for reviews see Kabanoff, 1980; Near, *et al*, 1980; Near *et al*, 1984; Near and Sorcinelli, 1986; and Pond and Green, 1983; Judge and Watanabe, 1994). The relationship between job satisfaction and life satisfaction has been portrayed in terms of three hypotheses: (a) The spill over model: this suggests that job and life satisfaction are positively related, and that satisfaction in one domain affects the other. (b) The compensatory model: this argues that individuals who have jobs deficient in need fulfilment, will compensate by seeking out challenging and interesting non-work activities. (c) The segmentation model: this implies that job satisfaction and life satisfaction are psychologically separate. Judge and Watanabe (1994) argued that each model is possible for different individuals. The results of their study suggest that for most individuals job and life satisfaction are positively related. Their results indicate, however, that for a significant minority the relationship is negative and significant, or there is little

relationship at all. Thus, their results suggest that it is improper to argue that any of the models of the job-life satisfaction relationship are either correct or incorrect..

Both spill over and compensatory models assume the relationship between job satisfaction and life satisfaction to be unidirectional, ignoring the possibility of a reciprocal linkage. The desegregation hypothesis, in which a mutual interactive relationship may exist between job and life satisfaction was proposed by Rice *et al*, (1980). According to this hypothesis, individuals who consider their work to be an important aspect of their life, should exhibit a stronger relationship between job and life satisfaction than individuals to whom work is not an important life-value. Schmitt and Bedeian (1982) tested the hypothesis of reciprocal causation between job satisfaction and life satisfaction. Results support the spill over model in which there are job-life satisfaction and life-job satisfaction relationships. Findings in studies by Steiner and Truxillo (1987, 1989) also support the spill over model and numerous others, e.g. Iosif, *et al*, 1982; Near, *et al*, 1983; Near *et al*, 1984; Wolpin and Burke, 1986; Near and Sorcinelli, 1986; Schell and Loeb, 1986; Blackburn *et al*, 1986; Schaffer, 1987; and Argyle, 1987, obtained results which showed significant correlations between job satisfaction and life satisfaction.

Conversely, unhappiness with life and self was found to be a consequence of job dissatisfaction (Benin *et al*, 1985). Undoubtedly, there is a strong connection between job satisfaction and overall life satisfaction.

2.7 Conclusion

This chapter has explored the literature on the relationship between job satisfaction and some selected demographic characteristics i.e. age, education, family and children, marital status, and Kuwaiti traditional culture. There are both empirical and theoretical reasons for expecting association between demographic characteristics, traditional culture and job satisfaction. Several theoretical perspectives lend credence to the proposition that we can expect a significant relationship between demographic characteristics and job satisfaction.

The chapter reviewed briefly the historical development of the study of job satisfaction, from content theories, via process and contingency theories to situational occurrences theory.

Maslow's Hierarchy of Needs and Herzberg's Motivator-Hygiene are the most widely recognised content theories. Yet both failed to provide an adequate specification of the particular job conditions conducive to job satisfaction, and both lack logical and experimental support. However, Herzberg's theory provides a major contribution to the understanding of the nature of job satisfaction. This contribution is the distinction between physical and psychological needs, and the stress on the importance of psychological growth needs and their relation to work. The Situational Occurrences Theory holds that job satisfaction is determined by two factors: situational characteristics and situational occurrences. Overall job satisfaction can be predicted better from a

knowledge of both situational characteristics and situational occurrences than from either factor alone as does the Herzberg theory.

Contingency theory asserts that the matching of an individual employee's internal values to the environmental variables will result in that employee's exertion of a specific amount of effort in order to achieve a perceived goal or pursue an opportunity. The contingency approach is diagnostic rather than prescriptive, suggesting that the role of management is to identify characteristics which define situations and then apply management techniques appropriate to specific circumstances. The obvious problem is the vast range of variables. The obvious problem is the vast range of variables - environmental, social, physical, economic, legal, technical, industrial - potentially relevant to each situation.

Situational occurrences theory argues that job satisfaction is a function of situational occurrences and situational characteristics and that any given factor (e.g., pay, working conditions, autonomy, recognition) can result in either job satisfaction or dissatisfaction. It should be stressed that the situational occurrences theory does not distinguish between job content or job context-related factors. The situational occurrences theory focuses solely on the issue of the determinants of job satisfaction, not the relationship between job satisfaction and job performance, as Herzberg theory does, when he contends that job content-related factors lead to motivation. Herzberg postulates the existence of a dual continuum: the opposite of "satisfaction" is "no satisfaction", and the opposite of "dissatisfaction" is "no dissatisfaction". In contrast, the situational occurrences theory

contends that there is a single job satisfaction continuum, i.e., the opposite of job satisfaction is job dissatisfaction (Quarstein, McAfee and Glassman, 1992)..

The attraction of this theory is its practical implications. Most firms that seek to improve employee job satisfaction typically conduct job satisfaction surveys and then make changes in one or more of the situational characteristics, such as pay, promotional opportunities, or company policies. The Situational Occurrence Theory suggests that a different approach may be more effective. It suggests that firms begin first by examining situational occurrences to determine if any improvements needs to be made. One approach could be to ask employees to keep a list of the minor irritants (negative situational occurrences) that they face on the job. The firm could then collect these lists, tabulate and rank order the items on the lists, and then proceed to eliminate the major nuisances. While to an outsider these nuisances may seem to be trivial, the findings suggest that their affect on job satisfaction can be significant, particularly as they accumulate. Simultaneously, firms could attempt to improve upon the already existing positive situational occurrences on the job or develop new ones.

The cost/benefit ratio from this approach could be very high given the fact that situational occurrences tend to be inexpensive to change. For example, fixing a broken door so that it opens easily or putting a brighter light bulb in a lamp so employees can find small parts more quickly are simple, but very inexpensive, tasks, indeed. The cost/benefit ratio is likely to be a greater here than it would be to change expensive situational characteristics.

It does mean, however, that managers need to be constantly aware of positive and negative situational occurrences and improve upon them.

Therefore, with the exception of Situational Occurrences Theory of Job Satisfaction, the review of literature pertaining to job satisfaction indicated the complexity of job satisfaction. Many theories of job satisfaction have been offered. No individual theory in itself is capable of explaining job satisfaction . We are still far from a coherent theory of job satisfaction. Our understanding of job satisfaction is very limited. The studies that attempted to relate factors that presumably were associated with job satisfaction do not provide conclusive evidence. The findings are contradictory and inconsistent. Our understanding of these inconsistent results is limited. The difficulties involved in comparing the findings have further restricted our understanding of these inconsistent results. Those difficulties range from opposing theories used to study job satisfaction to opposing statistical methods to analyse the results.

More specifically, this study emerges from its attempt to provide an evidential base to the existing literature on human attitudes, beliefs; particularly of its reliance on Situational Occurrences Theory of Job Satisfaction perspective to draw a new context of job attitudes to the Kuwaiti women employees in the Kuwaiti Banking Sector, in addition to its attempt to bring together new cross cultural comparisons based on traditional culture literature.

Improving the quality of work-life and an understanding of the topic of job satisfaction requires that at least some attention be directed toward those factors that affect employees' reaction (satisfaction). Attention should be focused particularly on the affects of other factors such as individual characteristics and external environment characteristics (i.e. traditional culture, educational background characteristics, and family characteristics) as they relate to satisfaction.

In addition, it has been found that motivation is culture bound. For instance, most motivation theories in use today were developed in the United States by Americans and about Americans. Of those that were not, many have been strongly influenced by American theoretical work. The theories therefore do not offer universal explanations of motivation; rather, they reflect the values system of Americans. Furthermore, American motivation theories, although assumed to be universal, have failed to provide consistently useful explanations outside the United States (Hofstede, 1980). In other words, most organisational theories have been developed in the United states by Americans; therefore, they are not applicable world-wide, specifically in Kuwait: the questions they raise are universal, but the solutions are culturally specific.

A number of problems exist with the current conceptualisation of the work situation. First, it seems to be assumed in much of the previous research that the characteristics of jobs and their environment are both stable over time and relevant to the needs of individual workers (Solnick and Pfeffer, 1977). Contrary to this original formulation,

some studies now assume that the relevance of the components of the work situation to the worker are seen to vary by individual and overtime (Argyris, 1973; Hackman, 1971).

Another important problem is that the most of the former studies of job satisfaction were geographically restricted and occupationally confined to single plants and often to a single occupation (Kahn, 1972; p.169). Nevertheless there are some exceptions to this narrow focus (see Survey of Working Conditions, 1971; Oldham and Hackman, 1981).

It is clear from the review of the literature that studies, however excellent the contents and findings, they have only dealt with some components of the field, e.g., organisational structure, staff and personnel functions. Based on Kuwait's work environment, no comprehensive study, such as this study, examining traditional culture and educational background of the employees as well as their family status and its relationship to women's job satisfaction, has been published to date. The majority of studies have been mainly used in presentations at seminars and training courses. This research covers new, broader dimensions of employees' job satisfaction in the private sector. This study also analyses and evaluates Kuwait women's features in the banking sector. In addition, it analyses the influence of some demographic characteristics together with traditional culture on the Kuwait women employees' job satisfaction.

Current research is now emphasising the importance of wider cultural influences on job satisfaction. This dissertation is written within this wider cultural approach, linking the major features of Kuwaiti culture to the job satisfaction of female bank employees.

CHAPTER THREE

KUWAIT: BACKGROUND

AND SOCIO-DEMOGRAPHIC CHARACTERISTICS

3.1 Introduction

This chapter provides an introduction to Kuwait. First, its physical and social geography. Second, it outlines the Kuwait economy, labour, banking and finance system as necessary background to understanding the place of banking in the Kuwaiti economy. Third, it introduces and explains the educational system in Kuwait in the period from 1957 to 1995. Finally, it discusses in detail the status of the female labour force with an emphasis on Kuwaiti women in the private sector, especially in the Kuwaiti Banking Sector, and their characteristics in the labour force.

3.2 Physical and Social Geography

Kuwait, a small, modern country, lies at the head of the Persian (Arabian) Gulf. The area of the state of Kuwait is 17,818 sq. km. (6,880 sq. miles).

It is bound on the east by the Arabian Gulf, on the west and north by Iraq and on the south by Saudi Arabia.

Kuwait is almost flat desert with a few oases. Summer shade temperature may reach 49 C (120 F). There is little drinking water within the country, and supplies are largely distilled from sea water.

According to census results, the population of Kuwait increased from 206,473 in February 1957 to 1,357,952 by April 1980 and to 1,967,301 by April 1985. Based on the results of the 1985 census, the population was estimated to be 1,135,676 increasing to 2,378,947 by mid-1990 (The Middle East and Africa, 1993; PACI, 1990 & 1993). See Table 3.1.

Table 3.1 KUWAIT: Total Population by Nationalities 1985, 1990, 1993

YEARS	1985 ^a			1990 ^b			1993 ^c		
	NATIONALITIES	Number	% Total	% Non-KT	Number	% Total	% Non-KT	Number	% Total
	Kuwaiti	470,473	27.7		572,376	26.8		634,306	46.0
	Non-Kuwaiti	1,226,828	72.3		1,563,300	73.2		744,641	54.0
	Arabs	853,629	50.3	69.6	1,011,586	47.4	64.7	-	
	Asians	355,947	21.0	29.0	534,103	25.0	34.2	-	
	Others	17,252	1.0	1.4	17,611	0.8	1.1	-	
	Total	1,697,301	100.0	100.0	2,135,656	100.0	100.0	1,378,947	100.0

Source:

^a State of Kuwait, Ministry of planning, Central Statistics Office (1992), Annual Statistical Abstract 1991-92, Table 9, p.25 and Table 13, p.27. Based upon

revised 1985 census results (Bidoon reclassified as non-Kuwaiti Arabs).

^b Public Authority for Civil Information (PACI), April 1990, Abstract of civil Data (Population by Nationalities), Table 2, p.2. Figures for asians and others from PACI, April 1990, Abstract of Civil Data (General Count of Population), Table 6, p.16.

^c PACI Population and Labour Force Profile, April 1993, Table 1.

It was estimated that in 1991, following the war to end the Iraq occupation, the population had declined to only 1.2m., mainly as a result of the departure of a large proportion of the former non-Kuwaiti residents, who had formed the majority of the inhabitants prior to the Iraqi invasion.

Between 1963 and 1970 the average annual increase in Kuwait's population was 10%, the highest growth rate recorded in any independent country.

According to the latest census (1994) published by the Ministry of Planning the population of Kuwait was estimated in mid-1994 at 1,500,000. 43% were Kuwaitis. (Ministry of Planning, Published Report, 1994).

Much of Kuwait's population growth has resulted from immigration, though the country has one of the highest natural increase rates in the world. Between 1957 and 1983 the non-Kuwaiti population grew from less than 93,000 (45% of the total) to about 870,000 (57.4%) most of the immigrants coming from other Arab states. By mid-1990 the non-Kuwaiti population totalled an estimated 1,316,041. By mid-1994 the non-Kuwaiti population totalled an estimated 482,000 (49%) and without nationality were 122,000 (8%). (The Public Authority For Civil Information, 1994).

The high birth rate is particularly remarkable in view of the unequal distribution of the sexes, owing to the preponderance of males among the immigrant population. In 1985

females comprised only 43% of the country's population, including non-Kuwaitis. (The Middle East and North Africa, 1993).

In April 1994, the Kuwaiti population totalled 705,000 (43%) among Kuwait's population. This was the first time that the percentage of Kuwaitis had increased since the 1965 census.

A programme of "Kuwaitization" was vigorously pursued; the aim was to achieve a majority of Kuwaitis in the population by the year 2000. The programme was most successful in the public sector, where 90% of Kuwaiti workers were employed, but the private sector continued to be dominated by expatriates, who formed 60% of the population.

During August 1990 (Iraq's invasion of Kuwait) many thousands of Arab and Asian expatriates fled from Kuwait into Jordan. Kuwait has thus lost a large proportion of its foreign work force. The population was estimated to have decreased from approximately 2m., prior to the invasion, to about 700,000, of whom Kuwaitis constituted an estimated 300,000 and Palestinians 200,000 while the remainder comprised other Arab expatriate workers and Asians (Table 3.2).

Table 3.2 Kuwait: National and non-national population by sex and age groups, 1985, 1993

YEARS Age Group Sex	1985 ^a				1993 ^b			
	Male	Female	Total	%	Male	Female	Total	%
Kuwaiti 0-14	111,547	109,174	220,721	47	141,777	138,189	279,966	44
15-59	116,990	116,804	233,794	50	160,167	170,377	330,544	52
60+	9,644	6,314	15,958	3	12,431	11,365	23,796	4
Total	238,181	232,292	470,473	100	314,375	319,931	634,306	100
Age dependency ratio ^c			101.2				91.9	
Econ. dependen. ratio ^d			391.1				338.6	
N-Kuwaiti 0-14	206,665	197,699	404,364	33	74,570	71,409	145,979	20
15-59	510,406	291,989	802,395	65	416,272	171,856	588,128	79
60+	10,045	10,024	20,069	2	6,922	3,612	10,534	1
Total	727,116	499,712	1,226,828	100	497,764	246,877	744,641	100
Age dependency ratio ^c			52.9				62.6	
Econ. dependen. ratio ^d			113.5				47.2	

^a State of Kuwait, Ministry of Planning, Central Statistical Office (1992), Annual 1991-92, Table 15, p.29.

^b PACI (April 1993), Table 1.

^c Age dependency ratio calculated as [(population aged 0-14 + 60+)/ population aged 15-59] * 100.

^d Economic dependency ratio calculated as [(total population - labour force) / labour force] * 100. Labour force figures from Table 3.4.

Following the liberation of Kuwait, increasing the proportion of Kuwaitis in national population (i.e. Kuwaiti) became the Government's highest priority. Before the Iraqi invasion, the national (i.e. Kuwaiti) population had been estimated at 800,000 representing 40% of the total population. By late April 1991 the government had initiated a programme to register all non-Kuwaiti nationals resident in the country. However, the process of registration was complicated by the fact that two-thirds of the total pre-invasion population remained abroad.

3.3 Economy

Kuwait is a high-income country, with a private-enterprise economy based almost entirely on oil. With oil reserves second only to Saudi Arabia, the oil sector dominates Kuwait's economy. Earnings from hydrocarbons generate more than 90% of both export and government revenues and contribute about 40 per cent to the GDP. Most of the non-oil sector is dependent upon oil-derived government revenues to provide infrastructure development and to promote limited industrial diversification.

Compared to the boom years in the mid-1970s, the 1980s were years of consolidation, if not of slight recession in the Kuwaiti economy. The early years of the Iran-Iraq war pushed Kuwait's GDP well below its 1980 peak.

Concerned by the inflationary effects of the somewhat overheated expansion of 1974-76 and by the possibility that the oil revenue surplus would decline, the government set up a

“Fund for Future Generations” to prepare for the distant but still inevitable time when the oil runs out. Deposits into this fund -10% of all government oil revenue- may not be used for current expenditure and must be invested (Kurian,G., T.; 1992).

3.4 Banking and Finance

Following the Iraqi invasion of Kuwait, all Kuwaiti bank deposits were “frozen”, paralysing the operations of the country’s banks. The Bank of England allowed individuals and organisations from Kuwait to operate in Britain, but all of the banks had to seek permission from the Bank of England to pay out Kuwait-controlled assets. Kuwait’s largest bank, the National Bank of Kuwait (NBK), was instrumental in efforts to resume operations. With the support of the Kuwait Investment Office (KIO), it was able to “unfreeze” most of its blocked accounts, and to restore its liquidity position, by quickly selling £1,216.8m. of its loan portfolio at little or no discount. The NBK played a central role in stabilising the position of the other Kuwait banks. By early 1991 the Commercial Bank of Kuwait, the Al-Ahli Bank, the Industrial Bank of Kuwait (IBK), the Gulf Bank, the Kuwait Real Estate Bank, the Bank of Kuwait and the Middle East and Burgan Bank had resumed operations outside Kuwait, as had Kuwait’s main investment banks, the Kuwait Investment Co. (KIC), the Kuwait Foreign Trading, Contracting and Investment Co. (KFT-CIC) and the Kuwait International Investment Co. (KIIC).

Following the liberation of Kuwait, the Kuwaiti banks resumed domestic operations, but NBK was the only bank able to participate in the reconstruction process. The government

encouraged rationalisation and the merger of some of the numerous domestic banks. Likely candidates were thought to be KIC and KFTCIC. By mid-1992, however, little progress had been made in this direction. In March 1991 some branches of banks began to re-open, mainly to distribute the government's cash grants to Kuwaiti citizens who had remained in the country during the occupation. (For more discussion on public/private labour force differences see section 3.7).

In April 1991 an Amiri decree instructed the banks to cancel debts totalling £2,981m., and so cleared the debts of 180,000 people. On 20th May 1992 it was announced that the Government was to buy the entire domestic loan portfolio of the domestic banking system, covering credits to residents worth £12,412m. (The Middle East and North Africa, 1993).

3.5 Religion

Islam is the official religion of the state of Kuwait. Muslims, both Shi'a and Sunni, make up 85 per cent of the population and Christians, Hindus, Parses and other creeds constitute the other 15 per cent. The exact proportions of Shi'as and Sunnis have not been determined, but Sunnis predominate. Public Christian worship is permitted. The small Jewish community, numbering about 500 in the 1950's, has almost vanished.

The construction of Hindu, Sikh, or Buddhist temples is prohibited. Proselytising of Muslims by non-Muslims is prohibited.

3.6 The Educational System

The structure of the education hierarchy started with a three-stage programme: primary, intermediate, and secondary (the time span of each is four years) in addition to kindergarten programme. The objectives of the educational programme were to eliminate illiteracy in the young population of the lower levels and at the upper levels to prepare them for careers in the modern work force. The total enrolment (Kuwaiti and non-Kuwaiti) at the primary level in government schools increased from 22,118 to 118,778; at the intermediate level from 6,530 to 120,300; at the secondary level from 1,270 to 97,917 in the period 1985-1990 (Annual Statistical Abstract, 1990).

Kuwaitis enrolments in 1965 were 71.2%, 68.3%, and 49.6% of total enrolment at the primary level, the intermediate level and the secondary level respectively.

Books, transportation and meals were provided free of charge to encourage enrolment of Kuwaiti children in the school system. Education between the ages six to fourteen was made compulsory for all Kuwaitis in 1965 (Sima, J., 1982). However, there was resistance to compulsory education in general, and female education in particular which made the education objectives difficult to be achieve. The Government introduced a strong programme through the mass media and presented a reward system for educational achievements to overcome resistance to education.

By 1988, illiteracy in the 10+ age bracket of Kuwaiti nationals had been reduced to 10.91% and 73% of this illiterate group were female- compared with 60% illiteracy in this age bracket in 1957 (Annual Statistical Abstract, 1990).

In addition to resistance to compulsory education, Kuwait has faced other related problems in the rapid expansion of its public education system (Sirhan, B., T., 1980) such as:

- The rapid expansion of the school age population as a result of the high birth rate and rapid settlement of desert hinterland tribes.
- The increasing need to prepare physical facilities and qualified teachers for all levels.
- The government allocated a large budget to meet the demand of the education system, providing facilities and teaching staff.

Expenditure on education had increased from about KD 6.5 million in 1955/56 to 451.3 million in 1989/90 (about 14% of Total Government Expenditure). Government expenditure on education in the 80's moved to KD 229.2 million in the fiscal year 1980/81 (about 8.48% of the Total Government Expenditure).

This reflects the ability of the country to meet the material and staff requirements of the education system.

Kuwait attracted available talent from neighbouring Arab countries to staff its expanding educational system by offering better wages and a higher standard of living. The proportion of non-Kuwaiti teachers was almost 90 per cent at all levels of education in 1957 (Chula and Saddler, 1979). On the other hand, the Government developed a programme to send students abroad for teacher training. Also in the early sixties, Kuwait established Teachers' Institutes. Since then, the number of Kuwaiti teachers at the primary, intermediate and secondary levels has increased from 2,767 to 28,431. However, the educational system was expanding more rapidly than the number of graduate teachers, and the percentage of Kuwaiti teachers decreased from 32.2 per cent in 1972 to 25.6 per cent in 1980 at all levels (Annual Statistical Abstract, 1992).

As the final step to complete the structure of the educational hierarchy, Kuwait University was established with an initial enrolment of 500 students, reaching 21,048 student in academic year 1991/1992. The university graduated 14,335 students (74% of them were Kuwaitis) in the period 1985-1991 (Annual Statistical Abstract, 1992).

Table 3:3 shows the increase in the eighties in the number of Kuwait university graduates, by nationality, sex, and field of study between 1985-1991.

We can conclude from Table 3.3 that the total number of graduates was 14,335 during the period 1985-1991, among them 5,721 Kuwaiti females which was 40 per cent of the Kuwaiti graduates.

Table 3.3 Kuwait University Graduates by Sex, Nationality and Field of Study 1987/1988-1991/1992

YEARS	1991/1992			1988/1989			1987/1988		
SPECIAL.	Total	NK	KT	Total	NK	KT	Total	NK	KT
Scien. <i>M</i>	66	21	45	92	32	60	123	85	38
<i>F</i>	184	18	166	162	34	128	271	163	108
<i>T</i>	250	39	211	254	66	188	394	248	146
Art&Ed <i>M</i>	170	25	145	167	37	130	389	83	306
<i>F</i>	664	53	611	538	58	480	955	180	775
<i>T</i>	834	78	756	1705	95	610	1344	263	1081
Law <i>M</i>	124	17	107	159	41	118	192	38	154
<i>F</i>	103	8	95	260	53	207	152	36	116
<i>T</i>	227	25	202	419	94	325	344	74	270
Comm.& Econ.& <i>M</i>	172	27	145	93	36	57	263	88	175
<i>F</i>	206	16	190	155	55	100	286	51	235
Polit. <i>T</i>	378	43	335	248	91	157	549	139	410
Engen. <i>M</i>	98	25	73	30	3	27	164	155	49
& Pet. <i>F</i>	89	13	76	34	7	27	78	40	38
<i>T</i>	187	38	149	64	10	54	242	155	87
Medic. <i>M</i>	22	-	22	62	34	28	16	6	10
<i>F</i>	22	2	20	40	17	23	26	10	16
<i>T</i>	44	2	42	102	51	51	42	61	26
Health <i>M</i>	5	4	1	1	1	-	14	12	2
<i>F</i>	28	4	24	3	1	2	47	24	23
<i>T</i>	33	8	25	4	2	2	61	36	25
Total <i>M</i>	667	119	538	604	184	420	1161	436	725
<i>F</i>	1296	114	1182	1192	225	967	1815	504	1311
<i>T</i>	1953	233	1720	1796	409	1387	2976	940	2036

Source: Annual Statistical Abstract (1992), Central Statistical Office, Ministry of Planning, Kuwait.

Training institutions were established to provide a job-related system of education parallel to the university education. Among these institutions are: The Public Authority for Applied Education and Training and the Banking Studies Institute. Education has been expanded rapidly in both expenditure and student/teacher ratios. Importantly, education in post-oil Kuwait is free for Kuwaitis and available cheaply for non-Kuwaitis, in government schools. Also the Ministry of Education provides the students with almost all necessities for school such as books, transport, uniforms and meals.

The assessment of Kuwait's educational system performance may be considered in terms of preparing Kuwaitis to participate in the labour force. Kuwaitis enter the labour force at

a later age than before because of the relatively longer educational process. Moreover, the establishment of early retirement policies and liberal pension benefits reduce the participation of Kuwaitis in the 50+ age group in the labour force. In 1975 the percentage of Kuwaiti females in the labour force was 7.477, even though they comprised approximately 50% of the total Kuwaiti population and approximately 43% of Kuwaiti enrolment in the public school system. By 1988, Kuwaiti females made up 24% of the work force which then totalled 17,735.

The First Five Year Plan introduced as an objective of population policy the idea of “encouraging the participation of Kuwaiti females in occupations which are better suited to the nature of women, by offering them priority in this type of employment.” The Kuwaiti female participation in the Kuwaiti labour force increased from 2.5% to 20% in the period from 1965 to 1990. The increase in the female employment within the Kuwaiti population reflects the labour market demands emerging from a sexually separated social service structure.

3.7 Labour

The extent of foreign participation in Kuwait economic life is reflected in the fact that prior to the 1990-91 Iraqi occupation, more than four-fifths of the labour force were of non-Kuwaiti origin. The government is the largest single employer.

Kuwait is one of the Gulf countries that has imported large numbers of temporary migrant workers over the last twenty five years. The import of such workers was necessitated by the ambitious development plans that were made possible by the oil boom after 1973. Even prior to this influx, however, more than 70 per cent of the labour force in Kuwait consisted of foreign workers. As the country has gone through economic and other changes, its goals concerning the size and structure of the migrant workers population have undergone substantial revisions. These changes are reflected in such indicators as the numbers of migrant workers; occupational and industrial distribution of the labour force; demographic, ethnic, and educational characteristics of the labour force; and related wage levels.

Compared with neighbouring countries, wage rates and working conditions are very generous. The working week is 48 hours, and wages are fixed -by government- for skilled, professional and unskilled workers. The conditions of foreign worker entry and employment are regulated by work permits and restrictive labour laws. In 1979 Kuwait adopted a new immigration policy restricting the entry of foreign workers. As a result, the number of new work permits issued fell for the first time in 1979 (to 174,229 compared to 187,000 in 1978). There is virtually no unemployment among Kuwaitis (Kurian, G., T., 1992).

Labour unions were legalised in 1964, but non-Kuwaitis are barred from membership for five years from the time of entering the country and also are barred from holding union

office. The state-controlled General Confederation of Kuwaiti Workers is the central organisation to which all unions are affiliated.

Kuwait has lost the majority of its foreign work force (after the Iraqi invasion of Kuwait in 1990) as well as a large part of its indigenous manpower. At mid-1990 the population was estimated to be 2,135,676, of whom 1,563,300 -see Table 3.1- were non-Kuwaiti nationals. Three years later the estimated population had fallen to 1,378,947 and the proportion of non-nationals had fallen by 47.6%. The proportion of Kuwaiti nationals in the work force rose from 12.9% in 1980 to 18.6% in 1985; this expansion was mainly due to an increase in the number of Kuwaiti women in employment in the public sector (The Middle East and North Africa, 1993).

In August 1987 the Government initiated a five-year plan to reduce the number of expatriates in the Kuwaiti work-force. Taking advantage of the displacement caused by the Iraqi invasion, the government subsequently announced its intention to restrict the level of non-Kuwaiti residents to below 50% of the pre-crisis total. In March 1992 the National Bank of Kuwait estimated the population at 1,175,000 of whom 53 per cent were Kuwaiti nationals.

Since Kuwaitis dislike manual jobs and since government policy guarantees work for every Kuwaiti in the public sector, the increasing demand for labour has been met by large numbers of skilled, semi-skilled and unskilled non-Kuwaitis. They have been

attracted by employment opportunities in the oil industry, in the greatly expanded government services as a result of welfare policy, and in the fast-expanding non oil industrial sector.

Non-Kuwaiti workers -in 1995- account for some two thirds of the labour force. The inflow of migrant workers and their dependants resulted in the proportion of Kuwaitis falling to less than a half of the total population. The considerable increase in the number of foreigners has brought about disequilibrium in the population structure and in the existing structure of the labour force.

This issue generally indicates a need to introduce a fundamental change in the relations prevailing within the society, especially between Kuwaitis and non-Kuwaitis; that is the relative number of Kuwaitis should be increased and their capability for productive work should be developed. In addition, the import of immigrant workers should be pegged to the real needs for specialised and qualified manpower in the Kuwaiti economy.

3.7.1 Kuwaiti Women Labour Force

As elsewhere in the developing world, the Arabian peninsula has undergone sweeping changes since World War II, with the important difference that the process here has been blessed with unprecedented prosperity and not marred by economic difficulties. Yet, when it comes to understanding the position, attitudes, and status of contemporary women in the Arabian oil producing countries, prosperity and the particular

circumstances around it are rarely considered as crucial variables. The women's situation is often evaluated, mainly if not exclusively, in light of the religious injunctions and traditional norms that govern the female condition in a Middle East that appears monolithic and timeless. There seems to be an assumption that Arabian women are not part of the societies in which they live, and that, by virtue of some unique cultural principle, their condition remains unaffected by the vectors of change that have turned upside down all the other areas of life around them (Kandiyoti, 1991).

Until the 1950s, Kuwaiti women lived under constraining physical and social conditions often associated with orthodox Muslim female conditions of the past: secluded, veiled, and overwhelmingly illiterate, they were married at puberty to a male relative, and their social horizon was limited to the immediate neighbourhood of their homes. At the end of the 1960s, two decades after the start of modernisation financed by oil revenues, and with 43 per cent of all school students being women, the rate of female illiteracy was still around 65 per cent (Annual Statistical Abstract, 1989).

By 1989, however, change had become notable: the number of Kuwaiti women at Kuwait University was more than double that of men (many of whom went abroad to study) and women were found among deans, under-secretaries in the civil service, lawyers, and doctors. In the private sector, the number of Kuwaiti women is very low and most of them are concentrated in the lower levels.

Kuwaiti women compared to their Arab sisters are known throughout the Gulf for their active participation in social life. They can be seen everywhere, not walking meekly behind their male chaperons but at the wheels of their own cars. Primary and intermediate education are compulsory for both sexes, and the university is co-educational. With the exception of cabinet and ambassadorial positions, there are, in principle, no secular jobs that are out of their reach.

Official statistics indicate that there was an increase in the Kuwaiti female participation in the total labour force from 2 per cent in 1970 to 29.1 per cent 1993 (PACI, 1993). On the basis of this computation, the total Kuwait female participation in the labour force was 22.2 per cent 1993 (PACI, 1993) - see Table 3.2.

Table 3.4 Kuwait: Labour Force participation rates (LFPR) of Kuwaiti and Non-Kuwaiti population by sex, 1985, 1990, and 1993

YEARS	1985 ^a			1990 ^b			1993 ^c			
	NATIONALITIES	Male	Female	Total	Male	Female	Total	Male	Female	Total
	Kuwaiti Population	238,181	232,292	470,473	283,181	289,195	572,376	314,375	319,931	634,306
	„ Labour Force	71,167	24,645	95,812	90,657	38,607	129,264	100,135	44,477	144,612
	„ Crude LFPR ^d	29.9	10.6	20.4	32.0	13.3	22.6	31.9	13.9	22.8
	„ Refined LFPR ^e	60.8	21.1	41.0	63.8	25.4	43.9	62.5	26.1	43.7
	Non-Kuwaiti Population	727,116	499,712	1,226,82	936,216	627,084	1,563,300	497,764	246,877	744,641
	„ Labour force	467,090	107,483	574,573	631,849	184,542	816,391	397,521	108,382	505,903
	„ Crude LFPR ^d	64.2	21.5	46.8	67.5	29.4	52.2	79.9	43.9	67.9
	„ Refined LFPR ^e	91.5	36.8	71.6	92.0	47.0	75.6	95.5	63.1	86.0
	Total Labour Force	538,257	132,128	670,583	722,506	223,149	945,655	497,656	152,859	650,515
	% Kuwaiti	13.2	18.7	14.3	12.5	17.3	13.7	20.1	29.1	22.2
	% Non-Kuwaiti	86.8	81.3	85.7	87.5	82.7	86.3	79.9	70.9	77.8

Source: *a* State of Kuwait, ministry of Planning, central Statistical Office (1992), Annual Statistical Abstract 1991-

Table 83, p.93. Based upon revised 1985 census results.

b PACI (April 1990), Table 12, pp.32-38.

c PACI (April 1993), Table 2 and 3.

d Crude labour force participation rate calculated as (labour force/population)*100

e Refined labour force participation rate calculated as (labour force/population age 15-59)*100. Age data from Table 3.2.

One instance of Kuwaiti women studies is the excellent study by Shah and Al-Qudsi (1990) of female work roles in Kuwait. Based on official statistics collected before 1986 when the policy concerning the Bidoon (without nationality) were tightened up, the authors quote, among other things, a finding according to which in 1983, the largest female Kuwaiti participation in the work force originated from the lowest-income level (24.5%), while the equivalent participation in the upper-income level was only 5% (Table 3.5).

Table 3.5 Proportion of Women in the labour force by distribution at household income - private household only.

Households	Kuwaitis	Arabs	Asians
-Bottom 40%	24.5	26.1	78.6
-Middle 40%	16.3	19.2	39.2
-Upper 20%	5.2	4.8	10.8
Average	19.3	19.1	49.3

Source: Central Statistical Office, 1983.

On the basis of these numbers, one may ask: how large is the actual percentage of the Kuwaiti female employees and to which income level do they belong? It may not be incorrect to assume that the largest slice -the lowest income level- consisted mainly of bedoon women rather than national women. This claim cannot be formally substantiated since no official information is available concerning the socio-economic situation of the bidoon as compared with the nationals. However, it is built on the following observations:

As a category, the bidoon did not have access to the same amount of financial and social support granted by the state to its citizens, nor were they involved in the major trade and business activities that were the real source of wealth in Kuwait and were the preserves of the citizens. Although these privileges were often retained by the male heads of Kuwaiti families rather than by the female citizens, the cumulative result throughout the years was the enrichment of the national families, which represented a definite economic guarantee for their daughters. According to the law, women can inherit and administer their own fortunes independently of their husbands. Therefore, when a woman comes from a rich family, she often enjoys considerable material independence and security, even in case of divorce. For women coming from ordinary families, on the other hand, such a security is often lacking, and divorce threatens to leave them economically stranded.

Compared with the citizens, the bidoon tended to aggregate towards the lower end of the economic continuum. In so far as there were non-expatriate women who were engaged in the labour force for economic reasons, they were likely to be recruited from among this group rather than among the nationals, many of whom did not strictly depend on a salary for a living. Besides, until the mid-1980s, not only was education open to the stateless, but they also seem to have had fairly easy access to the lower-level jobs in the public sector.

The Kuwaiti women conspicuous absence from the labour force is an interesting phenomenon. Although it may not be unexpected in a country where the per capita income has been, for the past decades, among the world's highest, this absence cannot be entirely explained in terms of economic prosperity. As far as Kuwaiti women are concerned, lack of involvement in working life is all the more striking when considered against their usually excellent educational performance (compared with the men's), their declared view of work as a positive human experience (Tessler and Sanad, 1988), and the relatively tolerant social atmosphere in Kuwait.

Among foreign observers and social scientists, Kuwaiti women's reluctance about working and their occupational concentration overwhelmingly in the field of teaching are generally assumed to be the result of tradition and practically no attempts have been made to probe deeper. Considering that modernisation came to Kuwait less than fifty years ago, it is impossible to ignore the role played by tradition in this matter. The question is, when was tradition invoked to justify that a "modern" activity is "unsuitable" for Kuwaiti women? Why, for example, do Kuwaiti women not fear social stigma when they drive a car, attend desegregated lectures at the university, or hold high positions in government offices? And why do some types of work by women seem more alarming than others? If one argues from the traditionalist point of view that this is because indiscriminate interaction between women and men in the work place is frowned upon by Islam, we have to ask why this interaction was acceptable when it took place between high-ranking officials in a ministry and not, for example, when it took place between a female Kuwaiti

nurse and an expatriate patient. To explain this situation by referring to tradition alone is clearly inadequate and begs the question.

Instead of adopting the conventional “modernisation -hampered -by- religious- norms” approach, Longva suggests that we assess the situation against the socio-material circumstances (demography and resource and power distribution) under which work and other activities took place in the society (Longva, A., 1993). However, I think the reason for low participation is affected by traditional culture as this study has shown.

In 1989, there were roughly 650,000 Kuwaitis compared with 1.3 million migrant workers and approximately 250,000 (bidoon). All people residing in Kuwait benefit from the state’s health care, subsidised water, electricity, and gasoline, and pay no income tax. Kuwaiti citizens enjoy, in addition, free education and practically free housing. They are also guaranteed a job in the government sector if they wish to work there, and are entitled to a series of state financial supports, from living allowances to bride-price grants for first marriages (to increase the Kuwaiti population through encouraging Kuwaiti males to marry Kuwait women - not foreign women) and subsidies for the wedding celebrations.

Some categories of expatriates have access to free or subsidised education, but only the highly skilled expatriate employees in the public sector are entitled to free housing.

All foreigners are subject to residence and labour laws aimed at preventing them from settling permanently in Kuwait and at curbing their influence in Kuwaiti society. Non-Kuwaitis are not allowed to own real estate and other permanent assets in Kuwait; nor do they have access to active membership in trade unions (They can join after five years' consecutive residence and employment but without the right to elect or to be elected - (Article 72 of the labour law). They can enter the country only by being sponsored by a Kuwaiti citizen or institution. The (Kafil) or sponsor is by law also the employer.

The government sector has the highest number of Kuwaiti employees -74 per cent- (Monthly Digest Statistics, 1993), whereas the private sector was staffed by non-Kuwaitis -76%- (Jad, N.; Al-Mahmeed,M., 1988).

In addition, the proportion of Kuwaiti women working in the banking sector was 7% in 1988, and the labour force in banking of Kuwaiti women to non-Kuwaiti women was 43% (Unpublished Report, Ministry of Planning, 1994; Jad, N.; Al-Mahmeed, M., 1988). (Table 3.6).

**Table 3.6 Total Work Force in the Kuwait Banking Sector by Nationality/Sex
1993**

KUWAITI			NON-KUWAITI			TOTAL		
M	F	=	M	F	=	M	F	=
805	542	1347	2148	699	2838	2953	1232	4185
59.8	40.2	100	75.7	24.3	100	70.6	29.4	100

-Kuwaiti women labour force in the Banking Sector to non- Kuwaiti women labour force is 43%.

-Source:- unpublished report, Ministry of Planning, Kuwait, 1994.

Salary structure is usually based on the nationality of the employees: non-Kuwaitis work longer hours and earn less than Kuwaitis. Among non-Kuwaitis, Asian expatriates work longest and earn least, while Palestinians were the most privileged in terms of position, salary, and working hours (Al-Qudsi and Shah, 1989).

Asian workers increased from 18.7% of the expatriate population in 1975 to 35% 1985, and the number of women among this group increased from 20,000 in 1980 to nearly 73,000 in 1985. Before the Gulf war, they were found in professional, technical, and clerical work, but the majority were concentrated in service work, with as many as 84% employed as domestic servants in private homes (Al-Qudsi, S.; Shah, N.; and Shah, M., 1991; Russell, Sh., S., 1990). These women were mainly from India, Sri Lanka, and the Philippines.

Practically all foreigners in Kuwait are contract workers. The (Kafil) sponsor holds vast power over them since it is his/her sponsorship that allows the worker to obtain an entry visa, a residence, and a work permit. All expatriates have to surrender their passports to their sponsors when they arrive, and thus are not free to leave the country without the

sponsor's consent. Sponsors are responsible for their employees complying with Kuwaiti law, especially seeing to it that , upon termination of the contract, the employees leave the country and do not go on to another job. Kuwait has developed a system of labour courts to deal with labour conflicts. In these, expatriates can sue their employers for breach of contract and other infractions. Throughout the years, Arab white-collar workers have resorted to these courts to settle their differences with their employers. Although the state provides needy labourers with free legal assistance, many factors, especially unfamiliarity with the system and insufficient resources to last out the trial, discourage them from approaching the court. Even for white-collar workers, it remains a last resort. Expatriates nearly always opt for conciliation, placating their (Kafil) sponsor as best they can, often by adopting a docile and subservient attitude, which only heightens the Kuwaitis' feelings of superiority. The result is a simultaneous elevation of the status of the Kuwaiti employers and a debasement of non-Kuwaiti employees.

At the same time, the image of Kuwaiti woman has evolved in the opposite direction: it is no longer that of an illiterate and secluded person, unable to work because she lacks the necessary skills, but that of a rich and sophisticated woman who can afford to remain idle and who, as a citizen, holds the formidable power of sponsorship over migrant workers. Kuwaiti wealth, leisure, and power now stand in stark contrast to expatriate poverty, dependence, and labour. The dichotomy between Kuwaiti leisure and non-Kuwaiti labour became a central theme around which both components of the state's population, but in particular the Kuwaitis, spun their ethnic stereotypes and built their social identities.

The embracing of these identities means the embracing of related values, and expectations that inevitably influence the role repertoire of the actors and determine their choices. As a direct result of these developments, work -which had seemed to many Kuwaiti women an exciting and liberating activity in the 1960s, because it was then the symbol of education and modernity- became more ambivalent in the 1980s, and the criteria for a "good" job began to be defined in terms of ethnically situated status and morality, as well as economic gains. Kuwaiti women perceived their type of work in relation to the kind carried out by expatriate women. Hence the precautions with which Kuwaiti female work has been framed: most importantly, it has to take place in a "protected" environment (e.g., a school, a government agency) and among socially acceptable people (preferably Kuwaitis). In cases where such precautions are not possible (ethnically mixed occupations, or low-level positions), extra care is taken by native women to use the (abaya and hijab) -head scarf- to mark themselves off from their expatriate colleagues.

Prosperity, the abundance of cheap expatriate manpower, and the lack of familiarity with salaried work encouraged Kuwaiti women to stay at home. While conservative Kuwaitis applaud that decision, they are less pleased when women begin instead to move around freely and no longer busy themselves exclusively with housework and child rearing.

Kuwaiti women have at their service on average two servants (Al-Qudsi, S.; Shah, N.; and Shah, M., 1991) who relieve them from practically all housework, including the care of their children. They are left to make social calls, shop, or engage in activities that take

them out of their homes (e.g., charity and community work). A major task has become the reconciliation of the traditional definition of female morality -associated with a theory of protected space- with their newly gained freedom of movement most appropriately symbolised by the car, commonly described as "the Kuwait women's best friend". Driving makes her comings and goings, as well as her acquaintances, a lot more difficult for her husband and family to control, and also increases her propensity for being absent from home.

Many view the demise of the traditional house wife with concern, as it appears to be linked to various problems faced by the modern Kuwaiti nuclear family. According to statistics compiled by the Ministry of Justice, divorces among Kuwaitis increased by 50 per cent within ten years, from a mere 616 in 1978 to 1,284 in 1988 (The Arab Times, 1989). Juvenile delinquency, drug addiction, poor school attendance, and a general sense of aimlessness among the youth grew as well. Although the crisis of modernisation involves the whole of Kuwaiti society, it is usually the women who get most of the blame for it. They are criticised for neglecting their duties as child rearers and surrendering the care and upbringing for their children to foreign maids. In comparison, husbands and fathers are seldom blamed for the turn taken by conjugal and familial events.

During the past decade, motherhood has grown as a common theme in conversations and in the newspapers, which coincided with the national policy of increasing the native Kuwaiti population. One of the targets of the last pre-invasion five-year development plan

was the correction of the demographic imbalance between Kuwaitis and non-Kuwaitis, for which an increase of the Kuwaiti birth rate was essential. The citizens' position as a minority emphasised the important functions of mothers, not only as human reproducers but also as cultural reproducers. Under the circumstances, motherhood seems the most important way Kuwaiti women can solve their problem of being neither traditional housewives nor workers. It is a role that is consonant with both traditional expectations and contemporary realities. It gives the modern Kuwaiti woman moral legitimacy in the eyes of her own society as a producer of privileged Kuwaiti citizens. The role of mother also involves women more deeply in legal obligations.

How did Iraq's attempt to dismantle Kuwaiti society and wipe out Kuwaiti identity affect this process of national identification and the role of Kuwaiti women in it? War and occupation have a unique capacity to strengthen a people's national identity. The Kuwaitis emerged at liberation with a national consciousness that seemed to rest on stronger foundations than it had previously. Especially for those who remained under Iraqi occupation, unity is no longer a painstaking construct, but a genuinely experienced feeling crystallised around the sharing of common ordeals.

The demand for female suffrage may also be viewed in this perspective. During occupation, the active role of Kuwaiti women in the resistance led the government -in-exile to declare that their "role and contribution (would) be even more significant" after liberation (Al-Abdullah, S., 1990). Delivered in conjunction with promises on

constitutional democracy, this statement was interpreted by many as a promise of female suffrage. However, the prospects for such an event -which would be an other important sign of internal pluralism- have grown dimmer, just as the well-meant resolution taken by Kuwaitis during exile to participate more in the work force has vanished as Kuwait returns to normalcy, that is, as the number of expatriates moving back to the state has grown larger.

3.7.2. Characteristics of the Female Labour Force

The female labour force in Kuwait, as in some other Asian countries, requires separate discussion since the two segments of male and female workers are structurally quite different. The female labour force in Kuwait -both the Kuwaitis and expatriates- is concentrated in the two or three occupations that are considered culturally appropriate for women, professional, clerical, and service occupations. The government has a stated policy to encourage female work participation, in occupations "suitable" for them, e.g., as teachers, nurses and doctors, and in other social services. A positive response to this policy is indicated by the notable increase in the labour force participation rate among females over the last decade.

Females earned about one-half the salary that males earned in 1977/1979 and 1983, even though their average educational level was somewhat higher than that of males during both time periods. Females worked longer hours than males, substantially so in 1983 (49.1 hours and 45.1 hours for females and males, respectively). Finally, the duration of

stay for expatriate females was relatively shorter than that of males during both time periods, indicating a higher turnover rate in the female labour force.

With regard to intergroup differences -Kuwaiti males/females, Kuwaiti citizens/non-Kuwaiti citizens-, there was variability according to most characteristics.

Like the males, the Kuwaiti females were the youngest compared to the other groups i.e non-Kuwaiti females. The ages of the other groups ranged between 29.8 and 36.8 in 1977/1979, and between 29.3 and 35.6 in 1983. The salary of the Kuwaiti women was much higher than that of any of the other groups during both time periods. For example, the salary of Kuwaiti women in 1977/1979 was almost 3 times higher than that of an Indian or Pakistani women (KD 191 p.m. and KD 65 p.m., respectively); by 1983, the differential had increased even further and Kuwaiti salaries were about 4 times higher than the Indian/Pakistani salaries. One of the obvious reasons for this differential is the marked difference in the occupational structure of the two groups. A majority of the Kuwaiti women were in the professional category, which is usually high paying, while a large majority of the Indians and Pakistanis were in the lower paying service category. In addition to the occupational structure, the Kuwaitis were provided specific allowances as citizens of the country (Al-Qudsi, 1985).

The quality of the female labour force improved in terms of education for almost all groups except the Pakistanis/Bangladeshis and the groups of "others", which comprised

mainly domestic servants in 1983. The average number of grades completed by Kuwaiti females, for example, was 12.1 in 1983 compared with 8.3 in 1977/1979. The educational level of the "others" group declined substantially from 4.8 grades to 2.1 grades. For the group of Kuwaiti females/non-Kuwaiti females as a whole, the level of education declined, mainly due to the influx of large numbers of Asian (mainly Sri Lankan and Filipino) workers with low education.

Like the males, the weekly working hours for females also increased for each group. The variation across groups was, however, much more marked in the case of females than males in 1983. The hours of work ranged from 34 among Kuwaiti females to about 57 among Indian and Pakistani females and 64 in the "others" category. The remaining groups worked between 38 and 43 hours a week in 1983. The unusually long working hours for Indian, Pakistanis, and "others" (mostly Sri Lankans) probably resulted from the concentration of these groups in domestic service.

Despite the declining pace of expatriate labour, Kuwaitis still constituted only 18% of the labour force in 1985. The high level of dependence on expatriate labour is a matter of great concern for the Kuwaiti government. Such dependence is recognised to be socially as well as politically undesirable. The government, therefore, has an overt policy aimed at achieving a balance between nationals and expatriates in the population. It is planned that the population mix of Kuwaitis (e.g., nationals) and non-Kuwaitis (e.g., expatriates) should be 50:50 by the end of this century. Steps aimed at reducing the number of foreign

workers and others aimed at increasing Kuwaiti workers ("Kuwaitization") are being taken simultaneously in order to help attain the desired balance (Ministerial Council, 1985).

Some of the reasons for the low level of nationals numbered in the labour force are the youthful age structure of the population, the widespread expansion of secondary and university education, and the relatively low work participation of females (Nagi, 1982). In terms of expected changes in the above factors, the age structure is likely to remain young in view of the high fertility rate of the nationals. The demand for secondary and higher education is also likely to remain high, both because such education is completely subsidised by the state and because Kuwaitis shun manual work. During the pre-oil era, Kuwaiti males were usually dhow builders, fishermen, pearl-divers, or traders. As oil was discovered and exploited, Kuwaiti males were absorbed by government service and employed as policemen, security men, and clerical and professional workers. Given the country's policy of Kuwaitization, every national looking for a job is essentially guaranteed one (Birks and Sinclair, 1979; Nagi, 1989).

Work participation by Kuwaiti women has been increasing, but is concentrated in a few traditional occupations in the education and health sectors. Even though a few women have achieved it to fairly high administrative and managerial positions as deans of university faculties or department heads, the general social attitude still prefers females to work in segregated settings, e.g., in female schools (Alessa, 1981). Participation in

political life is minimal and women have not yet won the right to vote for elected members of the national assembly. Kuwaiti women are beginning to get organised, but generally appear quite content to operate within the existing political and social structure (Shah, 1985). Since the liberation of Kuwait they have been working very hard to get their political rights, not to be elected but just to vote.

Kuwait had about 63,000 domestic servants in 1985, which implies that 28% of all households in Kuwait had a maid. Kuwaiti households are much more likely to import maids because of their higher incomes and their ability to arrange for visas. It would perhaps be safe to assume that about 100% of all Kuwaiti households have a maid. The presence of a maid provides a surrogate mother, thus enabling the young mother to enter the labour force if she so chooses. However, concern has often been expressed in the press about the allegedly unhealthy influence of maids on the upbringing of children, since many of the maids are non-Muslim and follow their own customs and habits. The demand for maids has nevertheless provided an important migration outlet, particularly for countries like Sri Lanka (Ministry of Social Affairs and Labour, 1983).

3.8 Summary

The Purpose of this chapter has been to present a clear picture of Kuwait. The first five sections of the chapter outlined Kuwait's physical and social geography as well as the Kuwaiti economy, banking and finance system.

The sixth part of this chapter introduced and discussed the educational system in Kuwait in the period from 1957 to 1990.

The seventh section of the chapter presented and discussed the status of female labour force in Kuwait, with an emphasis on Kuwaiti female employment in the private sector. In addition, this section dealt carefully with the characteristics of the female labour force in Kuwait.

Kuwait faces two major issues. First, the danger of depending upon non-citizen immigrant labour force for maintaining economic activity and quality of life. Second, dependence on the oil sector for economic development. The resolution for the first issue depends heavily on increasing the level of Kuwaiti participation in the economy, especially women. The resolution for the second issue involves the development of the banking sector, currently second in importance to the oil sector.

The position of female employment in the banking sector is therefore critical to the future development of the Kuwaiti economy.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Introduction

This chapter aims to give a detailed account of the procedures, methods and techniques used in this study. Hence, the objectives of the research will be discussed first. Secondly, research methods that are available to social scientists along with their advantages and disadvantages are outlined. Thirdly, the strategy chosen for this investigation is described in detail and this choice is justified. Fourthly, the fieldwork phase of conducting this study and the stages it has come through are clarified. Fifth, the main features of both the demographic characteristics and job satisfaction of Kuwaiti women sampled are briefly highlighted. Finally the constraints and the limitations of this research are discussed.

4.2 The Objectives of the Study

A review of the relevant literature in the previous Chapters -especially in Chapter Two- indicates that there has been very little research conducted on, and little attention devoted to, women's job attitudes research in the private sector in the Arab World and Kuwait is no exception. Hence, this study aims to examine and explore the prevailing patterns of Kuwaiti women's job satisfaction in the Kuwaiti Banking Sector as a private sector, and to identify the influences of selected demographic characteristics on Kuwaiti women's job satisfaction in the Kuwaiti banks. The focus of this research is Kuwaiti women

employees' job satisfaction and some selected demographic variables in eight Kuwaiti commercial banks.

To fulfil the objectives of this investigation answers to four central questions were sought. These questions are:

- 1) What is the level of overall job satisfaction among Kuwaiti women employees in the Kuwaiti private Banking Sector ?
- 2) What is the relationship between job satisfaction and various demographic variables among Kuwaiti women employees in the Kuwaiti Banking Sector?
- 3) Which job satisfaction facet(s) has/have a significance in determining job satisfaction of Kuwaiti women employees in the Kuwaiti Banking Sector?
- 4) What is the relationship between different job satisfaction facets (i.e. work itself, pay, promotion, supervision, and co-workers) and selected demographic variables (i.e. age, family status -i.e. no. of children, child age, marital status, and presence of servants in the household-, education level and field) and Kuwaiti traditional culture?

To seek answers to the research questions, the following hypotheses were developed and tested (see also Figure 4.A):

Hypothesis # (1) “There is a relationship between Kuwaiti culture and female work satisfaction. Kuwaiti culture and traditions negatively affect women’s job satisfaction in the Kuwaiti Banking Sector.”

Hypothesis # (2.a) “There is a linear relationship between age and overall job satisfaction and satisfaction with particular job facets: the level of satisfaction increases with age throughout the working life.”

Hypothesis # (2.b) “Older women are more satisfied with their jobs than younger women because job satisfaction results from: firstly, initial preferences; secondly, expectations and thirdly, from the ability to satisfy preferences. During work experience, employees seek to reconcile their preferences, expectations and experience. The ability to do this may be expected to increase with age.

Hypothesis # (3.a) “Based on the relationship between Kuwaiti culture and female work satisfaction, it is expected that women who have a low level of education are less satisfied than those who have higher education degrees (i.e. High School Certificate, Diploma, Bachelor, Masters, and Ph.D.).”

Hypothesis # (3.b) “It is expected that women who have a business education background would be more satisfied with their jobs than women who have a non-business education background.”

Hypothesis # (4.a) "Married Kuwaiti employees in the Kuwaiti Banking Sector are less satisfied with their work than those who are unmarried."

Hypothesis # (4.^b) "It is expected that the presence of children in the household detracts from women's job satisfaction, because women are the primary care givers in their families and thus experience a dual burden."

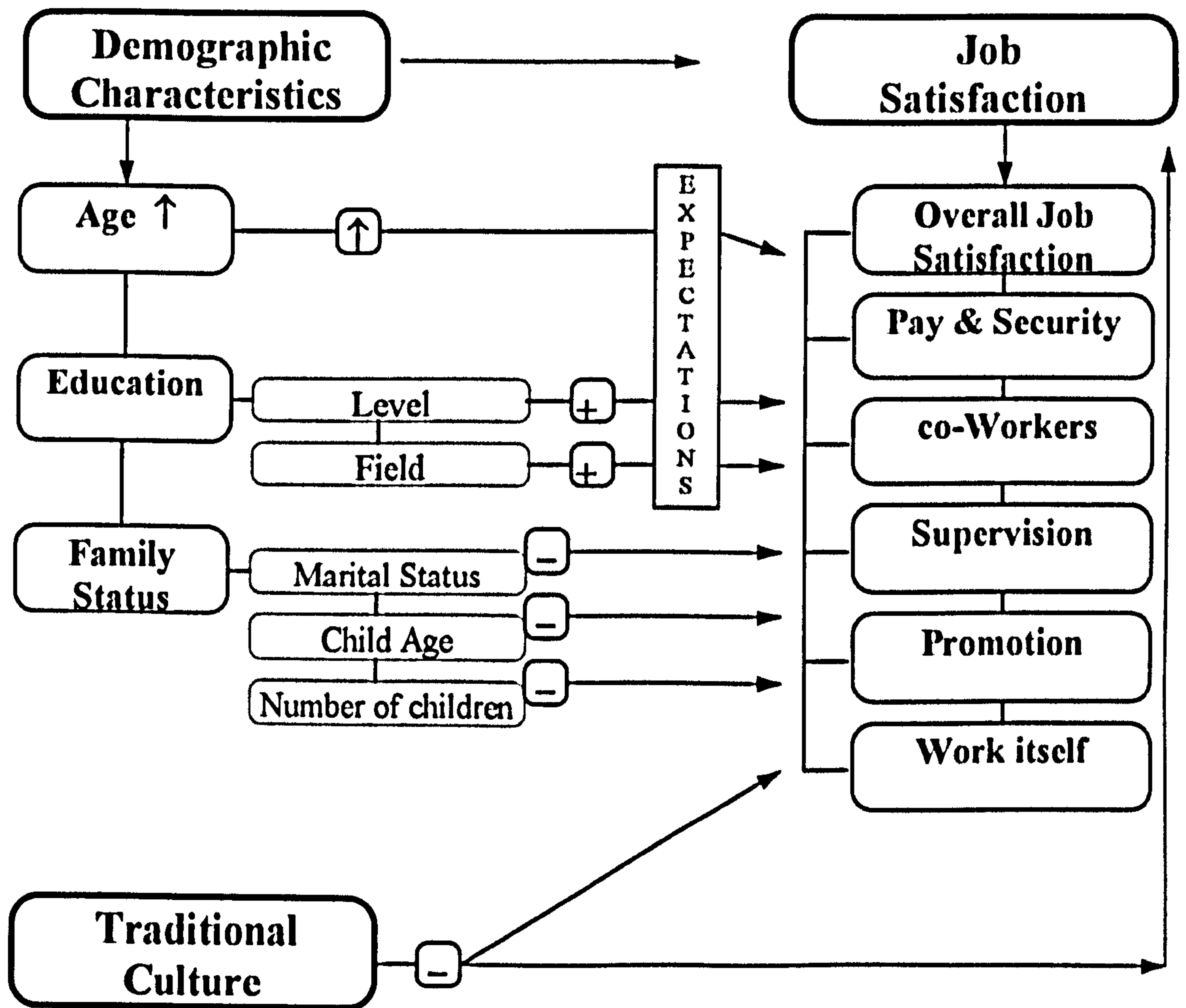
Hypothesis (4.^c) "It is expected that women employees in the Kuwaiti Banking Sector who have children aged (6-12) are more satisfied with their jobs than women employees who have children younger than 6 years old because the dual burden will be less heavy."

Hypothesis # (4.d) "There is a strong association between the presence of household servants and Kuwaiti women employees' job satisfaction in the Kuwaiti Banking Sector."

Hypothesis # (5) "Overall, differences and a relationship (positive or negative) are expected between the effects of following demographic characteristics: age, education level and field, and family status, i.e. marital status, no. of children, children's ages, and presence of servants at household together with Kuwaiti traditional culture in determining job satisfaction."

Hypothesis # (6) "It is expected that the majority of Kuwaiti working women are dissatisfied with work legislation and work systems in Kuwaiti banks with regard to maternity leave because work legislation and systems are inconsistent with Kuwaiti traditions."

Figure 4.A Hypothetical Model of the Relationship Between Demographic Characteristics, Traditional Culture and Job Satisfaction



Key:
 ↑, + = increase
 - = decrease

Having briefly discussed the research questions, the concept of research design is discussed together with the approach chosen for this study as explained below.

4.3 Research Design

4.3.1 What is Research Design

Research design is the overall strategy that includes total planning for the investigation (Nachmias and Nachmias, 1992). It must address the question or questions being researched and meet the objectives of the study concerned (Sanders and Pinhey, 1983); Oppenheim, 1992).

Various definitions are provided for this term in the related literature; some are broad, others are narrow. Nevertheless, almost all these notions centre around the fact that research design is a guide-line for researchers and a framework for researching. To illustrate this, a few examples are quoted for the sake of clarification, though these are not exclusive. Easterby-Smith and his colleagues argue that a research design is more than simply the process of collecting and analysing data. "It is the overall configuration of a piece of research: what kind of evidence is gathered from where, and how such evidence is interpreted in order to provide good answers to the basic research question"(1991). A more general definition is offered by Oppenheim which emphasises that:

"The term research design refers to the basic plan or strategy of research, and the logic behind it, which will

make it possible and valid to draw more general conclusions from it.” (1992)

4.3.2 Basic Foundations

Within the philosophy of science, “epistemology”, there is a long-lasting debate about what determines the most appropriate methodology (research design). This debate is concerned with the relationship between theory and research. Two main philosophical streams (i.e. positivism and phenomenology) have contributed to the development of research design in social sciences.

Traditionally a wide gulf has existed between the two extremes in regard to their preference for methodical design. The positivists have favoured quantitative strategies, whereas the phenomenologists have inclined more towards qualitative approaches (Bryman, 1992). Notwithstanding, there has been a growing interest in combining these methods with real life investigation. In the field of management research many researchers have adopted a pragmatic view by deliberately integrating the two methods to capitalise on their advantages and avoid their limitations (Bryman, 1992). Hammersley further argues that the distinction between the quantitative and the qualitative models is of limited use and can be dangerous “The distinction is misleading because it obscures the breadth of issues and arguments involved in the methodology of social research” (1992).

4.3.3 Key Choices of Research Design

The choice of a particular research design should be judged in relation to the nature of the subject being researched and the questions being addressed.

4.4 Research Methods

The previous section is concerned with research strategies which enable researchers to draw up their plans for carrying out a piece of scientific research. In this section the focus will be on research methods. Research methods have been defined as the methods used for data generation and collection (Oppenheim, 1992). Data can be gathered by questionnaires, interview, observation and archival records. The first method is briefly discussed below because this is the main method used in data collection for this study.

4.5 The Strategy Adopted for this Study

After reviewing research designs and methods along with their merits and drawbacks above, the purpose of this section is mainly to explain the strategy selected for this study as well as the tools employed in collecting the data required. According to Hakim (1987) the choice of a certain methodology must be linked to the subject under examination, and the objectives being pursued within the practical constraints of location, time and cost.

Consequently several factors should be taken into consideration when deciding on the appropriateness of a research methodology. Firstly, the objective of the research and the questions it intends to answer must be born in mind (Robson, 1993). Secondly, the

subject under investigation may restrict the methodological options and their suitability (Easterby-Smith, Thorpe and Lowe, 1991). Thirdly, the political orientation and conflicting interests at the organisational level may constrain accessibility to some information, and thus affect the choices available to researchers. This is what has been referred to as “the politics of research” by many writers (e.g. Devereux and Hoddinott, 1992; Bryman, 1988 and Buchanan, Boddy and McCalman, 1988). Fourthly, what is more important in this research, is the constraints that are imposed by the overall environment. For instance, Devereux and Hoddinott (1992) believe that fieldwork in the Developing World should be conducted with extra care due to the fact that many contextual elements may be involved and restrain the access to data. They further argue that “ ‘Contextual’ and ‘methodological’ considerations should be considered jointly not as two distinct categories in which the first obstructs the pursuit of the second”.

Taking into account these variables as well as the above discussions of the various research designs and methods prescribed in the literature of social sciences research, the empirical study seems to be the best option to meet both the requirements and the particularities of this study. The empirical study is deemed to be a flexible and a multi-purpose research design in nature. It enables researchers to combine qualitative and quantitative methods in collecting and analysing their data. Hence, the questionnaire is used to collect the data in this study.

The choice of this approach, i.e. the empirical study and this tool, i.e. the questionnaire, is closely tied up with the purpose of this research, to examine how Kuwaiti values influence women's attitudes to work, taking the attitudes of women in the Kuwaiti banking sector as an example. Kuwaiti women employees' job satisfaction in the Kuwaiti Banking Sector (their perceptions and expectations), and data on some selected demographic characteristics were gathered by questionnaires. The questionnaires focus on areas which are related to work attitudes within the overall context of Kuwaiti banks. There is a large body of earlier work on job satisfaction to which this study relates; therefore, the study is not exploratory in concept (though it is in context).

In addition, documents and official publications and statistics were obtained from various institutions and agencies. In particular the publications of the following organisations were acquired:

- a- The Central Statistics Office;
- b- The Ministry of Social Affairs and Labour;
- c- The Institute of Banking Studies; and
- d- Institute of Scientific Research.

4.6 The Pilot Study

Pilot studies are usually considered to be trial investigations of specific research problems that will be treated more intensively at a later date.

1- Pilot studies help to discover “organisational” problems associated with interviews, questionnaires and the like. They are also used to assist in developing better approaches to the target population and developing and refining the research instrument.

2- One of the most important functions of pilot studies is to help the researcher determine whether or not a more substantial investigation of the same phenomenon is warranted. In addition, pilot studies help researchers to develop meaningful methods of categorising data to be collected.

The following stages were carried out in the development of the questionnaire:

The questionnaire was developed in English, since the study and data analysis have been done in this language. However, before administering it, the questionnaire had to be translated into Arabic. One way of double-checking the translation was to have a third-party re-translate (back translate) the questionnaire into English. The questionnaire was translated twice; once by the department of English at the College of Business Studies in Kuwait from English to Arabic and then again from Arabic to English by the researcher. Then, the two English copies were compared and any ambiguities or contradictions corrected.

The Arabic version of the questionnaire was pre-tested using Arabic-speaking students studying at Glasgow University Business School.

The questionnaire was translated into Arabic by the researcher and three Arab advisers at The Public Authority For Applied Education and Training in Kuwait. Then it was taken to another translator to be translated from Arabic into English. This English translation was compared with the original English.

Drafts of the questionnaires were distributed among various academic and research associates. Accordingly, the format of some items was changed completely or modified. In particular, some questions regarding "pay" were added and some questions or items were adjusted because of the difficulty of understanding them by the respondents, because of the language in the translation from English to Arabic.

In the pilot, the questionnaires were distributed to a sample of 20 women employees in different levels in the Kuwaiti banks and banks' branches. The respondents were asked to complete the questionnaire. After 3 days the researcher collected 19 out of 20 questionnaires personally. The 20th respondent refused to complete the questionnaire because she felt that most of the questions were private and personal.

Following modifications to the questionnaire, a final copy was prepared, return stamped envelopes were prepared. Each respondent received a questionnaire in a secure way in a

sealed envelope. The names of the selected respondents, which were selected by the researcher, were on the envelopes. The aim of this procedure was to ensure that the questionnaires would be received by the target respondents (sample). Each envelope contained a questionnaire and a stamped return envelope.

On average, it was found the questionnaire took up 30 to 40 minutes to complete.

4.7 Methods of Distributing and Collecting Questionnaires

The distribution of questionnaire by mail could cause some problems in that:

- 1- There is the chance that the questionnaire will not reach the required respondents.
- 2- There is less chance that the questionnaire would be completed by the selected individuals than in a personal interview or questionnaire distributed at work.

Typically, mailed questionnaires have a high non-response rate.

It was decided, therefore, that the questionnaires should be distributed personally by the researcher. In order to access the organisation, personal contacts by direct approach of the researcher to the organisation were used.

Opinions of these organisations' employees have been collected through the questionnaires.

4.8 The Sample

The sample was representative of the population from which it was drawn, but was not selected at random. This permitted the use of statistical procedures to describe and analyse the data of the sample and to relate it to the population from which it came. The researcher bore in mind that the sampling process should not only yield estimations of population means, percentages and totals, but must also obtain measurements on sub classes of a population.

The sample is a stratified sample both in the number of the Kuwaiti female employees in the Kuwaiti banks and in the levels in the banks organisational structure in each bank, with greater representation of more senior levels. The views of expatriates (males or females) were excluded in the survey..

For the purpose of this research, a sample of 250 Kuwaiti women employees was drawn from the eight banks in Kuwait. Care were taken to include all the branches in the sample and a fair representation of Kuwaiti women employees at clerical, supervisory and managerial levels from each bank and each bank's branch was ensured. Thus, although Kuwaiti women employees were not selected randomly, the sample from each bank was representative of the population of Kuwaiti women employees in each of the banks.

There were compelling reasons for the researcher to use questionnaire rather than interview, as the instrument for the research. The main reasons were:

- 1- Since the researcher is male and the respondents are females, the personal data collected in this research could be secured only by questionnaire;
- 2- Expectations, values and belief data can be secured only by questioning; therefore, questioning is the only way to secure such information and a questionnaire is the instrument used in this method;
- 3- Most of the data I seek is too limited in interest to be found from published sources.

Specifically, the questionnaires were distributed to potential respondents by their names and their job title. The sample involved approximately 50% of the population of Kuwaiti women employees in the Kuwaiti Banking Sector.

The sample of this research was a stratified sample in each Bank and in each level of each banks (Table 4.1).

Table 4.1 The Population and The Sample in The Kuwaiti Banking Sector

BANK	TOTAL FEMALE EMPLOYEES	TARGETED SAMPLE
1- The National Bank of Kuwait	200	52
2- Burgan Bank	71	45
3- Industrial Bank of Kuwait	30	18
4- The Gulf Bank	67	31
5- Al-Ahli Bank of Kuwait	62	31
6- Real Estate Bank of Kuwait	8	4
7- Bank of Kuwait & Middle East	78	37
8- Commercial Bank of Kuwait	79	33
TOTAL	595	250

4.8.1 The Sample Characteristics

This section aims to highlight the major characteristics of Kuwaiti women employees involved in the questionnaire section of this study. As has been stated earlier 191 out of 250 Kuwaiti women employees completed the questionnaire and they have been drawn from the eight banks and branches of the banks. The following are the main characteristics of the Kuwaiti women employees in the banking sector.

4.8.1.1 Respondents' Distribution in the Banking Sector

As illustrated in table 4.2, it is clear that the actual response varied among the eight banks organisation with the highest 43 respondents out of ⁵¹ employees in the National Bank of Kuwait and the lowest 4 respondents out of ⁴ in the Real Estate Bank. The main explanation for this variation can be related to the targeted sample, for example, in the National Bank of Kuwait the targeted sample was 52 respondents. On the other hand, the targeted sample in the Real Estate Bank of Kuwait was 4 respondents because there were only 8 Kuwaiti women employees in total.

Table 4.2 Respondents' Distribution in the Banking Sector

Banks	TargeteSample	Actual Respo.	Percentages	Resp. Rate
-Gulf Bank	31	27	14.1	87%
-National Bank	51	43	22.5	84.3%
-KIT & Middle East Bank	37	24	12.6	64.8%
-Commercial bank	33	32	16.8	96.9%
-Industrial bank	18	12	6.3	66.6%
-Real Estate Bank	4	4	2.1	100%
-Burgan Bank	45	29	15.2	64.4%
-Al-Ahli Bank	31	20	10.5	64.5%
TOTAL	250	191	100%	76.4%

4.8.1.2 Kuwaiti Women's Age Distribution

The age spectrum of the sample is distributed between the age groups of 20-under 25 years and 45 years or over. Figure 4.1 and Table 4.3 describe the distribution of the Kuwaiti women surveyed.

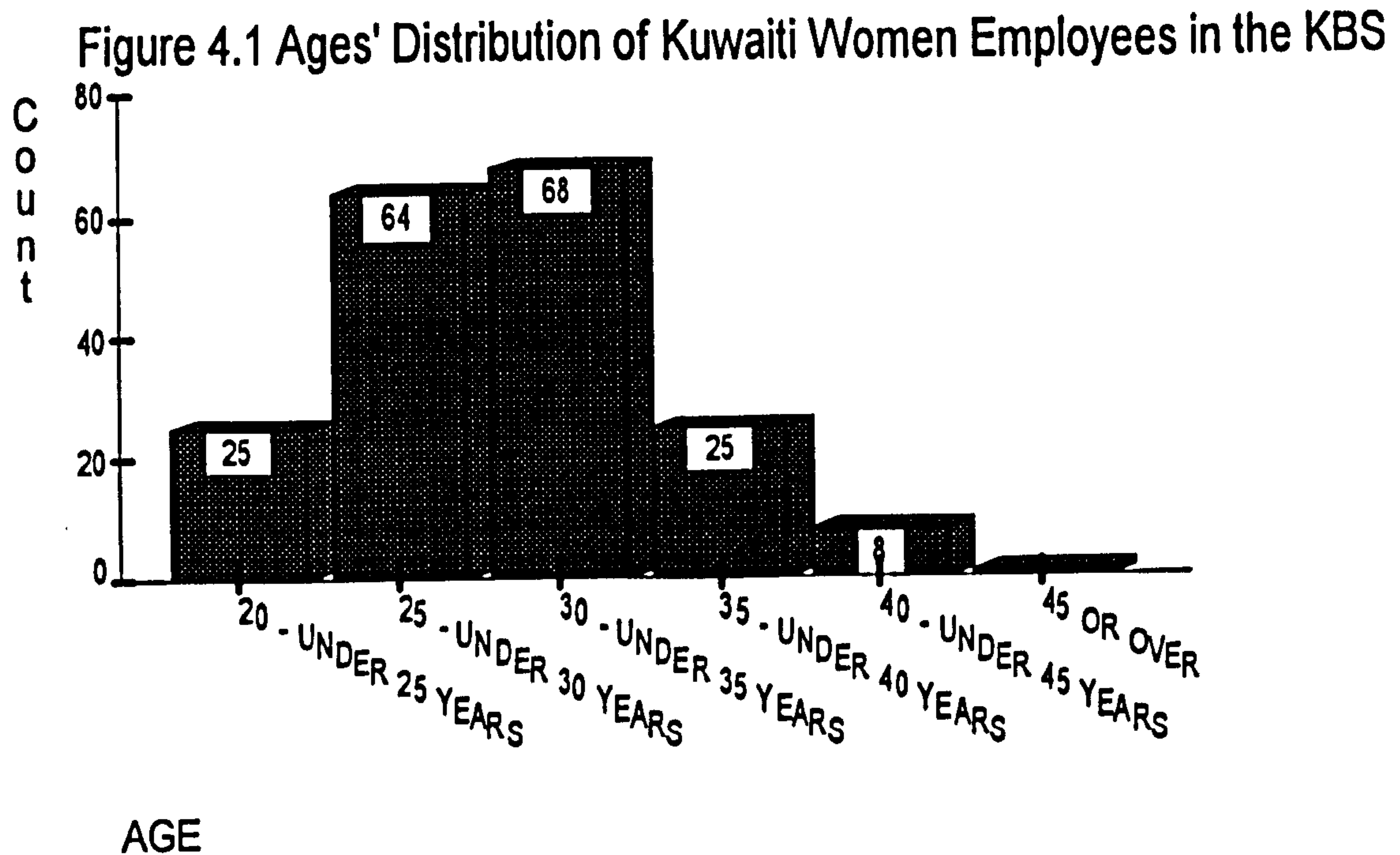


Table 4.3 Respondents Age Distribution (1995*)

Age Groups	Freq.	Women's Age in General *	Cum Percent
20-under 25 years	25 (13%)	31755 (21%)	13.1%
25-under 30 years	64 (34%)	26417 (17%)	64.6%
30-under 35 years	68 (36%)	22090 (15%)	82.2%
35-under 40 years	25 (13%)	18412 (12%)	95.3%
40-under 45 years	8 (4%)	14291 (9%)	99.5%
45 or over	1 (5%)	38050 (25%)	100%
TOTAL	n = 191	151015	

* Based on 1994 Estimations

It is clear from Table 4:3 that the great majority of the sample are less than 35 years of age, 82.2%. The age distribution of Kuwaiti women employees may indicate three main points. The first is the fact that Kuwaiti population has been regarded as young. The second factor is that the life expectancy of this society is lower than is the case in the more developed countries. Moreover, the expansion in female employment is a relatively recent phenomenon in Kuwait, making it likely that the age structure would be biased towards younger employees. The retirement age for women in Kuwait is 45 years.

4.8.1.3 Kuwaiti Women's level of Education

The level of education section of the sampled Kuwaiti women employees showed that the largest number of Kuwaiti women employees surveyed possessed a university degree (55%) - 49% of the total population of Kuwaiti females have a university degree- and only .5% of the Kuwaiti women employees surveyed hold an intermediate school certificate or less - 11% of the total population of the Kuwaiti females hold an intermediate school certificate or less. This is mainly due to the fact that there have been more educational opportunities for Kuwaiti females during the past 30 years. Consequently, the number of educationally qualified human resources has increased and more are entering the labour force. Figure 4.2 and Table 4:4 present the features of the sample in relation to their educational level.

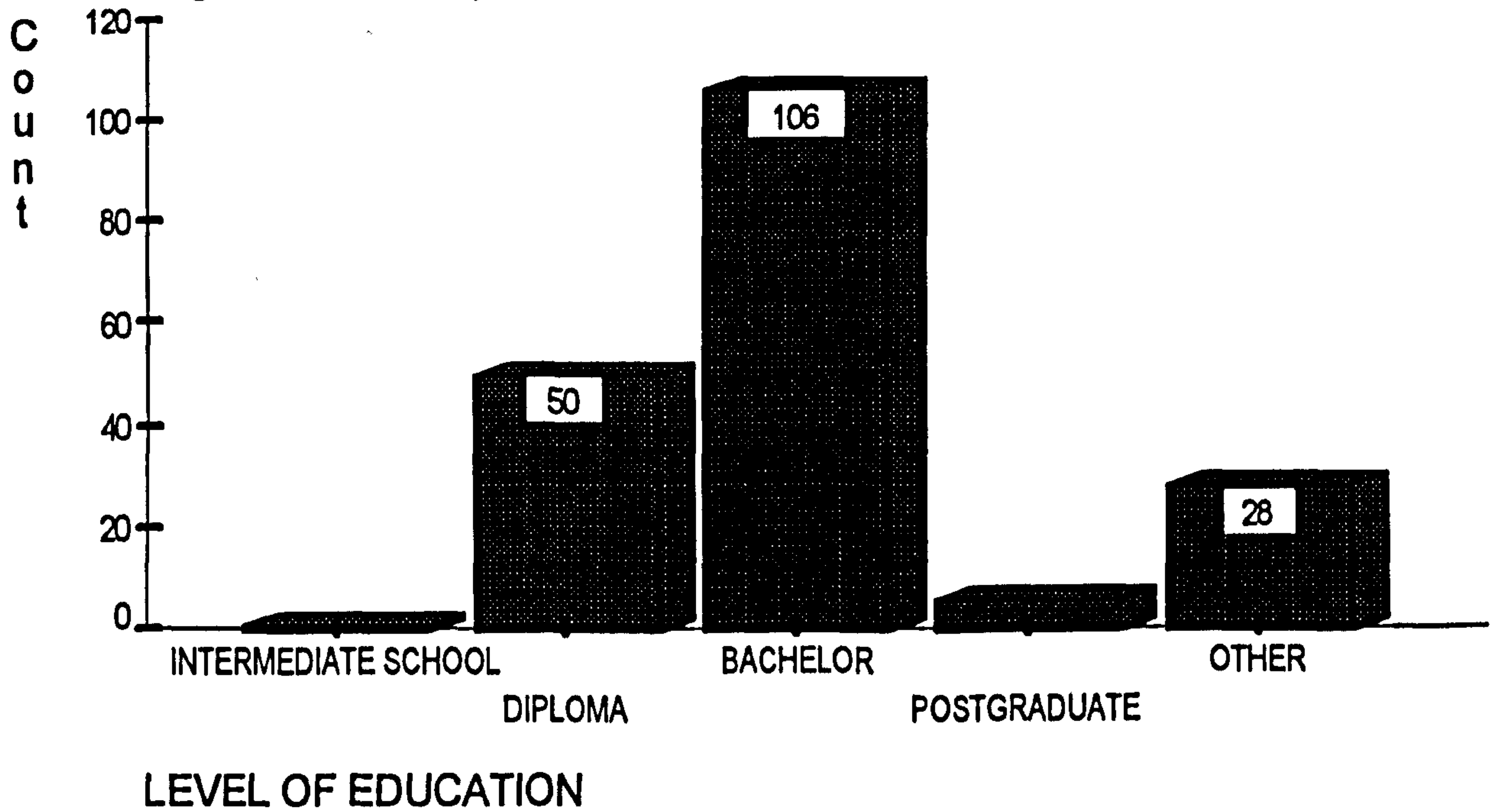
Table 4.4 The Sample Educational level Characteristics

Level of Education	Whole Female Education Level *	Frequency
- Intermediate school	38,387 (11%)	1 .5%
- Diploma	30,822 (9%)	50 26.2%
- Bachelor	1,182 (.08%)	106 55.5%
- Postgraduate	27,991 ** (8%)	6 3.1%
- Others	241,615 ** (71%)	28 14.7%
TOTAL	339,997	n = 191

* Based on 1992/1993 Census

** Based on 1988 Census

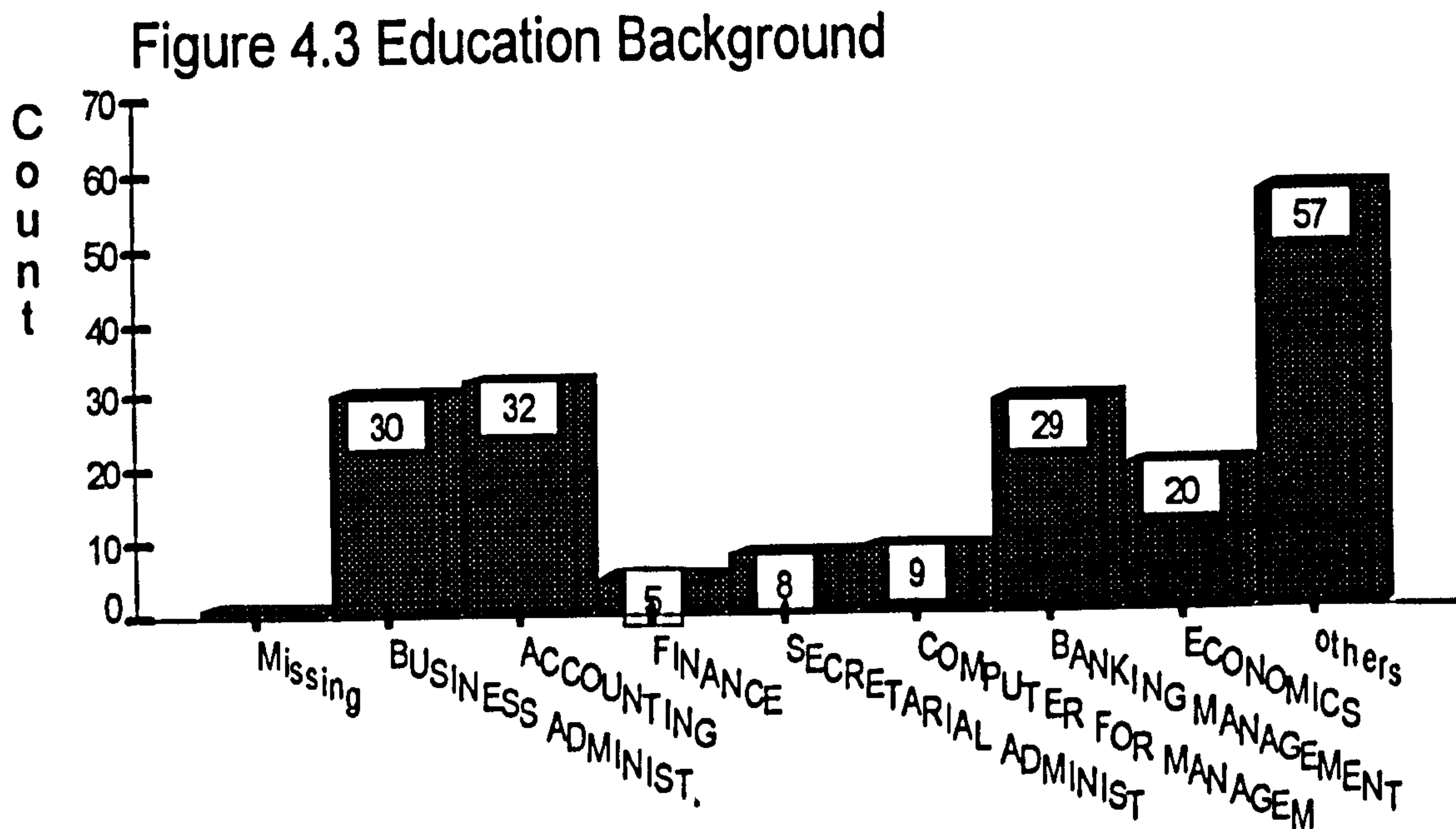
Figure 4.2 Sample Level of Education



4.8.1.4 Kuwaiti Women's Specialisation Fields

The most frequent areas of specialisation in the sample were fields related to business or banking, 59%. On the other hand, 29.8% of Kuwaiti women in the sample have specialised in fields not related at all to business or banking. This is mainly due to the

Kuwait banks needs for female employees regardless of their field of specialisation. In addition, the education polices in the State of Kuwait are not well planned and do not match the Kuwait private sector's needs especially the needs of the Kuwait Banking. Figure 4.3 and Table 4:5 present the features of the sample in relation to their specific fields of study.



SPECIALISATION

Table 4.5 The Sample: Fields of Study

Specialisation Field	Frequency	Percent
- Business Administration	30	16.7
- Accounting	32	16.8
- Finance	5	2.6
- Secretarial Administration	8	4.8
- Computer for Management Studies	9	4.7
- Banking Management	29	15.2
- Economics	20	10.5
- Others	57	29.8
- Missing	1	.5
TOTAL	191	100

4.8.1.5 Length of Service

This factor denotes the length of service of the Kuwait women employees with their current employers (organisations). In the light of these findings one can argue that the majority of Kuwait women employees in the Kuwaiti Banking Sector are very loyal to their organisations in the sense that they do not like to change organisations. This argument is based on the evidence that indicates that 49% of the sampled Kuwaiti women employees have been with their current banks for more than 10 years, despite their relative young age. Figure 4.4 and Table 4:6 outline the classification of the service length in four categories.

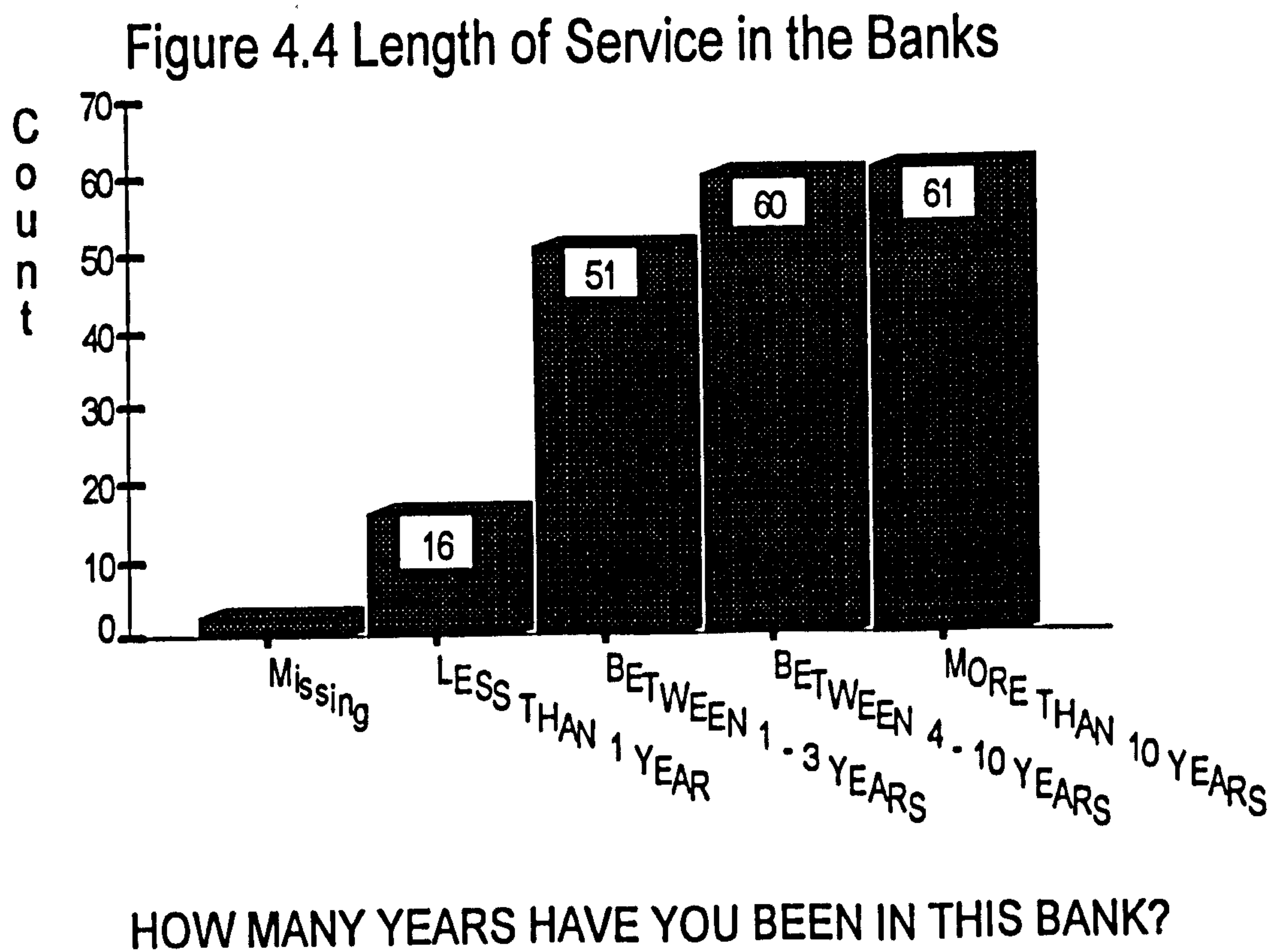


Table 4.6 The Kuwaiti Women Employees' Length of Service with their Current Banks

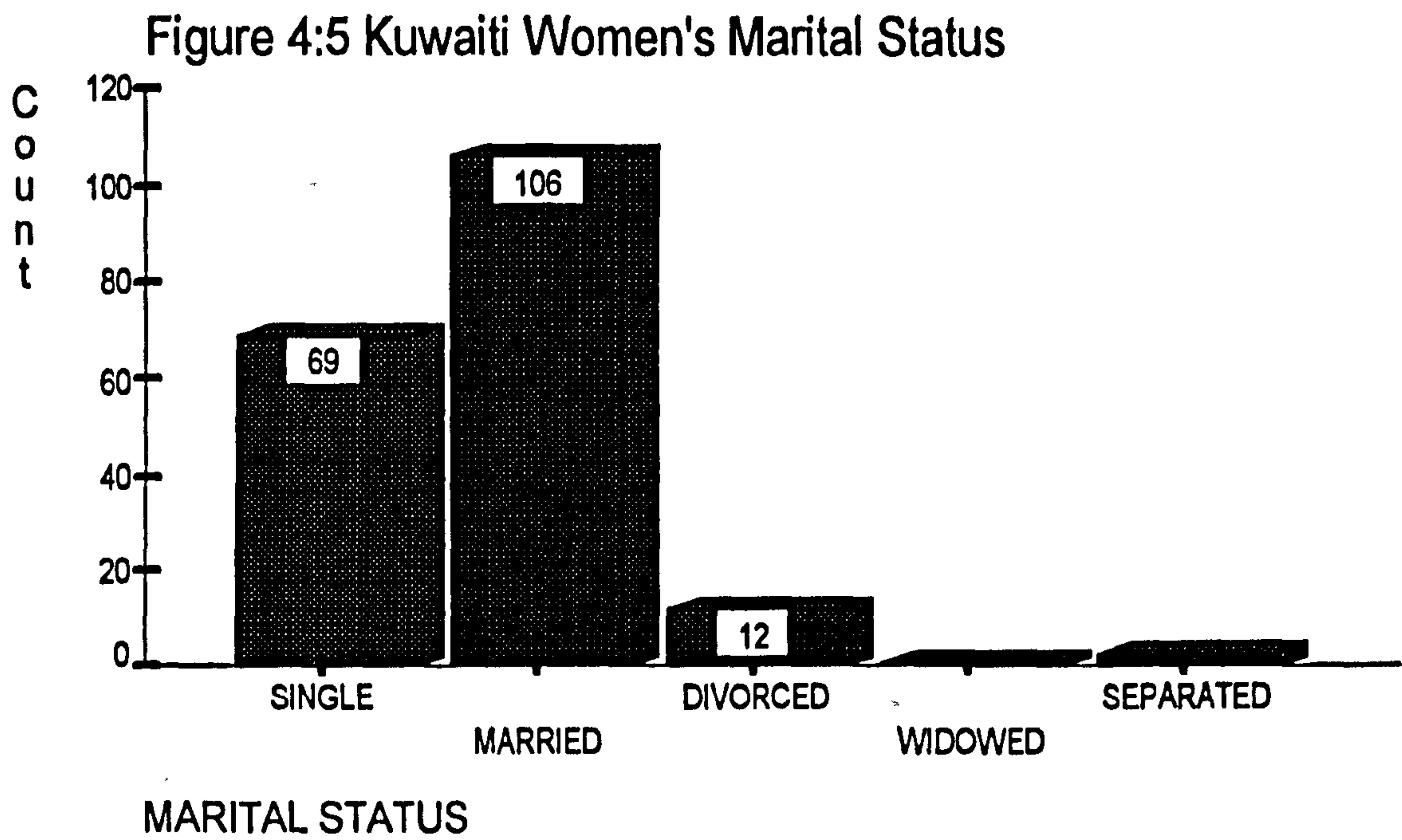
Length of Service	Frequency	Percent
- Less than 1 year	16	8.4
- Between 1-3 years	51	26.7
- Between 4-10 Years	60	31.4
- More than 10 years	61	31.9
- Missing	3	1.6
TOTAL	191	100

4.8.1.6 Kuwaiti Women's Marital Status

The majority of the sample surveyed are married (106 out of 192, 55.2%). One reason for this may be that the Kuwaiti government actually encourages Kuwaiti males to marry Kuwaiti females by giving them approximately £8000 as a gift. Figure 4.5 and Table 4.7 illustrate Kuwait women's marital status categories.

Table 4.7 Kuwaiti Women's Marital Status

Marital Status	Frequency	Percent
- SINGLE	69	36.1
- MARRIED	106	55.5
- DIVORCED	12	6.3
- WIDOWED	1	.5
- SEPARATED	3	1.6
TOTAL	191	100%



4.8.1.7 Kuwaiti Women's Children Ages

Figure 4.6 shows that 22% of Kuwaiti women employees in the sample have children aged between 0-6 years old. Because in Kuwait the majority of Kuwait Women marry at late age, the majority of the children's ages are also low. Table 4.8 and Figure 4.6 show the different categories of children's ages.

Figure 4.6 Children Ages

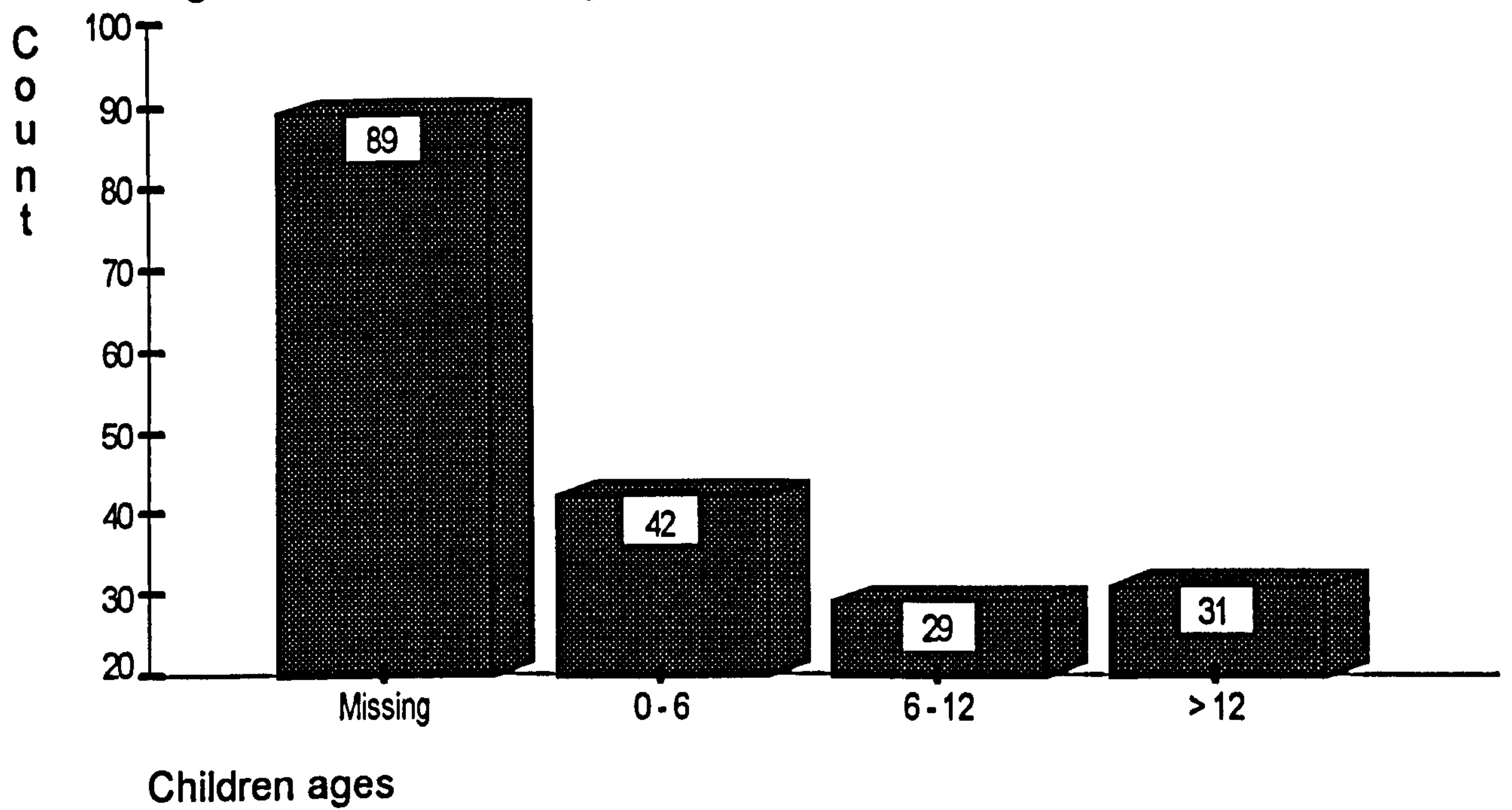


Table 4.8 Children Ages

Children's Age Categories	Frequency	Percent
- 0 - 6	42	22
- 6 - 12	29	15.5
- > 12	31	16.2
- Missing	89	46.6
TOTAL	191	100%

4.9 Problems

Several problems were encountered during the survey phase of the study. First, some organisations declined to participate in the survey after their personnel managers had read the questionnaires and discussed them with the researcher. The reason usually given was that it was against the policy of the organisation to respond to questionnaires or to participate in such research.

Second, in some cases, a large period of time passed before the representative sent the completed questionnaires. For example, some of the questionnaires were received within one week; others were received after four months. Visits were made, but the questionnaires were still not ready and several contacts were required before the researcher was able to receive the completed questionnaires by mail. In order to access the organisation, personal contacts by a direct approach of the researcher to the organisation was used.

Third, only 191 questionnaires were returned, out of 250 that were distributed. However, this is a high response rate, 76.4% compared to overall experience.

During the pilot study, some respondents said simply that they did not want to answer the questionnaire, feeling that it might embarrass them or their organisations.

In spite of these problems, the high response rate and the care taken in constructing the sampling frame lead to the conclusion that the views expressed were representative of the population from which they were drawn.

4.10 Data Collection Limitations

There were many limitations encountered in this study. Some of them related to the research instrument, the respondents and the overall research. The following research

constraints are associated with respondents of different banks in the Kuwait Banking Sector.

- Arab executives and managers are not often interested in scientific or theoretical discussions even if they are related to their work. This is due to the wide-spread attitude in the developing countries which is a lack of appreciation of the role that scientific studies can play in their life and work. This attitude makes it difficult for researchers to motivate executives to provide enough information and the required attention to the research work. Moreover, they are usually proud of themselves. Therefore, they are very reluctant to talk about weaknesses or the problems regarding employees' attitudes.

- The fact that the respondents were female made it hard for the researcher - as a man - to conduct an interviews because they feel ashamed to respond directly to the researcher.

- The nature of the respondents in this study made it hard for the researcher to use more than one question or statement for the same item or subject because they felt that the questions were repeated. Furthermore, some respondents did not fill the space for comments. However, some re-check questions were used, for example, about date of birth, used on two occasions.

- Managers and employees avoid discussing the influence of political forces on their work which might jeopardise their positions and relations with the banks' officials. Moreover, they avoid confronting religious issues owing to their sensitivity in Kuwait society. These issues might sometimes become dangerous and serious matters to deal with.

- Regardless of how much the researcher gave assurances to employees and managers in the questionnaires of his intention to examine only scientific facts, respondents were still worried about their business or worried about their personal positions. Accordingly, some of them were not at ease in dealing with the questionnaire.

- Some time passed before some respondents sent back the questionnaires to the researcher.

- The most important reason for not completing some parts of the questionnaires was that the responses might embarrass them or their organisations despite the assurances which had been given to them that nobody would see their responses, except the researcher.

- Many formal approaches and contacts, especially in the pilot study, proved unproductive, when the researcher tried to gain access to the banks for distributing the questionnaires, or to collect information and references from other resources. The personal contacts were the most successful.

4.11 Scope and Research Technique of the Present Study

This study examines work attitudes from the perspective of employees in all job categories in a private sector setting. The response of an employee to his work is affected primarily by the work environment, both in terms of its structure and the nature of the other employees in that environment. Most studies of work identify only some of these components of the work setting.

This study attempts to explore the inter relationships between Kuwaiti women employees and the working environment in a comprehensive manner. Specifically, the work setting for this study is the Kuwaiti private sector, with samples of Kuwaiti women employees in eight banks: the Kuwaiti Banking Sector covers the six commercial and two specialised Kuwaiti banks. The Central Bank of Kuwait, Kuwait Finance House, and the Savings and Credit Bank are not included in the banking sector because of their very different characteristics. The Bank of Bahrain and Kuwait is also excluded because its special characteristics which is related to the Bahraini management culture and environment.

The research setting also influenced the type of research techniques employed. A number of methods were considered to examine the quantitative dimensions of job satisfaction within the banking sector - that is, the number of employees, the level of education of employees, etc.

These methods and techniques consisted of a self administered questionnaire, and official documents and records. The following is an examination of these methods and techniques:

4.11.1 Self Administered Questionnaire (SAQ):

The following points need to be considered in relation to the SAQ. Firstly, it is considered as a tried and tested method of data collecting in the social sciences. Black and Champions (1976) have claimed that it is probably the most used data collection tool in social research and that the questionnaire, used alone or in conjunction with other data collection methods, must be considered the most popular of the many methods available. In addition, it is a technique which can be used either to test already developed hypotheses and theories (e.g., replication) or as a tool to generate descriptive data to serve as the raw material for the production of hypotheses. Second, cost and coverage: SAQs are relatively simple to administer at relatively low costs, in terms of time (very important in Ph.D. type research) and money (no need for trained interviewers etc.). Also, relatively large numbers of respondents can be covered with limited resources. Third, virtual elimination of interviewer bias resulting from limited skill or personal characteristics of interviewers is possible. Fourth, anonymity is made possible, which is particularly important if the subject under investigation is held to be "sensitive". For example, data regarding women's expectations, values, and beliefs data can be secured only by questioning. Finally, the SAQ allows respondents time to consider answers to questions which might be difficult to answer in the immediate face to face interview.

There are a number of disadvantages associated with the SAQ technique. These generally include the following. Firstly, the SAQ is dependent upon relatively simple and unambiguous questions. Secondly, there is no opportunity for the researcher to probe the respondent for more information or for elaboration of incomplete answers. Thirdly, the researcher's control over who completes the questionnaire and in what manner (e.g., non-seriously, deliberately misleading) is much reduced. Finally, SAQs are prone to a very low response rate (which can be as low as 20 per cent). Additional evidence (e.g., Bailey, 1978) suggests that non completion is not randomly distributed within a sample but tends to cluster around certain social groups, particularly those with low levels of education. In this respect a significant bias may be introduced in to the sample. Bearing these points in mind, it is useful to show how these advantages and disadvantages of the SAQ were handled within the present study. This will be done after discussing the construction of the questionnaire and its appropriateness to the study.

4.11.2 The Construction of the Questionnaire and its Appropriateness to the Study:

First, the suitability of the self administered questionnaire (SAQ) method to the objectives of the present study is considered. The present research was exploratory and descriptive in nature and designed to give data about an area that has had relatively little previous analysis, i.e., Kuwaiti women's job satisfaction. Given that the present study deals with the relationship between demographic variables and perceptions of the work situation of Kuwaiti women employees, the SAQ can be justified as an effective and generally efficient method for the collection of descriptive data, for the following reasons:

1. It allowed a reasonable number of returns from respondents (191 out of 250 approached; with a response rate of 76.4 per cent).
2. It allowed respondents to remain anonymous. Confidentiality was assured on each form. This was a consideration thought to be particularly important given that the survey was requesting information which related both to the employing organisation of the respondent and, indirectly, to the policies and efficiency of their organisations.
3. The issues being discussed were complex and it was considered that a SAQ would give respondents scope for reflection upon issues to which they might normally give little thought.
4. Questionnaire built up from previous research: some items well tested in different culture

It is now appropriate to consider how the study attempted to minimise the disadvantages of SAQ (as outlined above). It was thought that the study would overcome some of the difficulties associated with SAQs in the following ways:

1. **Questionnaire Construction.** A number of steps were taken in the construction of the questionnaire to ensure that the questions appeared unambiguous to respondents and gave accurate responses. These included the adoption of questions from two

successful studies previously conducted in related fields of study, and the conducting of a pilot study.

2. The source of the questionnaire. In particular, close reference was made to the methods used in the Minnesota Satisfaction Questionnaire (MSQ) which was modified by Al-Adaily in his study (1981). In addition, the Sex Role Orientation (S.R.O.) scale was also modified in this study. It was developed by Brogan and Kunter in 1976. The reasons for this may be stated by reference to each study in turn.

Al-Adaily's study of job satisfaction which is set in Saudi Arabia deals with Herzberg's two factor theory in relation to Saudi government employees (managers and workers). The availability of this study of job satisfaction was considered a welcome addition to the present study. Al-Adaily's study was aimed specifically at Saudi governmental employees (managers and workers) in order to elicit their views on factors affecting their job satisfaction. Thus, in the first instance the design of this study is the same. Secondly, although the study was conducted fourteen years ago, this was seen as being of particular utility in the present research with regard to the important factors affecting job satisfaction in the Kuwaiti banks environment. (for more details see Review of Literature: Studies in Kuwait).

Although the measurement differs, the dimensions of job characteristics used in this study roughly coincide with the concerns expressed in the previous two studies - Al-Adaily 1981 and Brogan and Kunter in 1976.

Therefore, it could be argued that there are good reasons for basing the present questionnaire upon appropriately qualified versions of those two studies. The modifications made to these studies were determined by the researcher's own knowledge of conditions of the Kuwaiti banks work situation, and the theoretical issues discussed previously, and by a pilot study which will be discussed in the next section.

In addition to using a questionnaire design favoured by other authors in this field as a basis, it was decided to use the format of the Likert scales in the presentation of some of the statements. This provides a series of choices: "strongly agree", to "strongly disagree" or straightforward "yes" and "no" answers for the selection of statements which represent a particular position. The decision was made to use the example of the Likert scale in the formulation of the statements because of its ability to assess attitudes using a series of choices. By using the questionnaire design preferred by Likert, it is possible to formulate statements in an attempt to ascertain attitudes. Research performed by Likert in the 1930's gives a number of indicators to attitude questionnaire design which the author has noted:

1. **Statements should indicate expressions of “desired behaviour” whenever possible.**
2. **Statements should be clear and concise, and avoid ambiguity.**
3. **It seems desirable to construct each statement so that the modal reaction is on the middle of the possible responses.**
4. **It seems desirable to word the statements to ensure that about 50 per cent of them have one end of the attitude continuum corresponding to the upper part of the reaction alternatives, and the remainder have the same end of the attitude continuum corresponding to the lower part of the reaction alternatives i.e. to avoid response bias.**

4.11.3 Pilot Study and Validity of Questionnaire:

Having established an approximate schedule of questions relevant to the issues planned to be investigated in the present study -i.e., the most important work situation factors leading to job satisfaction amongst the Kuwaiti women employees in the Kuwaiti Banking Sector- it was decided to conduct a pilot study to test the validity and appropriateness of these assumptions within the research setting. For this purpose, a scheduled questionnaire was set up with additional scope for the respondents to express their views and opinions at length. The main intention was to confirm that the theoretical and practical issues identified by the author were appropriate to the work situation in Kuwaiti banks.

4.12 The Questionnaire

The lack of useful studies in the previous literature meant that the questionnaire had to be comprehensive and reliable in measuring employees' satisfaction/ dissatisfaction with specific aspects of work and the work environment as well as the environment itself.

The Minnesota Satisfaction Questionnaire (MSQ) (David J. Weiss, Rene George, W. England and Lloyd Lofquist, 1967) was used to measure subject satisfaction about their job. The study of job satisfaction requires some method of assessment and measurement; an instrument that would collect respondents' perceptions and subjective responses to job satisfaction as it related to their work environment. A four part survey instrument was used as is set out below.

4.12.1 First Part: General individual attributes

This part of the survey instrument comprised six questions designed to provide responses which would first permit the classifications of the data into general categories. These categories were: 1) name of the bank and the branch; 2) the title of the job; 3) residential area; 4) name of the governate; 5) monthly income; 6) number of the employees in particular working group. Secondly, a response to individual attributes such as age, marital status, etc., may predispose an individual's response to the work situation and thus indirectly affect job satisfaction. A note should be made that respondents were not required to give their names or any other information which might identify them personally.

4.12.2 Second Part: Demographic characteristics

This part of the survey instrument is divided into four sections. The first section comprised 3 questions designed to provide responses which may predispose an individual's response to the work situation and thus directly affect job satisfaction such as age, length of service in (a) the job; (b) the bank.

The second section contains 16 items related to Kuwaiti culture, tradition and norms which would affect job satisfaction directly or indirectly. The scale was designed to focus exclusively on sex role orientation, which is defined as normative conceptions of appropriate behaviour for males and females. The researcher conceptualised sex role orientation as a continuum ranging from traditional to non-traditional and including beliefs about appropriate behaviour for both sexes. The researcher in this study used this scale to measure Kuwaiti women's beliefs as well as their expectations about the effects of Kuwaiti traditional culture, and norms on their job satisfaction.

Sixteen Likert-type attitude statements constituted the pool of items used in constructing the scale. The objective was to reflect opinions of Kuwaiti women at this point in time, within the following content areas: 1) attitudes about the traditional sex based division of labour in marriage: the notion that a wife's place is in the home, while the husband's is in the "outside" world of work: 2) attitudes toward the traditional sex-based power structure: the notion that men should be in positions of authority over women in the work place and in the family; 3) attitudes about traditional and non-traditional employment for

women and men; 4) attitudes about existing stereotypes of appropriate sex role behaviour not covered by above areas (standards of dress, morals, etc.).

Subjects were asked to respond to each item by selecting one of the following responses: strongly agree, agree, I don't know, disagree, strongly disagree.

For the purpose of the measurement, the statements and the scale were designed so that the higher percentage of disagree responses, the more non-traditional the subject's sex role orientation and less effects of Kuwaiti traditions on Kuwaiti women's job satisfaction. In addition, the higher percentage of agree responses, the more traditional the subject's sex role orientation and the greater the effect of Kuwaiti traditions on Kuwaiti women's job satisfaction in the Kuwaiti Banking Sector.

To obtain an indication of the validity of their 16 item (S.R.O) scale, the items examined a series of relationships for which support had been found in previous research on factors related to sex role attitudes: 1) sex and educational status, 2) age, 3) religious affiliation, and 4) authoritarian child-rearing ideology.

The third section deals with the education variable and covers: (1) educational level; (2) education field; (3) training programmes; (4) specialisation; (5) the relationship between job satisfaction and the field of study; (6) father's and mother's level of education; (7) father's and mother's field of education.

The fourth section measures the family and marital status variables: (1) Marital status; (2) number of children; (3) children's ages; (4) number of dependents; (5) father's occupation ; (6) mother's occupation; (7) (double-checking questions such as - year that the respondents were born); (8) whether the income is the primary source of financial support for the family; (9) number of servants in the household.

4.12.3 Third Part

Since the MSQ has two forms, as mentioned earlier, the long form and the short form, the researcher preferred to select the long form (MSQ) which consists of 100 items in its original. Each item refers to a reinforcer on the job. Five response alternatives are presented for each item: very dissatisfied, dissatisfied, I don't know (when it is translated into the Arabic language means neither dissatisfied nor satisfied, but "I don't know" is not the same as "indifferent or neither" in the English language), satisfied, very satisfied.

Each long form MSQ scale consists of five items. The items appear in blocks of 20, with items constituting a given scale appearing at 20 item intervals as follows: ability utilisation, achievement, activity, advancement, authority, company policies and practices, compensation, co-workers, creativity, independence, moral values, recognition, responsibility, security, social services, social status, supervision (human relations), supervision (technical), variety, working conditions.

4.13 Procedures for Adaptation of the Questionnaire

The researcher felt that the long MSQ was too long and not useful for the purpose of this study without some modification.

The first modification was to eliminate all those items which appeared to overlap and/or which were not appropriate for work in Kuwaiti banking sector. This reduction eliminated 41 items, leaving 59.

Next, three items which were felt to be very important to the Kuwaiti women employees in the KBS were added. These items were number 57, "The reputation my family gets from my job", item number 59, "The way my organisation provides opportunities and help in entertainment for my family", and item number 64, "The amount of time my job allows me to be with my family".

These changes meant the job satisfaction part of the questionnaire had 62 questions. In the modified questionnaire, the neutral point "neither" on the response choice section was replaced by "don't know" to be clear when it was translated into the Arabic language.

Since the purpose of this instrument was to measure job, job environment, and external environment effects, on job satisfaction either on employees' present jobs or any past jobs, the researcher felt that it was important to include these instructions in the beginning of the questionnaire to make it clear for the subject:

- a. Please read each statement carefully.
- b. Then think of a time when you felt exceptionally good (happy or satisfied) or exceptionally bad (unhappy or dissatisfied) about your job, either your present job or any other job you have had (Herzberg, *et al*, 1959).
- c. "Very Satisfied": when you feel that your job gives you more than you expected.
- d. "Satisfied": when you feel that your job gives you what was expected.
- e. "Don't Know": when you can't make up your mind whether or not the job gives you what you expected.
- f. "Dissatisfied": when you feel that your job gives you less than you expected.
- g. "Very Dissatisfied": when you feel that your job gives you much less than you expected.

The complete modified questionnaire in its English form was given to associates and friends to see if the content of the questions was meaningful in terms of Kuwaiti culture and Kuwaiti work environment; if the questions were useful for getting data needed for this study, and if the directions for the questionnaire were clear.

4.14 Data Analysis Methods

Once the data had been gathered and categorised, a frequency distribution of all items was made as shown in the beginning of this chapter and Pearson's correlation matrices were computed for all items in each category. Percentages, were computed, Step Wise Multiple Regression was utilised to examine the relationship between independent and dependent variables. In addition, Kruskal-Wallis 1-Way Anova and Mann-Whitney Test were used -in some cases- (see the following five chapters).. In depth explanation of results, discussion of findings and hypothesis testing for each independent variable with all dependent variables is presented separately with a separate chapter for each independent variable.

Measurements methods, the interrelationships between the demographic characteristics and overall job satisfaction as well as job satisfaction facets will be presented in detail.

Data analysis chapters will be dedicated to the following:

- Relationships among the study variables.
- Examining the relations between the dependent variables and each of the independent variables.
- Presentation, explanation and analysis of results.
- Verifying the hypotheses of the study which have been presented in detail in Chapter One.
- Evaluation of the theoretical model of the present study in the light of the final findings.

The first three stages will be accomplished by using either Pearson's correlation or Step Wise Multiple Regression. The correlation coefficient manifests the strength of the relationship among the diverse components of a hypothetical model, while Step Wise Multiple Regression is actually a procedure of several steps in which each variable is regressed against all those assumed to precede it in the model to be tested. Specifically, the purpose of using the Step Wise Multiple Regression method is to identify the degree of difference in the dependent variable(s) (Job Satisfaction- Job Satisfaction Facets) which could be interpreted by the independent variables.

Step Wise Multiple Regression isolates the variables which do not have any significance on an explained variance, from variables which do contribute to forecasting the variance on dependent variable(s) (Job Satisfaction -Job Satisfaction Facets) which are statistically significant.

These analyses were accomplished by using the Statistical Package for the Social Sciences (SPSS for Windows).

4.15 Definition of terms

Age:

Age is defined by the number of years that the respondent has lived or age indicates the chronological age group to which the respondent belongs. Age can be measured by

asking about a person's age directly at the time of responding to the questionnaire as well as eliciting her year of birth.

Marital Status:

The respondents will be asked to respond whether they are married, single, divorced, separated, or widowed as a measure of their current marital status.

Household (Family and Children) Characteristics:

Household characteristics include a variety of factors including: the number of children, their ages, and the number of servants, currently living in the household of residence. This variable gives some indications of the restraints on the woman's ability to work as well as her household duties and responsibilities.

Level of Education:

Indicates the amount of formal education completed by the respondents.

Field of Education:

Indicates the specialisation or the major studied by the respondents, whether they have a business education background or a non-business education background.

Business Education:

By business education the researcher means: 1) business administration, 2) accounting, 3) finance, 4) secretarial administration, 5) computer for management purposes, 6) banking management, 7) economics. Other fields are classified as non-business education.

Overall job satisfaction:

A person's affective reaction to his total work role (Lawyer, 1973).

Job satisfaction facets:

A person's feelings toward specific aspects of the work environment (e.g., pay, promotional opportunities, supervision style and techniques, the work itself, and co-workers (Judge and Locke, 1993).

Traditional Culture:

Kuwaiti culture is affected by Kuwaiti social norms, religion, values, customs, and Kuwaiti traditions.

4.16 Summary

In this chapter a comprehensive outline of methodological considerations has been presented. These considerations are related to the research design and methods that are available to social sciences' researchers with special emphasis on those deemed more appropriate to this branch of management research. The most suitable approach that is

believed to fulfil the objectives of the present research project is highlighted. The stages of the development of the methods used in the data collection phase are explained as well as the limitations imposed by the nature of the methodology and the reality of the context of the study. However, it is stressed in this chapter that no one design or method is inferior or superior to the others. But each type has its particular advantages and disadvantages and the combination that meets the nature of the issue or question under examination should be selected accordingly.

CHAPTER FIVE
DATA ANALYSIS
AGE AND JOB SATISFACTION

5.1 Introduction

The purpose of this section of the thesis is to present the results of the statistical analysis of the data. This chapter presents information related to verifying the first two hypotheses, examining the relationships between -age- and dependent variables: overall job satisfaction, job satisfaction facets (i.e. pay & security, co-workers, supervision, promotion, and work itself). Finally, the chapter presents, explains and analyses results.

Hypothesis^{two} deals with the relationship between Kuwaiti women employees' ages and job satisfaction. The first hypothesis (2.a) suggests that there is a linear relationship between age and overall job satisfaction and satisfaction with particular job facets: the level of satisfaction increases with age throughout the working life. The hypothesis was confirmed, but only at a low level of statistical significance.

The second hypothesis (2.b) deals with the age groups of Kuwaiti women employees in relation to job satisfaction. Hypothesis 2.b suggests that older women are more satisfied with their jobs than younger women. Job satisfaction results from: firstly, initial

preferences; secondly, expectations and thirdly, from the ability to satisfy preferences: age affects both expectations and the ability to satisfy Kuwaiti women's preferences.

The two previous hypotheses are based on the assumption that when Kuwaiti women are younger their job expectations are high, but the ability to satisfy them may be limited because the jobs are relatively unskilled at entry. Jobs become more satisfying and employees expect to get more opportunities for advancement and promotion as well as an increase in their salaries as they grow older. Employees' expectations may decline, with increased knowledge of the reality of work, or may remain stable: but neither case the ability to satisfy them increases. For older women the level of job satisfaction increases. As employees gain labour market experience, they gain information about the nature of their work, which they are able to compare realistically against their prior expectations regarding their own job, and this later comparison may be satisfying.

In summary, there is overwhelming evidence that age is positively associated with job satisfaction: expectations remain stable or are adjusted downwards but the ability to satisfy them increases with length of service.

5.2 Age and Job Satisfaction

It is hypothesised that: “There is a linear relationship (the level of satisfaction increases with age throughout the working life) between age and overall job satisfaction, and job satisfaction facets i.e. pay & security, co-workers, supervision, promotion, work itself”. “Older Kuwaiti women employees in the Kuwaiti Banking Sector are more satisfied with their jobs than younger women”.

Table 5.1 shows the Pearson’s correlation coefficients of the independent variable ‘Age’ and dependent variable ‘job satisfaction’ and ‘job satisfaction facets’ amongst the sample Women maintain -higher or lower- levels of job satisfaction because they have - lower or higher - expectations and greater or less ability to satisfy them. The independent variable ‘Age’ and dependent variable ‘overall job satisfaction’ are correlated ($r = .07660$, not significant). Although the strength of the correlation between independent and dependent variables is not that strong, such a result in the social sciences makes the results important. When considering individual facets, it is perhaps unsurprising that the strongest correlation between age and an individual job facet is between age and satisfaction with pay and security, since pay increases with length of service in Kuwaiti banks.

**Table 5.1 Spearman's Correlation Coefficient Between Age,
Job satisfaction, J.S (facets)**

Dependent Variables <i>Job Satisfaction & J.Sati. Facets</i>	Spearman's corr. Coeffic. <i>Age</i>
-Overall Job satisfaction	.07660
-'Pay & security'	.10960
-'co-Workers'	.08016
-'Supervision'	.01032
-'Promotion'	.03359
-'work itself'	.07568

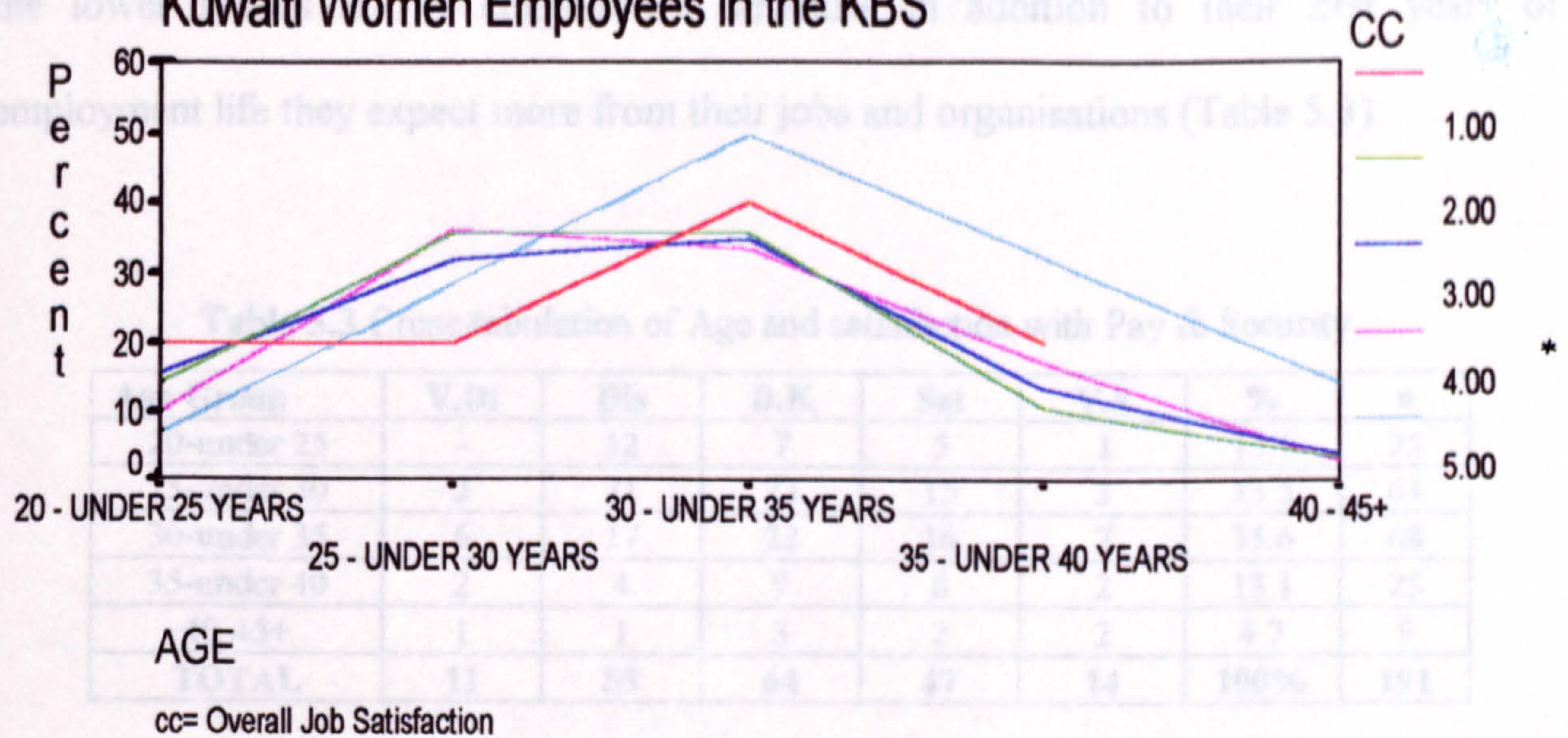
5.2.1 Age and (Overall Job satisfaction):

Table 5.2 shows the detailed distribution of level of job satisfaction and age. Hence, more women aged 25 and under 30 are satisfied or very satisfied (26 out of 61, 42.6%) than are dissatisfied (11 out of 61, 18%). However, the largest single category is the "Don't Know" category. The "don't know" category may represent fundamental uncertainty. However, in Kuwait society there is a reluctance to express dissatisfaction, and the "don't know" category may reflect (probably mild) dissatisfaction. When women's ages increase we notice the level of their overall job satisfaction increases as well to the "Satisfied" cell. For example, 12 Kuwaiti women (40.9%) aged between 35-under 40 year old are satisfied with their jobs as a whole. Figure 5.1 shows that overall job satisfaction increases with age throughout the working life.

Table 5.2 Cross-tabulation of Age and Overall job Satisfaction

Age Group	V.D.	Dis	D.K	Sat	V.S.	%	n
20-under 25	1	4	12	7	4	42.8	28
25-under 30	1	10	24	25	1	33.5	61
30-under 35	2	10	26	23	7	35.6	68
35-under 40	1	3	9	12	-	13.1	25
40-45+	-	1	4	2	2	4.7	9
TOTAL	5	28	75	69	14	100%	191

Figure 5.1 Age and Overall Job Satisfaction Among Kuwaiti Women Employees in the KBS



If we consider Pearson's correlation coefficient we notice correlation between 'age' and 'overall job satisfaction' ($r = .07660$, not significant). Based on women's expectations, we can interpret these results by saying: when women's ages increase, total job satisfaction increases because as an individual gets older his/her hopes level off or begin to decrease in later years and become more realistic and more settled at the same time, as the level of rewards realised from some facets of the job increase.

5.2.2 Age and Level of Satisfaction with Pay & Security:

Age has a relationship with the separate dependent variables 'Job satisfaction facets'. Table 5.3 cross tabulates age and level of satisfaction with pay and security. Hence, 12 Kuwaiti women employees aged between 20-under 25 years old (12 out of 25 Kuwaiti women, 48%) are dissatisfied with their salaries and they feel quite insecure in their jobs.

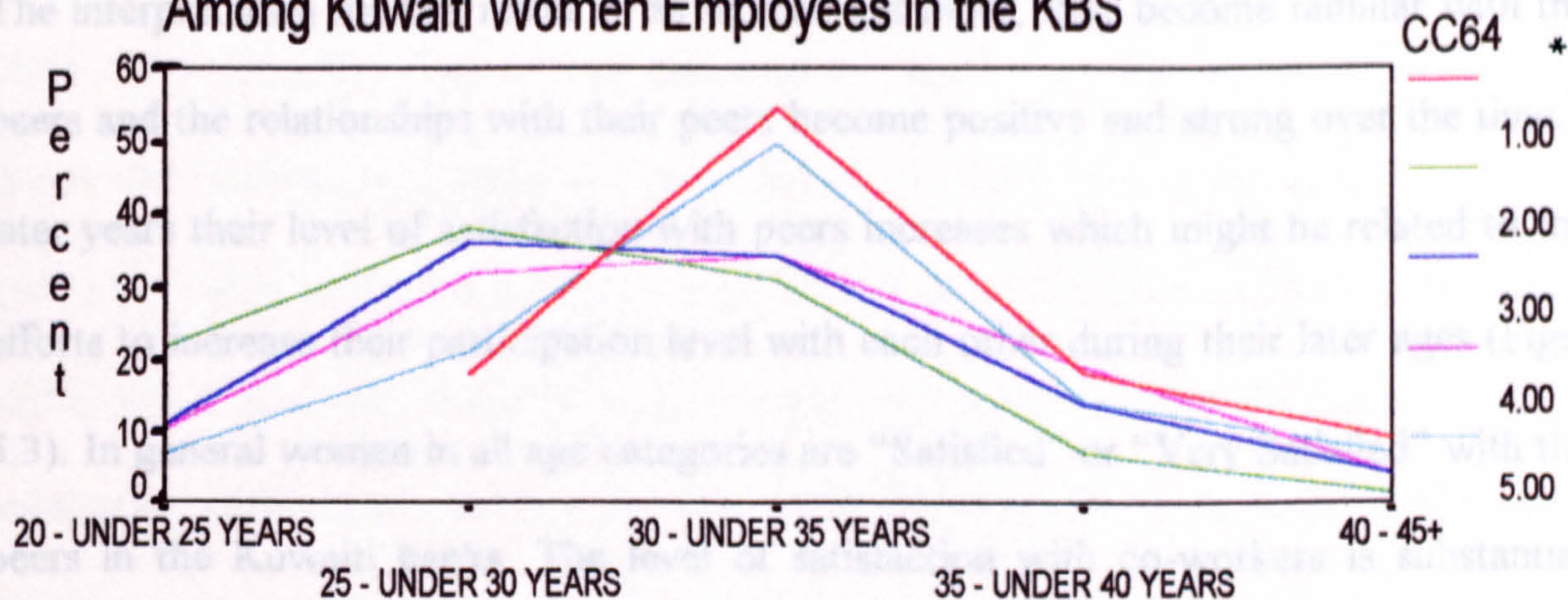
The interpretation for this result is that: Kuwaiti women employees are first appointed at the lower grades in the employment structure in addition to their first years of employment life they expect more from their jobs and organisations (Table 5.3).

Table 5.3 Cross-tabulation of Age and satisfaction with Pay & Security

Age Group	V.Di	Dis	D.K	Sat	V.S	%	n
20-under 25	-	12	7	5	1	13.1	25
25-under 30	2	21	23	15	3	33.5	64
30-under 35	6	17	22	16	7	35.6	68
35-under 40	2	4	9	8	2	13.1	25
40-45+	1	1	3	2	2	4.7	9
TOTAL	11	55	64	47	14	100%	191

When their ages increase, their level of satisfaction with their salaries as well as their feelings toward their job security increase as well. Hence, 45 Kuwaiti women employees (34%) aged between 25-under 35 years old feel indifferent. When their ages increase, their level of satisfaction with their salaries and their feelings with their job security declines. For the satisfied categories at later ages, the level of satisfaction with pay and security increases: the reasons for this increase is: when Kuwaiti women employees get older, they have either achieved promotion or become reconciled to their failure to achieve promotion. Whether promoted or not, all employees receive significant salary increases related to length of service.

Figure 5.2 Age and Level of Satisfaction with Pay & Security Among Kuwaiti Women Employees in the KBS



AGE

cc64= Level of Satisfaction with Pay & Security

* Key: 1= V.Diss., 2= Diss., 3= Don't Know, 4= Satis., 5= V.Satis.

5.2.3 Age and level of satisfaction with co-workers:

Table 5.4 summarises the cross tabulation of the data on the relation between the independent variable 'age' and dependent variable level of satisfaction with co-workers.

Table 5.4 Cross-tabulation of Age and Satisfaction with co-Workers

Age Group	V.Di	Dis	D.K	Sat	V.S	%	n
20-under 25	1	2	6	13	13	13.1	25
25-under 30	-	2	16	30	16	33.5	64
30-under 35	-	5	10	37	16	35.6	68
35-under 40	-	2	4	15	4	13.1	25
40-45+	-	-	1	7	1	4.7	9
TOTAL	1	11	37	102	40	100%	191

From the previous table we notice that women employees in the Kuwaiti banks are mostly satisfied with their relations with their peers, and the age category most satisfied

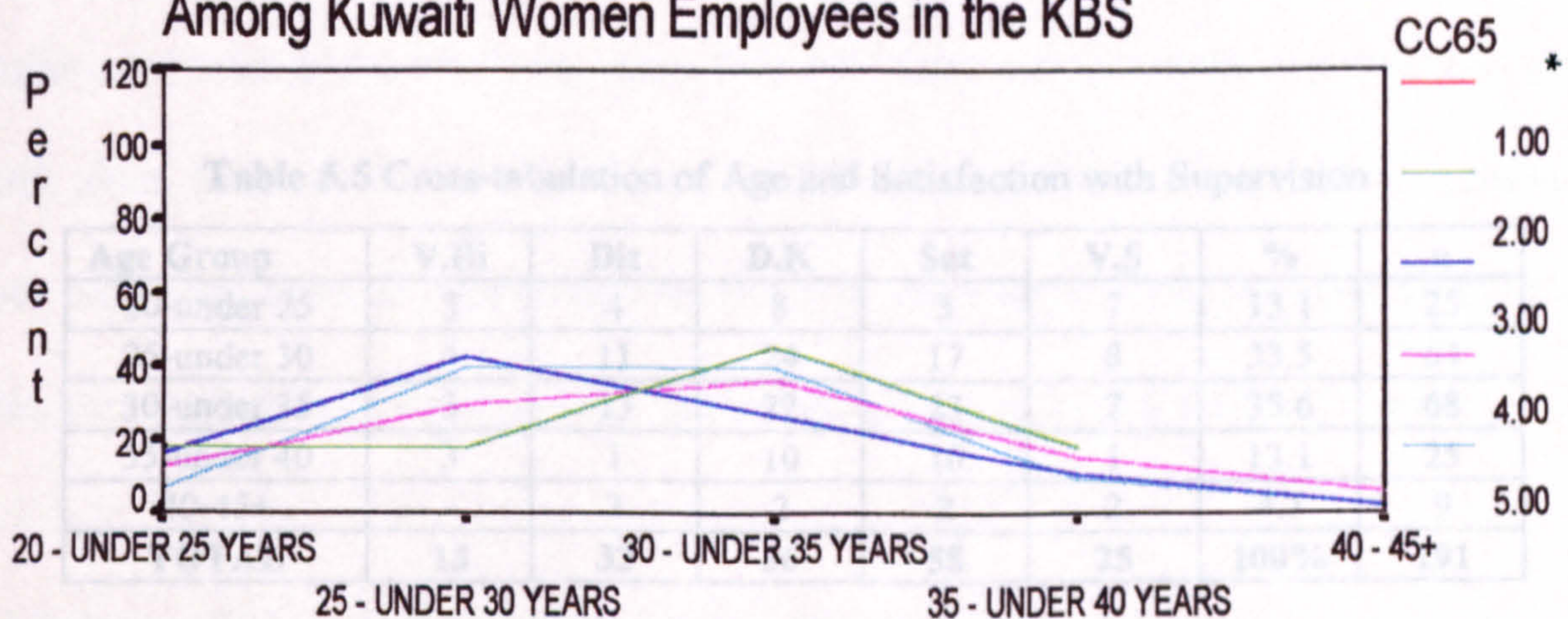
with their co-workers is category of 30-under 35 years old (53 Kuwaiti women, 77.9%).

5.2.4 Age and Level of Satisfaction with Supervision:

The interpretation for this result is: as women get older, they become familiar with their peers and the relationships with their peers become positive and strong over the time. In Table 5.5 summarizes data on age and level of satisfaction with supervision. The table shows that women aged under 25 years old do not have strong feelings of satisfaction with supervision; the most common response is one of indifference (5 Kuwaiti women, 32%). In later years their level of satisfaction with peers increases which might be related to their efforts to increase their participation level with each other during their later ages (Figure 5.3). When Kuwaiti women's ages increase, we notice a slight increase in level of satisfaction with supervision (25 Kuwaiti women are satisfied with level of supervision, 39%). In general women in all age categories are "Satisfied" or "Very Satisfied" with their peers in the Kuwaiti banks. The level of satisfaction with co-workers is substantially greater than level of satisfaction with pay and security.

For example, 25 Kuwaiti women are satisfied with the quality of supervision (33.8%). When ages categories increase to 35 and 40 years old and over we notice a slight increase in the level of satisfaction with co-workers (Figure 5.3).

Figure 5.3 Age and Level of Satisfaction with co-Workers Among Kuwaiti Women Employees in the KBS



AGE

cc65= Level of Satisfaction with co-Workers

* Key: 1= V.Diss., 2= Diss., 3= Don't Know, 4= Satis., 5= V.Satis.

5.2.4 Age and Level of Satisfaction with Supervision:

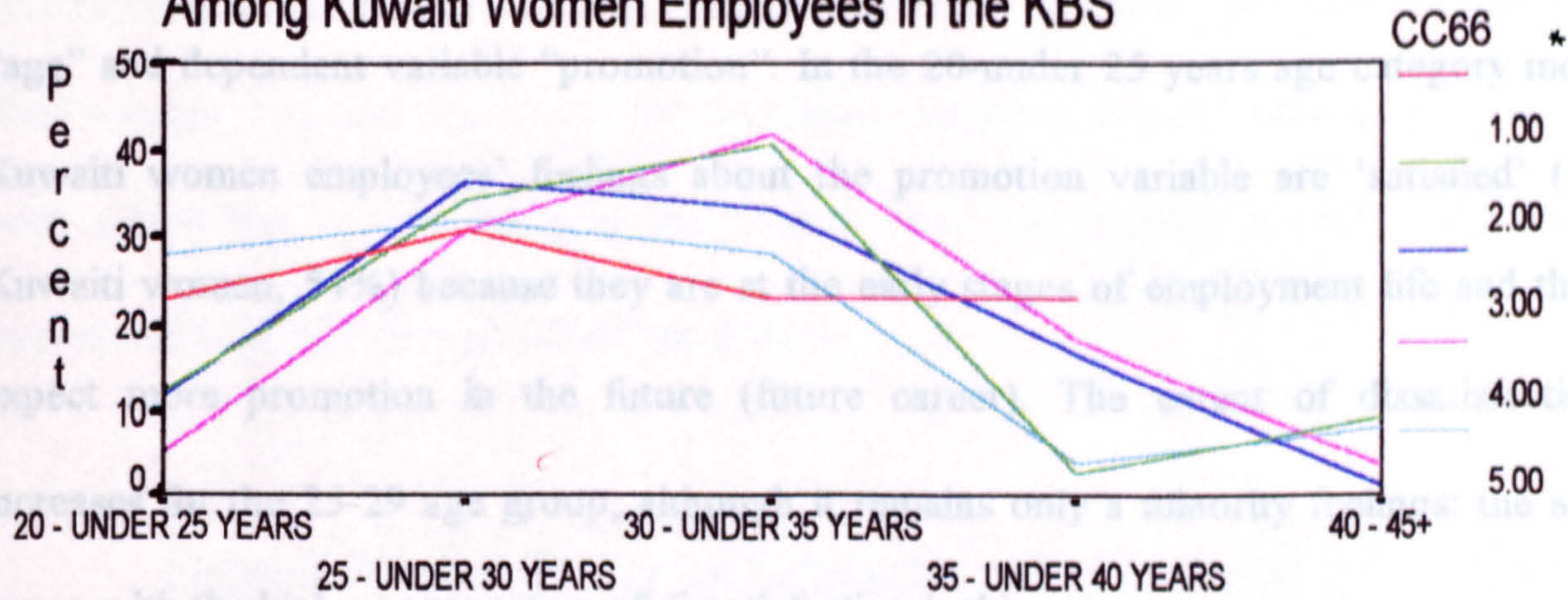
Table 5.5 summarises data on age and level of satisfaction with supervision. The table shows that women aged under 25 years old do not have strong feelings of satisfaction with supervision: the most common response is one of indifference (8 Kuwaiti women, 32%). When Kuwaiti women's ages increase, we notice a slight increase in level of satisfaction with supervision (25 Kuwaiti women are satisfied with level of supervision, 39%), and this result is consistent with the results for the 30-under 35 years old category. For example, 23 Kuwaiti women are satisfied with the quality of supervision (33.8%). When ages categories increase to 35 and 40 years old and over we notice a slight increase in the level of satisfaction towards supervision techniques (Figure 5.4).

Table 5.5 Cross-tabulation of Age and Satisfaction with Supervision

Age Group	V.Di	Dis	D.K	Sat	V.S	%	n
20-under 25	3	4	8	3	7	13.1	25
25-under 30	4	11	24	17	8	33.5	64
30-under 35	3	13	22	23	7	35.6	68
35-under 40	3	1	10	10	1	13.1	25
40-45+	-	3	2	2	2	4.7	9
TOTAL	13	32	66	55	25	100%	191

As with other facets, there is a dual process of adjusting expectations in the light of experience and increasing ability to deal with any difficulties which may arise from supervision. Hence, at later ages they become more familiar with their supervisors and supervision techniques.

Figure 5.4 Age and Level of Satisfaction with Supervision Among Kuwaiti Women Employees in the KBS



AGE

cc66= Level of Satisfaction with Supervision

* Key: 1= V.Diss., 2= Diss., 3= Don't Know, 4= Satis., 5= V.Satis.

Based on women's expectations, when they get older and get more experience in their work place, they can deal more effectively with their supervisors and managers because over time they learn to understand the ways of their supervisors in supervising them. They become familiar with them, and as a result, they cope better with supervision.

5.2.5 Age and Level of Satisfaction with Promotion:

Table 5.6 Cross-tabulation of Age and Satisfaction with Promotion

Age Group	V.Di	Dis	D.K	Sat	V.S	%	n
20-under 25	2	4	1	13	5	13.1	25
25-under 30	6	11	13	32	7	33.5	64
30-under 35	4	7	17	22	18	35.6	68
35-under 40	1	5	8	5	6	13.1	25
40-45+	1	1	1	2	4	4.7	9
TOTAL	14	28	40	65	44	100%	191

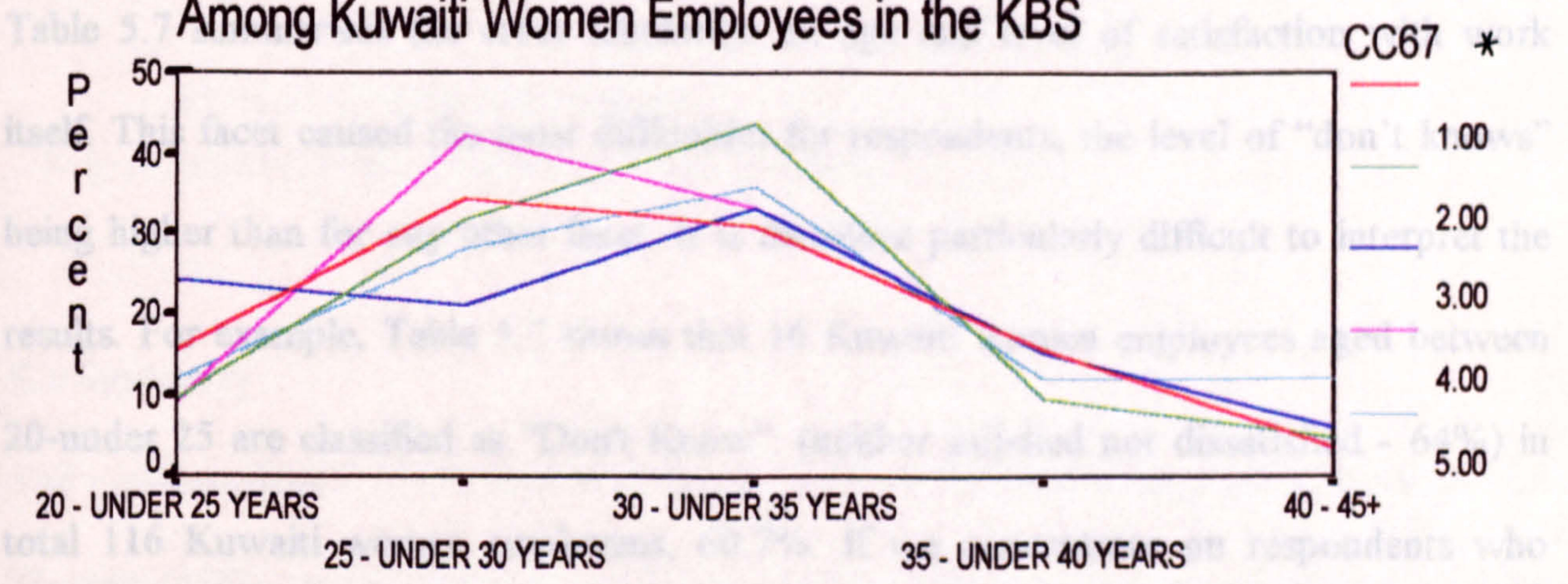
The above table (Table 5.6) illustrates the relationship between the independent variable “age” and dependent variable “promotion”. In the 20-under 25 years age category most Kuwaiti women employees’ feelings about the promotion variable are ‘satisfied’ (13 Kuwaiti women, 54%) because they are at the early stages of employment life and they expect more promotion in the future (future career). The extent of dissatisfaction increases for the 25-29 age group, although it remains only a minority feelings: the age group with the highest proportion of dissatisfaction is this group.

When their ages increase to 30 or over years we notice more Kuwaiti women employees in the “Satisfied” or “Very Satisfied” cell because they get promotions during their employment life and their expectations have been achieved (Figure 5.5). As women get older, there are fewer women working in the banks because of the early retirement system which allows women to retire at age of 45. When women employees reach the ages category of 35-39, 40+ they are distributed in cells of “Satisfied” and “Satisfied / Very Satisfied ” because they have achieved what they expected from their jobs and organisations based on their expectations towards promotion. The ages’ categories of 35-39, 40+ are very small, at this category women employees are nearly ready to retire. The Pearson’s correlation coefficient between ‘age’ and the level of satisfaction as regards promotion is ($r = .03359$), which means: when age increases, the level of job satisfaction as regards promotion increases as well. The argument for this result is: when Kuwaiti women employees’ ages increase, they will get more promotions over the time. The opportunities for advancement are dependent on women’s ages because promotions’

policies are partly associated with an employee's length of service "seniority promotion" (the more time they stay at their jobs the more yearly -fixed amount of money- increase in their salaries they get). However, the correlation between age and level of satisfaction with promotion is low because the overall level of satisfaction with promotion opportunities is high throughout all age groups.

20-under 25	4	16	3	4	13.1	25
25-under 30	13	13	5	4	13.5	64
30-under 35	17	17	1	1	13.1	25
35-45+	6	3	1	1	4.7	9
TOTAL	34	16	25	11	104%	191

Figure 5.5 Age and Level of Satisfaction with Promotion Among Kuwaiti Women Employees in the KBS



AGE
 cc67= Level of Satisfaction with Promotion
 * Key: 1= V.Diss., 2= Diss., 3= Don't Know, 4= Satis. 5= V.Satis.

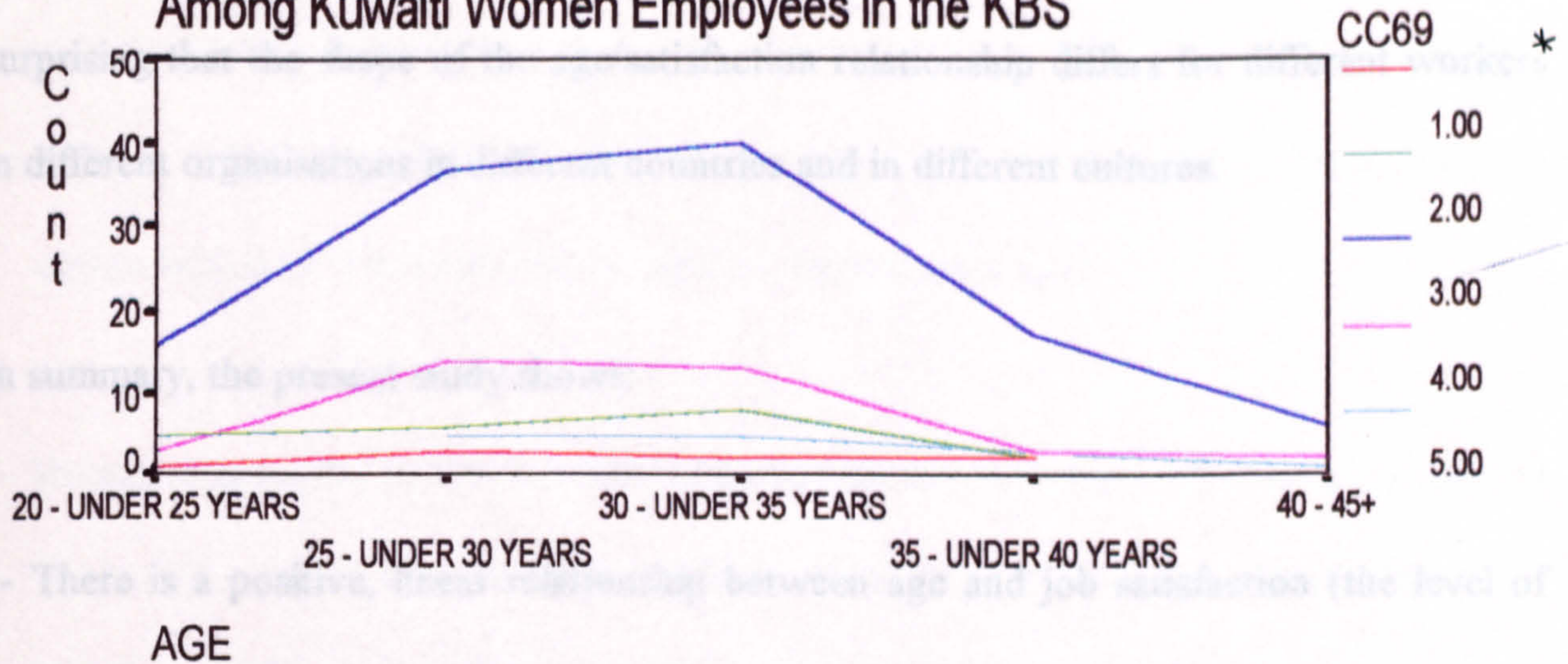
5.2.6 Age and Level of Satisfaction with Work itself:

Table 5.7 Cross-tabulation of Age and Satisfaction with Work itself

Age Group	V.Di	Dis	D.K	Sat	V.S	%	n
20-under 25	1	4	16	4	-	13.1	25
25-under 30	3	7	37	13	4	33.5	64
30-under 35	2	8	40	13	5	35.6	68
35-under 40	2	2	17	3	1	13.1	25
40-45+	-	-	6	2	1	4.7	9
TOTAL	8	24	116	35	11	100%	191

Table 5.7 summarises the cross tabulation on age and level of satisfaction with work itself. This facet caused the most difficulties for respondents, the level of “don’t knows” being higher than for any other facet. It is therefore particularly difficult to interpret the results. For example, Table 5.7 shows that 16 Kuwaiti women employees aged between 20-under 25 are classified as “Don't Know”: (neither satisfied nor dissatisfied - 64%) in total 116 Kuwaiti women employees, 60.7%. If we concentrate on respondents who expressed a definite viewpoint, a substantial minority (41%) expressed dissatisfaction. If the ‘don’t knows’ are interpreted as being mildly dissatisfied, this suggests widespread dissatisfaction with the work itself amongst Kuwaiti female bank employees. at the least, it does not show how levels of satisfaction. This distribution of viewpoint is common until the age groups aged 35 or more.

Figure 5.6 Age and Level of Satisfaction with Work Itself Among Kuwaiti Women Employees in the KBS



AGE

cc69= Level of Satisfaction with Work Itself

* key: 1= V.Diss., 2= Diss., 3= Don't Know, 4= Satis., 5= V.Satis.

5.3 Summary

The previous results partly support the conclusions of studies conducted by Luthans and Thomas (1989) and by Kacmer and Ferris (1989). This present study considers a wider range of variables than Luthans and Thomas (1989), who did not investigate the relationship between age and different job satisfaction facets. This study does investigate the relationship between age and a wide range of facets of job satisfaction (pay & security, co-workers, supervision, promotion, work itself). The results show a positive, linear relationship (the level of satisfaction increases with age throughout the working life) between age and overall job satisfaction as well as between age and particular job satisfaction facet. In direct contrast to Kacmer and Ferris (1989) I conclude that the relationship between age and overall job satisfaction is still linear but age is related linear (not curvilinearly as Kacmer and Ferris, 1989 concluded) to each job satisfaction facet

(pay & security, co-workers, supervision, promotion and work itself). It is perhaps not surprising that the shape of the age/satisfaction relationship differs for different workers in different organisations in different countries and in different cultures.

In summary, the present study shows:

- 1- There is a positive, linear relationship between age and job satisfaction (the level of satisfaction increases with age throughout the working life). Kuwaiti women employees in the Kuwaiti Banking Sector become more satisfied as they grow older in their jobs.
- 2- The correlations between age and level of satisfaction, both with the job overall and with individual facets, are not statistically significant because the overall variation in levels of satisfaction is itself low: the majority of responses were either 'Satisfied/Very Satisfied' or 'Don't Know'. Critical to interpreting the results is the interpretation of "Don't Know" category.
- 3- The explanation for the increasing levels of satisfaction is a combination of the process of socialisation at work which occurs through the adjustment of expectations, and the ability to cope with the demands of work through experience.

- 4- At older ages, Kuwaiti women employees' level of satisfaction with their salaries as well as their feelings toward their job security increase, because over the time they achieve what they have expected i.e. increased income and promotions and opportunities for advancement during their employment ages.
- 5- Women employees in the Kuwaiti banks are mostly satisfied with their peers. When women get older, they become familiar with their peers and the relationships with their peers become positive and strong over time. At all ages there is a high degree of satisfaction with relations with peers and older employees are even more satisfied than younger.
- 6- There is a stronger relationship between age and the extent of satisfaction with the quality of supervision. When women are first hired they receive much more supervision than later ages. The closeness and the amount of supervision are higher at early ages than at later ages as cause of satisfaction.
- 7- Because Kuwaiti women achieve promotion partly on the basis of length of service (seniority promotion, associated with fixed annual increases in salary) and partly on the basis of work achievement: both increase with length of service, satisfaction with promotion is greater amongst older than younger employees because younger employee expect more promotion in the future.

8- In general, Kuwaiti women employees in the Kuwaiti Banking Sector are neither dissatisfied nor satisfied with work itself even when their ages increase. When they become older, the expected time demands and requirements for their jobs increase as well (as a current position and tasks performed may be compared unfavourably with earlier ones as a job becomes seen as repetitive and restrictive). However, the particularly high proportion of 'don't knows' at all ages limits the value of the findings on the relationship between age and level of satisfaction with the job itself.

CHAPTER SIX
DATA ANALYSIS
EDUCATION AND JOB SATISFACTION

6.1 Introduction

The purpose of this chapter is to present and discuss the results of the statistical analysis of the data relating to the association between education and job satisfaction. It was suggested earlier -Hypothesis 3.a- that: “Kuwaiti women employees in the Kuwaiti Banking Sector who have a lower educational level will be less satisfied with their jobs than those who have higher education (i.e. Diploma, Bachelor Degree, Masters and Ph.D.)” In addition, hypothesis (3.b) suggests that “Kuwaiti women employees who have been educated in business or related education fields will be more satisfied with their jobs than those who have a non-business education background”.

These hypotheses were based on the assumption that educated women and especially those who have more than intermediate level of education and who have a business education background expect to achieve their ambitions because they expect working in the Kuwaiti banks will match their abilities and their willingness to strive achieve their expectations.

Contrary to the initial hypothesis, it was found from the analysis that there is a negative relationship between education level and job satisfaction. Kuwaiti women employees who have intermediate levels of education or less, are more satisfied with their jobs than those who have higher levels of education. When level of education increases, the level of job satisfaction decreases. It is suggested that this is because of the increase in the expectations of Kuwaiti women who have higher level of education. They feel that the jobs in the Kuwaiti banks have not fulfilled their ambitions and their expectations have not been realised. Therefore, the category with a higher level of education background feel dissatisfied with their jobs in the Kuwaiti banks.

Hypothesis (3.a) was not verified but hypothesis (3.b) was partly verified as well as being found to be consistent with studies conducted by Campell *et al* (1976); Glenn & Weaver (1982).

For the purpose of the analysis of the above two hypotheses, Spearman's Correlation Coefficient was used for describing the relationship between variables. In addition, the contingency coefficient was employed to measure the strength of the association between independent nominal variables and dependent variables. Hypothesis 3.a was tested and verified using cross-tabulation and Spearman's correlation coefficient. As the attempt to test the hypothesis indicates, Kuwaiti women employees' education level is negatively correlated with job satisfaction overall and with individual job satisfaction facets.

Hypothesis 3.b was tested using the contingency coefficient measure and also verified. It was found that Kuwaiti women employees who have a business education background are satisfied or more satisfied with their jobs than those who have a non-business education background.

The test of these hypotheses provides some interesting results about the differences among Kuwaiti women employees in the Kuwaiti banking sector based on education level and education field in relation to job satisfaction.

6.2 Education Level and Job Satisfaction

6.2.1 Level of Education and Overall Job Satisfaction

Education level is negatively correlated with overall job satisfaction but the strength of the relationship between education and levels of overall job satisfaction is not very strong (Table 6.1)

Table 6.1 Spearman's Correlation Coefficient Between Education and Job Satisfaction

Dependent Variables	Corr. Coeff.	Sig. L.
- Overall Job Satisfaction	-.09262	N.S.
- 'Pay & Security'	-.01018	N.S.
- 'co-Workers'	-.0869	N.S.
- 'Supervision'	-.07323	N.S.
- 'Promotion'	-.06178	N.S.
- 'Work itself'	-.12092	*

N.S.: Not Significant

* Significant at .05 Level

From Table 6.1 it can be seen that the Pearson's correlation coefficient is, $r = -.09262$, (not significant). This means when the level of education increases, overall job

satisfaction decreases. The interpretation for this association is: when women's level of education increases, they expect to achieve their ambitions because they expect more promotion and more opportunities for advancement as well as an increase in their salaries. If their work does not satisfy this expectation, the level of satisfaction may be expected to decline.

6.2.2 Level of Education and Pay & Security

The relationship between level of education and pay & Security is not strong. The association is negative between the two variables: ($r = -.01018$, not significant). This means that level of education has a weak relationship with the pay & security variable. The interpretation for this result is: Kuwaiti women's level of education has no strong relationship with level of payment because the level of payment (salary grade) depends initially on the time of entering the labour force and joining the banks. At the time of entering the labour force (banks) their level of appointment and salary depend (at the time of appointment) on their level of education, and after that their salaries increase annually until they reach higher grades. For example, a candidate who has a higher education degree is appointed at a higher level of salary than a candidate who has a lower education degree. In addition, future increases in women's salaries depends on their length of service in their jobs (seniority promotion).

Furthermore, salaries depend on educational qualifications and the nature of the career, with highly qualified employees receiving higher salaries. Nevertheless, salary satisfaction

depends considerably on a person's expenditure and standard of living. Although those with higher levels of education receive higher salaries, their degree of income satisfaction is not much higher than those with lower levels of education. Yet the greater ability of those with higher levels of education to save is an indication that their financial status, which mainly depends on salaries, is much better than that of those with lower levels of education (Jones, 1994; Dortch, 1995). This might also suggest that they try to save and manage their finances on a more rational basis than their counterparts. In short, there is a negative but weak relationship among the sample between levels of education and feelings of satisfaction as regards salaries.

6.2.3 Level of Education and Co-Workers

The strength of the relationship between education level and the co-workers variable is again not strong: $r = -.08698$, (not significant). This means when the level of education increases the level of satisfaction with peers decreases. The interpretation for this result may be that Kuwaiti women employees feel less satisfied with their jobs and with their peers at work because women with higher education feel dissatisfied when working with colleagues with lower levels of education, whose background and cultural orientation are likely to differ. This may be reinforced by the failure to achieve the higher levels in their organisation's structure which they feel their education level justifies.

6.2.4 Level of Education and Supervision

From Table 6.1 it can be seen that the relationship between the level of education and the supervision variable is not strong: $r = -.07323$, (not significant). This result indicates that when women's level of education increases, they feel less satisfied with what they get from supervision.

6.2.5 Level of Education and Promotion

There is a negative relationship between the level of education and the feeling of satisfaction with promotion. In addition, the relationship is not strong: $r = -.06178$, (not significant). This suggests that when women's level of education increases, they expect their jobs to match their levels of education and so expect to have more opportunities for advancements in their jobs.

6.2.6 Level of Education and Work itself

Table 6.1 shows that there is a strong relationship between the level of education and feeling of satisfaction with work itself. The relationship is also negative and has a stronger association with the dependent variable and is statistically significant at .05 level ($r = -.12092$, $P < .05$). This result suggests that when the level of education increases, Kuwaiti women employees' feelings of satisfaction with work itself decrease because when they have higher level of education, expectations are higher, but responsibilities are not increased therefore dissatisfaction with the work itself is the result.

6.3 Education Field and Job satisfaction

6.3.1 Education Field and Overall job satisfaction

Table 6.2 illustrates the contingency coefficients between the independent variable education field and dependent variables overall job satisfaction and between education field and job satisfaction facets pay & security, co-workers, supervision, promotion and work itself.

Table 6.2 Contingency Coefficient Between Education Field and Overall Job Satisfaction

Education Field	n	N	%	J.S *
-Business Administration	13	30	43%	+
-Accounting	16	23	50%	0
-Finance	3	5	60%	+
-Secretarial Management	5	8	63%	0
-Computer Management	4	9	44%	+
-Banking Management	19	29	48%	+
-Economics	8	20	40%	0
-Others	22	57	39%	0

* Key: (--) Very Dissatisfied

(-) Dissatisfied

(0) Don't Know

(+) Satisfied

(++) Very Satisfied

Contingency coefficient (.42898)

The contingency coefficient measures the strength of the association between independent nominal variables and dependent variables. Although the value of the contingency coefficient is always between 0 and 10, it can never get as high as 10, even for a table showing what seems to be a perfect relationship. For example, if the contingency coefficient is > 2 then it will be considered large; if the contingency coefficient < 2 it will be considered not particularly large.

It can be seen that the contingency coefficients (in tables 6.2 - 6.7) between the education field and overall job satisfaction, and job satisfaction facets, are large in some cases and small in other cases. If the contingency coefficient between the education field and job satisfaction is large then we conclude that the highest frequency in the cross-tabulation is a real indicator for the association between education field and job satisfaction.

For example, the contingency coefficient between the education field and overall job satisfaction is .42898, (large) Table 6.2: This represents a real association between the field of education and overall job satisfaction. In this case, the majority of the respondents are satisfied with their jobs in the Kuwaiti banks and those who are most likely to be satisfied with their job have specialised in business fields or related fields. Only a minority of the Kuwaiti women's employees (22 Kuwaiti persons, 39%) are dissatisfied with their jobs in this respect, and those who are dissatisfied are specialised in fields other than business or related fields.

We conclude that job satisfaction among Kuwaiti women's employees in the Kuwaiti Banking sector is associated with the field of education. Kuwaiti female employees who have business or related degrees are more satisfied than those who have non-business degrees.

6.3.2 Education Field and Pay & Security

Table 6.3 also shows a large contingency coefficient (.40917) between education field and the pay & security variable. Only Kuwaiti women whose degrees are in finance are satisfied with their jobs in terms of pay and security. Kuwaiti women who have other than business education degrees (non-business education) are more likely to be dissatisfied with the level of pay and security of jobs (22 out of 57 Kuwaiti women, 38.6%).

**Table 6.3 Contingency Coefficient Between Education Field
and Pay & Security**

Education Field	<i>n</i>	N	%	J.S *
-Business Administration	12	30	40%	0
-Accounting	14	32	43%	0
-Finance	3	5	60%	+
-Secretarial Management	4	8	50%	0
-Computer Management	4	9	44%	0
-Banking Management	9	29	31%	0
-Economics	10	20	50%	-
-Others	22	57	38.6%	-

* Key: (--) Very Dissatisfied

(-) Dissatisfied

(0) Don't Know

(+) Satisfied

(++) Very Satisfied

Contingency coefficient (.40917)

It is clear from the previous results that business education is positively associated with satisfaction with pay & security.

6.3.3 Education Field and Satisfaction with co-Workers

Table 6.4 Contingency Coefficient Between Education Field and co-Workers

Education Field	<i>n</i>	N	%	J.S *
-Business Administration	19	30	63%	+
-Accounting	20	32	27%	+
-Finance	3	5	60%	+
-Secretarial Management	8	8	63%	++
-Computer Management	4	9	44%	+
-Banking Management	19	29	66%	+
-Economics	11	20	55%	0
-Others	29	57	51%	+

* Key: (--) Very Dissatisfied

(-) Dissatisfied

(0) Don't Know

(+) Satisfied

(++) Very Satisfied

Contingency Coefficient (.44836)

From Table 6.4 it is clear that there is an association between the education field and the level of satisfaction with co-workers (.44836). Respondents with both a business education field and non-business field are likely to be satisfied, but only women who have secretarial management certificates are "Very Satisfied".

6.3.4 Education Field and Supervision

Table 6.5 Contingency Coefficient Between Education Field and Supervision

Education Field	n	N	%	JS *
-Business Administration	13	30	43%	0
-Accounting	12	32	38%	0
-Finance	3	5	40%	0
-Secretarial Management	5	8	63%	0
-Computer Management	5	9	56%	+
-Banking Management	12	29	41%	0
-Economics	7	20	35%	-
-Others	15	57	51%	-

* Key: (–) Very Dissatisfied
 (-) Dissatisfied
 (0) Don't Know
 (+) Satisfied
 (++) Very Satisfied
Contingency Coefficient (.42886)

From Table 6.5 the contingency coefficient shows an association between the education field and the level of satisfaction with the quality of supervision (.42886). Business and non-business degree holders among Kuwaiti women employees in the Kuwaiti banking Sector are in the cell, “Don't Know” which is considered to be “Dissatisfied”. The likely interpretation for this result is: Kuwaiti women employees who have a business education are dissatisfied with their supervision level because they think supervision techniques and the way their supervisors supervise them do not match their expectations. They feel that their supervisors treat them as if they have not had any business education.

6.3.5 Education Field and Promotion

The education field is also associated with evaluation of promotion. From Table 6.6 we can see that the association between education field and the level of satisfaction as regards promotion among Kuwaiti women employees is large (.39907).

Table 6.6 Contingency Coefficient Between Education Field and Promotion

Education Field	<i>n</i>	N	%	J.S *
-Business Administration	13	30	43%	0
-Accounting	12	32	38%	0
-Finance	3	5	40%	0
-Secretarial Management	5	8	63%	0
-Computer Management	5	9	56%	+
-Banking Management	12	29	41%	0
-Economics	7	20	35%	-
-Others	15	57	51%	-

* Key: (--) Very Dissatisfied
 (-) Dissatisfied
 (0) Don't Know
 (+) Satisfied
 (++) Very Satisfied
Contingency Coefficient (.39907)

The level of satisfaction with promotion among Kuwaiti women employees is regarded; in only two specialisation fields are respondents in the cell "Very Dissatisfied"; women employees who have non-business education are less satisfied with the evaluation of promotion in the banks. There is very strong support for the hypothesis suggesting a positive relationship between Kuwaiti women who have a business education and the level of satisfaction with promotion.

The interpretation of this result is: Kuwaiti women employees who have business degrees achieve their expectations by getting promotions and an increase in their salaries because

they have business education background so that opportunities for advancements in their jobs are more numerous than those of their peers who do not have a business degrees; as a result women who have non-business education are more likely to be “Dissatisfied” with the promotion policies.

6.3.6 Education Field and Work itself

Table 6.7 Contingency Coefficient Between Education Field and Work itself

Education Field	<i>n</i>	N	%	J.S *
-Business Administration	16	30	54%	0
-Accounting	20	32	63%	0
-Finance	4	5	80%	0
-Secretarial Management	4	8	50%	0
-Computer Management	5	9	56%	0
-Banking Management	17	29	59%	0
-Economics	10	20	50%	0
-Others	39	57	68%	0

* Key: (–) Very Dissatisfied
 (-) Dissatisfied
 (0) Don't Know
 (+) Satisfied
 (++) Very Satisfied
Contingency Coefficient (.33182)

In Table 6.7 the contingency coefficient of the relationship between education field and work itself is also large (.33182). which indicates that there is a strong relationship between the education field and the work itself. On the other hand, all the cells show that employees, whether or not women who have a business or non-business education neither satisfied nor dissatisfied with their work itself. They are in the cell, “Don't Know”. This result should be regarded as a “Dissatisfied” because at least women who have a business education should be satisfied with their jobs. The only interpretation for this result is:

Kuwaiti women employees are dissatisfied with their jobs inspite of their education background. They are dissatisfied with their work itself. This might be due to ambiguity in the job description in the Kuwaiti banks or to the fact that the tasks being carried out, the job requirements, do not match the employees' education background.

6.4 Summary

The main purpose of this chapter has been to present and discuss the relationships concerning education (level and field) and job satisfaction.

Two hypotheses were tested using cross-tabulations, Pearson's correlation coefficient and contingency coefficient. Hypothesis (3.a) was not verified but the hypothesis (3.b) was partly verified. The data analysed also showed that both the education level and the field have a definite effect on Kuwaiti women's job satisfaction.

Having discussed the statistical results of the relationship between education level-field and job satisfaction, the following is a summary explaining the significance of findings:

1- Kuwaiti women employees who have intermediate level of education or less, are more satisfied with their jobs than those who have higher levels of education.

2- Kuwaiti women employees who have been educated in business or related education fields are more satisfied with their jobs than those who have a non-business education background.

CHAPTER SEVEN

DATA ANALYSIS

TRADITIONAL CULTURE AND JOB SATISFACTION

7.1 Introduction

The purpose of this chapter is to present and discuss the results of the statistical analysis of the data relating to the association between Kuwaiti traditional culture and Kuwaiti women employees' job satisfaction in the Kuwaiti Banking Sector. It was suggested earlier -Hypothesis 1- that: "Kuwaiti women employees are dissatisfied with their jobs in the Kuwaiti Banking Sector because Kuwaiti traditional culture negatively affects Kuwaiti women's level of job satisfaction."

This chapter provides evidence that Kuwaiti women employees in the banking Sector are negatively affected by Kuwaiti tradition and culture. The statistical analysis and findings show that the cultural background of the Kuwaiti women employees has a strong and negative effect on their job satisfaction.

First of all, by Kuwaiti traditions (culture and norms) we are referring to the non-Western or non-Eastern cultures. This variable was measured by asking a series of questions about Kuwaiti attitudes, about what is appropriate for males and females based on perception of sex role stereotypes. For example, the view that in general, men are better drivers than

women is a sex role stereotype. In addition, by asking a series of question about Kuwaiti opinion of the affects of the Kuwaiti traditions and norms on their jobs, certain conclusions were formed.

In this study the Sex Role Orientation scale was also utilised. It was developed by Brogan and Kutner in 1976. The scale was designed to focus exclusively on sex role orientation, which they define as normative conceptions of appropriate behaviour for males and females. They conceptualised sex role orientation as a continuum ranging from traditional to non-traditional (see this section in Chapter Four, p198.).

The hypothesis that Kuwaiti culture has a negative impact on women's job satisfaction was tested and verified using a correlation coefficient measure. The data analysed also showed that Kuwaiti traditional culture has an obvious negative effect on Kuwaiti women's job satisfaction.

Culture inevitably shapes the way that people interact with one another in social environments, including organisations, since different cultures promote unique sets of values, norms and expectations (Furgas and Bord, 1985; Triandes and Albert, 1987; Hofstede, 1994, p.5). The conservatism and the invoking of tradition and religion affect the view women have of themselves. The traditional role of Muslim women is a source of conflict for the more aware, educated women, trying to balance the modern world and a traditionally conservative social background. This is a dilemma for those Kuwaiti women

who have had the liberalising experience of the 1970s and the 1980s, especially at a time when fundamentalism is growing in all Arab societies, Kuwait included. Although the Gulf society has always been a religious and conservative one when compared with other parts of the Arab world, this modern return to tradition is shocking in its intensity and assertiveness, all the more so coming after a period when social change and a loosening of traditional behaviour were accepted. The persuasiveness of the Islamic movement is more obvious among women because of the dress and behaviour required, and the young generation of women who have joined it see religion as the solution for dealing with modernisation without jeopardising the cultural and religious legacy of a society with such varied ethnic backgrounds and rapid accumulation of socio-economic benefits (Seikaly, M.; 1994).

Recent critiques of organisational theory (Boyacligiller & Adler, 1991; Hofstede, 1980; Ropert & Boyacligiller, 1984) have pointed to the importance of avoiding an assumption of universality in theories developed and tested within a single country noting that such theories may suffer from cultural blindspots and unrecognised assumptions. In their recommendations for internationalising organisational theories developed in the United

States, Boyacigiller and Adler (1991) suggested the use of a non-U.S. setting to frame the theoretical approach in order to bring to the surface underlying assumptions.

The influence of demographic effects may vary across nations as population and sociocultural patterns vary. This variation may be especially relevant to the use of demography theory e.g. to compare U.S. and Japanese top management teams. Besides, obvious differences in population attributes, differences in management practices and organisational characteristics and processes may further affect the link between group demography and organisational outcomes such as team turnover.

According to Jackson and colleagues (1991), group demographic composition is a strong determinant of interpersonal attraction and sets the social context for relationships within an organisation. The degree of an individual's similarity or dissimilarity to others in a work group may influence processes that affect employee job satisfaction and organisational commitment.

However, contemporary Kuwait also represents a mixture of traditional values and social patterns preserved by its wealth, and modern values and social patterns brought about by rapid social and economic change. This is perhaps best exemplified by the status of Kuwait women. They have traditionally had an inferior status.

It is culturally acceptable for a woman to get an education, even desirable, but still, paid employment for women represents a stigma for her whole family for not being able to support her properly (Longva, A. , 1993; Tetreault, M., 1993).

There have been many instances of a move toward a more conservative approach to policy and sometimes an alignment with religious trends in society in the Gulf region as well as in various states of the rest of the Arab Middle East.

Change has come into conflict with the traditional culture value system, tied to religion, that controls social behaviour. The contradiction between “modernisation” and “cultural/religious authenticity” explains the ambivalence shown by political leaders and national strategists toward development. It is most obvious when it involves social change, especially change of customs considered close to or part of the cultural and ideological value system, such as education and employment, and particularly the status of women and their share in the social transformation of society. The policy has always attempted to find a balance between commitment to modernisation and economic development and commitment to the internal traditional sociocultural forces, that is, it attempts to achieve the first aim while functioning in a traditional socio-political framework that will ensure the stability of the system and its value structures. The main victims of this unbalance have been women, the weakest element in the social structure, whose problems are most easily ignored, especially their rights and share in development. Although the official policy of the Gulf states is to involve women in the process of development, the actual official contribution toward implementing radical changes in the condition of women is at best hesitant -as in Kuwait and Bahrain- and at worst regressive - as in Saudi Arabia.

The results of the statistical analysis provide support for the previous hypothesis. For example, correlation supported the expected relationship between Kuwaiti women's feelings of satisfaction in the banking sector and Kuwaiti traditional culture.

This hypothesis was based on the assumption that Kuwait is a traditional Arab, Muslim society. In addition, Kuwaiti culture is affected by Arab culture and Arab culture relegated the women's role to that of a housewife and mother and her place to the home, and the Islamic religion reinforced and legitimised her inferior status.

Furthermore, Kuwaiti women do not have socially rich circles of relations with friends, relative, and co-workers, and in any case these circles are confined largely to females.

7.2 Traditional Culture and Job satisfaction

The relationship between traditional culture and job satisfaction is strong, negative and statistically significant as well (for traditional culture measurement See Chapter Four; section 4.13.2). The strength of the relationship between dependent and independent variables backs the hypothesis which suggests that there is a strong and negative relationship between Kuwaiti culture, tradition and norms and Kuwaiti women's job satisfaction in the Kuwaiti Banking Sector. This relationship is illustrated in Table 7.1.

Table 7.1 Spearman's Correlation Coefficient Between Traditional Culture and Job satisfaction

Dependent Variable	r	Significant Level
Overall job satisfaction	-.2483	**
'Pay & Security'	-.1933	*
'co-workers'	-.2233	*
'Supervision'	-.2451	*
'Promotion'	-.2261	*
'Work itself'	-.1245	*

* Significant at .01 Level

** Significant at .001 Level

7.2.1 Traditional culture and Overall Job Satisfaction

From table 7.1, it can be seen that the relationship between Kuwaiti women's job satisfaction and Kuwaiti traditions is strong, negative and statistically significant at .001 level ($r = -.2483, p < .001$). This result suggests that Kuwaiti culture and tradition affect negatively the level of overall satisfaction among Kuwaiti women employees. The interpretation for this results is: Kuwaiti culture affects Kuwaiti women's overall job satisfaction because women are deeply rooted in sex-role ideology which defines a set of expectations about men and women and the appropriate occupational and family-social relationships. Through the socialisation process, these images, expectations, or values systems are internalised and thereby set the stage for a life drama that consigns women to roles devoid of social prestige in a gender-based division of labour. Kasper (1986) notes that:

“...the sexual division of human activity is not simply a functional separation of gender specific worker nor a matter of women's reproductive capacity but rather a continuous

process of female socialisation in which women's relational capacities are reinforced, enlarged and made exclusive."(p.40)

The religiocultural system of Islam that operates in Kuwait assigns a subordinate status to women within the household and this has had implications for the participation of women in the wider society. As a form of sex-role ideology, the four religious systems (Malki, Hanbali, Hanafi and Shaf'i) culturally mandate that a woman's primary allegiance ought to be the family and that men be providers of economic as well as social status. However, educational opportunities opened to women in Kuwait as in many other countries, have created a small but growing urban middle class of women who participate in the labour force as professionals and for whom status enhancement lies in their professional role, as in the banking sector.

The implication is that even when she is in paid employment, housework and child-care still remain the main responsibilities of the women. For most women in Kuwait therefore, a combination of family and career is possible only insofar as it does not interfere with one's role as mother and wife.

Nevertheless, Kuwait also represents a mixture of traditional values and social patterns preserved by its wealth, and modern values and social patterns brought about by rapid social and economic change. This is best exemplified by the status of Kuwaiti women. They have traditionally had an inferior status. In the nuclear family, man is the dominant

figure, and support and service come his way from all family members, especially the spouse. Therefore, both work and life social support resources are important for men. The Kuwaiti women, on the other hand, are severely limited in their circle of friends especially at work where their relationships are mostly confined to other women with similarly limited work experience. Also at home, the traditional Arab wife does not attempt to impose her work problems or tensions on her family members, especially the spouse, and tends to suffer in silence and solitude (Hijazi, 1976). Hence, social support for women is likely to come only from family members and female friends outside work.

Management, faced with an increasing number of women entering the labour market, ought to find organisational means to enhance support for women at work in order to make full use of their skills. The results regarding the moderating role of co-worker support on the stress/job satisfaction among women seems to substantiate this argument.

Another explanation has to do with recent conservative movements in the Gulf region. Since the 1970s the relationship between many middle Eastern countries and the West has deteriorated. The perceived failure of development in the region and the rejection of westernization has led to a resurgence of Islamic values and tradition. Evidence of this trend can be seen throughout Kuwaiti society. There are increasing numbers of women who have returned to the practice of 'hijab' or wearing the veil. Religious clubs and organisations that promote conservative values have gained greater support e.g. Social Reformation Society and Revival of Islamic Heritage Society.

In addition, Kuwait has experienced rapid industrialisation since the discovery of oil in 1946. Owing to the sudden oil wealth that resulted, industrialisation has taken a very different path to that in the west. The result has been that Kuwait today represents a mixture of traditional values and social patterns preserved by its wealth and modern values, and social patterns brought about by rapid change.

However, in spite of the freedom that Kuwaiti women may enjoy, traditional attitudes still exist. Although traditionally young Kuwaiti women perceive the ideal husband and wife relationship as the companionship type there is a strong emphasis on the husband being the main provider and on the wife as a good mother.

7.2.2 Traditional Culture and Pay & Security

Table 7.1 shows that there is a strong, negative relationship between traditional culture and the dependent variable pay & Security. It is statistically significant at .01 level. The level of satisfaction among Kuwaiti women employees in the Kuwaiti Banking sector with the level of payment and their feelings of job security is strongly, negatively associated with Kuwaiti culture and tradition ($r = -.1933, p < .01$). The interpretation for this is related to the idea of the stigma of paid employment for women. Male kin have the obligation to support female kin by tradition and Islam. Men can prevent women from needing to participate in employment by virtue of their continued responsibility to support them. This factor alone minimises the Kuwait women's need to work for wages. In fact for many it is a stigma to work for wages. Work is culturally devalued or is held in low

esteem (El-Guindi, 1986; 227-8). For this reason, jobs that have traditionally been considered feminine in Western society have only recently and only in poor Arab societies been filled by native women. In wealthy Arab societies, these jobs are generally filled by imported labour. The Kuwaiti Banking Sector is no exception.

7.2.3 Traditional Culture and co-Workers

It can be seen from Table 7.1 that the relationship between Kuwaiti women employees' feelings of satisfaction toward their peers and tradition is strong, negative and statistically significant at .01 level ($r = -.2233, p < .01$). This result suggest that Kuwaiti culture indeed affects negatively Kuwaiti women employees' feelings of satisfaction toward their co-workers because their peers have their own cultural background toward working in the banks environment. For example, Kuwaiti society refuses to allow women to work at jobs which deal openly with the public (customers of both sexes, male and female) and dealing or working with males is not acceptable to Kuwaitis because, as was mentioned earlier, Kuwaiti society is a conservative society. On the other hand, all Kuwaiti bank employees work in male/female sections.

7.2.4 Traditional Culture and Promotion

Table 7.1 shows that the relationship between traditional culture and feelings with regard to advancement opportunities is also strong, negative and statistically significant at .001 level. Pearson's correlation coefficient between traditional culture and promotion is: $r = -.2233, p < .01$. This results suggests that: although the position of women has improved

in Kuwait, they are still far from achieving equality especially equality in advancement. Despite the advances in women's education, the female labour force participation rate in the banking sector was only 7% in 1988. Kuwaiti women are recruited to civil service and private positions on an equal pay basis but none are in decision making positions that men hold. Women are prevented from taking key power position in the Kuwaiti Banking Sector. Women's organisations supported by the well-educated and wealthy are holding public debates on the laws, values, and norms which have prevented women from taking an equal position in the society.

Another interpretation relating to women's feelings might be that there is a tacit official understanding that men should be given priority and that women should be discouraged from working wherever men can replace them. There is also a conviction among women that the general employment policy of the banking sector is to block the promotion of women even when they are better qualified and have had longer training and greater experience than men (Seikaly, M.; 1994).

Although many Gulf women, especially among the wealthy upper class, do not need to work, restrictions are also dictated by customs and values: women should be housewives and mothers; they are not efficient; they should not mix with men. Generally, women occupy jobs that are traditionally female: nursing, teaching and clerical work - not management, even of clerical workers.

7.2.5 Traditional Culture and Supervision

Table 7.1 shows that the relationship between the dependent variable 'supervision' and the independent variable 'traditional culture' is also strong, negative and statistically significant at .01 level ($r = -.2451, p < .01$). This result suggests that Kuwaiti women's feelings of job satisfaction as regards supervision techniques is negatively affected by Kuwaiti culture and tradition. This is due to the different expectations that employees and their supervisors hold. Specifically, Kuwaiti women employees bring different views from their supervisors. Namely, on the other hand, their supervisors implement their organisation's regulations and procedures, so that differences appear between supervisors and their female subordinates.

7.2.6 Traditional culture and work itself

Table 7.1 shows the association and strength between the dependent variable satisfaction with work itself and traditional culture. The relationship between the two variables is strong, negative but not statistically significant ($r = -.1245$, not significant). This result suggests, that Kuwaiti women's feelings of satisfaction toward work itself tend to be negatively affected by Kuwaiti culture and tradition - but less strongly than towards other factors. It also suggests that these negative feelings of satisfaction toward work itself are due to Kuwaiti culture and traditions. These feelings with regard to job's tasks and responsibilities lead to their dissatisfaction with the work itself.

7.3 Summary

The main purpose of this chapter has been to present and discuss the relationship between traditional culture and job satisfaction.

The hypothesis which suggested that there is a negative impact by Kuwaiti culture on women's job satisfaction was tested and verified using a correlation coefficient measure.

The analysis of the data also showed that Kuwaiti traditional culture has an obvious negative effect on Kuwaiti women's job satisfaction.

Having discussed the statistical results of the relationship between traditional culture and job satisfaction, the following is a summary of findings on this issue:

- 1- Kuwaiti women employees in the banking Sector are negatively affected by Kuwaiti tradition and culture.
- 2- Kuwaiti culture and tradition affect negatively the level of overall satisfaction among Kuwaiti women employees.
- 3- The level of satisfaction among Kuwaiti women employees in the Kuwaiti Banking sector towards the level of payment and their feelings of job security is negatively associated with Kuwaiti culture and tradition.

- 4- Kuwaiti culture indeed affects negatively Kuwaiti women employees' feelings of satisfaction with their co-workers because their peers have their own cultural background toward working in the banks environment especially non-Kuwaiti employees who have different cultural background .

- 5- The relationship between traditional culture and feelings with regard to advancement opportunities is also strong, negative and statistically significant.

- 6- Kuwaiti women's feelings of job satisfaction with supervision techniques is negatively affected by Kuwaiti culture and tradition.

- 7- Kuwaiti women's feelings of satisfaction toward work itself tend to be negatively affected by Kuwaiti culture and tradition - but less strongly than towards other factors.

CHAPTER EIGHT

DATA ANALYSIS

FAMILY STATUS AND JOB SATISFACTION

8.1 Introduction

The purpose of this chapter is to present and discuss the results of the statistical analysis of the data relating to the relationship between Family status and women's job satisfaction in the Kuwaiti Banking Sector. Because of dual responsibilities at both home and work it was suggested earlier -hypothesis-4a- "Married Kuwaiti women employees in the Kuwaiti Banking Sector are less satisfied with their work than those who are unmarried." In addition, it was hypothesised -4b- that "Kuwaiti women employees who have children, and (hypothesis -4c-) whose ages are less than 6 years are less satisfied than those who have children whose ages are 6 years or more than six years."

Furthermore, hypothesis (4d) states that "The presence of servants at home for the purpose of helping the working mothers has a positive relationship with women's level of satisfaction."

It was argued that the family status of Kuwaiti women employees may be an important variable in accounting for variance in level of job satisfaction at their work places.

The statistical results of this chapter show surprisingly, that family status makes little difference to job satisfaction. This is probably because of the homogeneous population based on: (i) the average age of working women which is between 25-35 years old, (ii) same education level and field, (iii) the shared values based on Kuwaiti traditional culture.

The four hypotheses were tested using the Mann-Whitney Test, Spearman's correlation and Kruskal-Wallis 1-Way Anova. Kruskal-Wallis (One-Way Analysis of Variance) was employed to test whether the difference between the means of three or more independent groups and only one dependent variable. This method tests the significance of the differences among the means of these groups simultaneously. All the four hypotheses were partly verified. In addition, the research provides some interesting results about the relationship between family status of Kuwaiti women employees in the Kuwaiti Banking Sector and job satisfaction.

The proportion of women in the labour force remains well below what one would expect from the nation's overall economic development. In addition, there have been many changes in family status in Kuwait over the last 20 years. Particularly prominent has been an increase in the number of married women with children who are in the work force. The number of "traditional" families, those with an employed father and a non-employed mother, has declined. More recently, many working women have decided that they do not want to sacrifice their careers for their personal lives and are trying to have both.

The traditional Kuwaiti family model -the husband as a breadwinner and the wife as homemaker- is still far to be considered as a vestige of a past society. The social psychological need and the need for achievement are encouraging Kuwaiti women to take a more active role outside the home, to pursue full-time careers, and to participate more widely in society in general.

The increase in the number of families with working parents has made the old models of co-ordinating work and family life inappropriate for a majority of the labour force.

That is, the traditional division of labour between partners remains an option, but is chosen by fewer when it comes to organisation of work and family. Kuwaiti women are increasingly choosing to deal with job-related demands that limit their performance of family roles. Together, these trends are resulting in increased levels of work-family conflict as men and women try to balance the conflicting demands of work and family. This conflict is an important concern for individuals because such conflict has been correlated with negative consequences, including poor morale, increase in absenteeism and turnover and a decrease in job satisfaction, productivity, and morale (Higgins, C. A. *et al*, 1992).

The findings for women are more hopeful, suggesting that employers in the Kuwaiti banks now acknowledge that women do not have to give up marriage and children to be considered a valuable resources. However, if organisations want to get the most from the

available female work force, they need to encourage, and support female workers for all women employees by addressing the need for child support assistance.

Bank organisations can change in two ways to increase the level of job satisfaction and to meet the needs of families in which women work. They can offer programs such as extended leave, child-care assistance, care for the sick and elderly and flexible benefits to ease family demands. In addition, another step could be taken to provide help to the women who are actually working by establishing a nursery centre and by supporting morally and financially working women who have children.

Then, married Kuwaiti women would perceive their work as another primary “important” role and devote long hours to it. Considering their multiple roles, working eight hours and sometimes overtime, married women who work long hours may have difficulty balancing work-family demands and hence induce job dissatisfaction.

8.2 Family Status and Overall Job Satisfaction

Married women with children have been viewed as the least stable employees because of their family responsibilities. Now they may be viewed as valuable resources who will be needed in the future (Vanderkolk & Young, 1991).

Family status has a relationship with overall job satisfaction although Table 8.1 does not show the relationship as being statistically significant. Specifically, marital status and presence of servants in the household are positively correlated with overall job satisfaction. On the other hand, children's age and number of children are negatively correlated with overall job satisfaction: the more children and the more children below the age of 6 that a working mother has, the less satisfied she becomes with her job. These inverse relationships tend to support the hypotheses in this regard.

Table 8.1 Family and Overall Job satisfaction

Family Status	Spearman Correlations	
Family Variables	r.	Sig.
Marital Status	.020	n.s
Child Age	-.0699	n.s
Num. of Child.	-.0625	n.s
Servants	.01381	n.s

N.S. Not Significant

Tables 8.1a,b,c,d show the means of family status variables which are different in each category in each variable, which means each variable has a different relationship and effect on overall job satisfaction. No single Variable has a significant association with overall job satisfaction. These results mean that there is no difference between married women's satisfaction with their jobs in general than those who are unmarried.

Table 8.1a Mann-Whitney Test of the Relationship Between Overall Job Satisfaction and Marital Status

Mean	Number of Cases	Marital status
95.76	85	Non-Married
96.19	106	Married

n = 191

Table 8.1b Mann-Whitney Test of the Relationship Between Overall Job Satisfaction and Presence of servants

Mean	Number of Cases	Presence of Servants
92.80	171	Yes
95.43	14	No

Table 8.1c Kruskal-Wallis 1-Way Anova of the Relationship Between Overall Job satisfaction and Number of Children

Mean	Number of Cases	Number of Children
35.80	5	None
65.05	67	1-3
56.72	48	4+

Table 8.1d Kruskal-Wallis 1-Way Anova of the Relationship Between Overall Job Satisfaction and Child Age

Mean	Number of Cases	Child Age
54.81	42	0 - 6
49.62	29	6 - 12
48.7	31	> 12

8.3 Family status and Pay & Security

Family status has a relationship with pay & security (Table 8.2). Specifically, marital status and the presence of servants in the household are positively correlated with satisfaction with pay & security. On the other hand, children's age and number of children are negatively correlated with satisfaction with pay & security.

Table 8.2 The Relationship Between Family status and Pay & Security

Family Status	Spearman Correlations	
	r.	Sig.
Family Variables		
Marital Status	.0114	n.s
Child Age	-.0099	n.s
Num. of Child.	-.0450	n.s
Servants	.00339	n.s

N.S. Not Significant

Tables 8.2a,b,c,d show the means of family status variables which are different in each category in each variable, which means each variable has a different relationship and effect on pay & security. No single variable has a significant association with pay & security.

Table 8.2a Mann-Whitney Test of the Relationship Between Pay and Security and Marital Status

Mean	Number of Cases	Marital status
94.72	85	Non-Married
97.03	106	Married

Table 8.2b Kruskal-Wallis 1-Way Anova of the Relationship Between Pay and Security and Number of Children

Mean	Number of Cases	Number of Children
48.70	5	None
63.22	67	1-3
57.94	48	4+

Table 8.2c Mann-Whitney Test of the Relationship Between Pay and Security and Presence of servants

Mean	Number of Cases	Presence of Servants
92.95	171	Yes
93.61	14	No

Table 8.2d Kruskal-Wallis 1-Way Anova of the Relationship Between Pay and Security and Child Age

Mean	Number of Cases	Child Age *
52.27	42	0 - 6
50.95	29	6 - 12
50.97	31	> 12

* Significant at .10 level

The interpretation for the previous significant, positive association between women's feeling of satisfaction with pay & security and child age is: women who have older children feel more satisfied with level of payments than those who have younger children because when children grow older less time and responsibilities are needed for the

children. In addition, this devoted time might be considered as money (time equal money). Indeed, mothers with young children are not able to balance their responsibilities either as regards their job or as regards their young children.

Nevertheless, Kuwaiti women face competition from cheap Asian labour at a time when the average family feels the need for a second income. Even though there is a strong trend toward nuclear families, the extended-family ethic in relationships, orientation, and socio-economic support is still very strong. Working women often send their children to their parents during the day, for example, which provides a form of financial support. The core family (patriarchal based) in the extended-family status still holds the decision-making in matters of importance - for example, marriage, education, and even the veiling of girls.

Furthermore, considering family size, even accounting for wage increases in recent years, the pressures of consumer habits and raised expectations mean continuing demands for higher incomes. This, to a large extent, large explains the growth of the number of women in the work force (Aryee, S., 1992; Statt, 1994; p.368, also See Chapter Three). Middle-class young women now often regard work as a normal and a needed support for the family; it is a source of income but it is also a means of achieving fulfilment. For upper-class, university-educated women, work is a source of self-fulfilment.

8.4 Family Status and co-Workers

Family status has a relationship with satisfaction with co-workers (Table 8.3) but is not significant statistically. Specifically, marital status, number of children and child age variables are positively correlated with satisfaction with co-workers. On the other hand, presence of servants in the household is negatively correlated with satisfaction with co-workers.

Table 8.3 The Relationship Between Family and co-Workers

Family Status Family Variables	Spearman Correlations	
	r.	Sig.
Marital Status	.0156	n.s
Child Age	.0096	n.s
Num. of Child.	.0380	n.s
Servants	-.0079	n.s

N.S. Not Significant

Tables 8.3a,b,c,d show the means of family status variables which are different in each category in each variable, which means each variable has a different relationship and effect on relations with co-workers.

Table 8.3a Mann-Whitney Test of the Relationship Between co-Workers and Marital Status

Mean	Number of Cases	Marital status
94.69	85	Non-Married
97.65	106	Married

Table 8.3b Mann-Whitney Test of the Relationship Between co-Workers and Presence of Servants

Mean	Number of Cases	Presence of Servants
93.11	171	Yes
91.64	14	No

Table 8.3c Kruskal-Wallis 1-Way Anova of the Relationship Between co-Workers and Number of Children

Mean	Number of Cases	Number of Children
38.70	5	None
64.70	67	1-3
56.91	48	4+

Table 8.3d Kruskal-Wallis 1-Way Anova of the Relationship Between co-Workers and Child Age

Mean	Number of Cases	Child Age
51.11	42	0 - 6
52.26	29	6 - 12
51.32	31	> 12

The interpretation for the previous results may related to married women, especially those with children, having significantly fewer persons in their networks, particularly, fewer co-workers and close associates because these women are not able to devote much time to their co-workers at work owing to the responsibilities, and time taken in fulfilling them, at home.

8.5 Family status and Supervision

Family status has a relationship with satisfaction with supervision (Table 8.4) but it is not significant statistically. Specifically, the number of children and the presence of servants in the household and child age are negatively correlated with satisfaction with Supervision. Furthermore, marital status (statistically at .05 level) is negatively correlated with supervision.

Table 8.4 The Relationship Between Family and Supervision

Family Status	Spearman Correlations	
Family Variables	r.	Sig.
Marital Status	-.1456	*
Child Age	-.0526	n.s
Num. of Child.	-.0060	n.s
Servants	-.0226	n.s

* Significant at .05 Level

Tables 8.4a,b,c,d show the means of family status variables which are different in each category in each variable, which means each variable has a different relationship and effect on supervision.

Table 8.4a Mann-Whitney Test of the Relationship Between Supervision and Marital Status

Mean	Number of Cases	Marital status *
104.56	85	Non-Married
89.13	106	Married

* Significant at .05 Level

Table 8.4b Mann-Whitney Test of the Relationship Between Supervision and Presence of Servants

Mean	Number of Cases	Presence of Servants
93.33	171	Yes
88.93	14	No

Table 8.4c Kruskal-Wallis 1-Way Anova of the Relationship Between Supervision and Number of Children

Mean	Number of Cases	Number of Children
52.27	5	None
53.59	67	1-3
47.56	48	4+

Table 8.4d Kruskal-Wallis 1-Way Anova of the Relationship Between Supervision and Child Age

Mean	Number of Cases	Child Age
52.27	42	0 - 6
54.59	29	6 - 12
47.56	31	> 12

The interpretation for the previous results is: the Kuwaiti woman lives in a conservative society. Islam and Mid-Eastern culture affect her behaviour regarding her relationship with men especially with her supervisor. For example, the Kuwaiti married woman is less open with men unlike the Kuwaiti unmarried woman or other man, they have different relationships with their supervisors which are controlled by personal friendship rather than by formal relationships. In addition, the inverse relationship between the number of children a woman has and the feeling of satisfaction with supervision techniques is related to the time and responsibilities connected with bringing up children. Moreover, because of these home concerns, the working mother becomes less concerned with her job. Sickness, laziness, lateness, and absence from the work become more frequent (Adler and Golan, 1981; Clegg, 1983).

8.6 Promotion and Family Status

Family status has a relationship with satisfaction with promotion (Table 8.5) but is not significant statistically. Specifically, the number of children, the presence of servants in the household, marital status, and child age are negatively correlated with satisfaction with promotion. In other words, the correlation between satisfaction with promotion and marital status, child age, number of children, and presence of servants in the household are $-.0312$, $-.0759$, $-.0262$, and $-.0433$ respectively.

Table 8.5 The Relationship Between Family and Promotion

Family Status	Spearman Correlations	
Family Variables	r.	Sig.
Marital Status	-.0312	n.s
Child Age	-.0759	n.s
Num. of Child.	-.0262	n.s
Servants	-.0433	n.s

N.S. Not Significant

Tables 8.5a,b,c,d show the means of family status variables which are different in each category in each variable, which means each variable has a different relationship on satisfaction with promotion.

Table 8.5a Mann-Whitney Test of the Relationship Between Promotion and Marital Status

Mean	Number of Cases	Marital status
97.79	85	Non-Married
94.56	106	Married

Table 8.5b Mann-Whitney Test of the Relationship Between Promotion and Presence of Servants

Mean	Number of Cases	Presence of servants
93.64	171	Yes
85.18	14	No

Table 8.5c Kruskal-Wallis 1-Way Anova of the Relationship Between Promotion and Number of Children

Mean	Number of Cases	Number of children
32.20	5	None
65.24	67	1-3
56.83	48	4+

Table 8.5d Kruskal-Wallis 1-Way Anova of the Relationship Between Promotion and Child Age

Mean	Number of Cases	Child Age
54.18	42	0 - 6
49.38	29	6 - 12
49.85	31	> 12

The previous results are based on the fact that in Kuwait, unlike in the other Gulf states, a few upper-class women hold high administrative posts, but their limited number make them symbolic rather than typical. However, this situation is bound to change as more women graduate in professional and technical fields and demand employment. In addition, women with children feel dissatisfied with promotion policies because the number of children women have is correlated with the length of service: the more children, the longer the service; because of this correlation, they feel they should get more promotion opportunities. All of these feelings make them dissatisfied with promotion policies.

8.7 Work itself and Family Status

Family status has a relationship with satisfaction with work itself (Table 8.6) but it is not significant statistically. Specifically, the presence of servants in the household and children's ages are positively correlated with satisfaction with work itself. On the other hand, marital status and the number of children variables are negatively correlated with work itself.

Table 8.6 The Relationship Between Family and Work itself

Family Status	Spearman Correlations	
Family Variables	r.	Sig.
Marital Status	-.0013	n.s
Child Age	.0712	n.s
Num. of Child.	-.0279	n.s
Servants	.02560	n.s

N.S. Not Significant

Tables 8.6a,b,c,d show the means of family status variables which are different in each category in each variable, which means each variable has a different relationship and effect on work itself.

Table 8.6a Mann-Whitney Test of the Relationship Between Work itself and Marital Status

Mean	Number of Cases	Marital status
69.25	85	Non-Married
95.80	106	Married

Table 8.6b Mann-Whitney Test of the Relationship Between Work itself and Presence of servants

Mean	Number of Cases	Presence of servants
92.66	171	Yes
97.18	14	No

Table 8.6c Kruskal-Wallis 1-Way Anova of the Relationship Between Work itself and Number of Children

Mean	Number of Cases	Number of children
26.40	5	None
62.29	67	1-3
61.55	48	4+

Table 8.6d Kruskal-Wallis 1-Way Anova of the Relationship Between Work itself and Child Age

Mean	Number of Cases	Child Age
48.08	42	0 - 6
53.84	29	6 - 12
53.94	31	> 12

Married women with children feel dissatisfied with work itself. The only reason for this dissatisfaction is related to the high responsibilities that married women with children have at home. These responsibilities detract from women's feeling of satisfaction with work itself. In addition, female employees whose jobs are low in task variety, task autonomy, and task complexity are likely to have an unfulfilling or stressful work experience. Such negative affective states will spill over into the family sphere resulting in work-family conflict (Aryee, 1992).

In addition, based on the previous results, it is expected that women who occupy work roles that are ambiguous and conflictual, or who perceive their work load to be more than they can handle will experience negative emotions, fatigue, and tension. These feelings will then have negative effects on job satisfaction.

Some women who by themselves are willing and able to meet the demands of employment in banks, including relocation and long working hours are dissatisfied with their jobs. These women typically would be women who have young children rather than those who have older children or no children at all. A woman with such family responsibilities would be expected to be less satisfied with her job. Specifically, parenting brings with it new demands on the time and energy of parents and therefore, parents with children below school age will have more difficulty balancing work and family demands.

8.8 Summary

The main purpose of this chapter has been to present and discuss the relationship between family status (marital status, number of children, child age and presence of servants in the household) and job satisfaction.

The four hypotheses were tested using Mann-Whitney test, Spearman's correlations, and Kruskal-Wallis 1-Way Anova. All four hypotheses were partly verified. In addition, the test of these hypotheses provides some interesting results about the relationship between

the family status of Kuwaiti women employees in the Kuwaiti Banking Sector and job satisfaction.

Having discussed the statistical results of the relationship between family status and job satisfaction, the following is a summary of findings:

- 1- Family status makes little difference to job satisfaction. This is probably because of the homogeneous population based on: (i) the average age of working women which is between 25-35 years old, (ii) same education level and field, (iii) the shared values based on Kuwaiti traditional culture.
- 2- Employers in the Kuwaiti banks now acknowledge that women do not have to give up marriage and children to be considered a valuable resources. However, if organisations want to get the most from the available female work force, they need to encourage, and support female workers for all women employees by addressing the need for child support assistance.
- 3- The results show that there is no difference between married women's satisfaction with their jobs in general and those who are unmarried.
- 4- Mothers with young children are not able to balance their responsibilities either as regards their job or as regards their young children.

- 5- In Kuwait, unlike in the other Gulf states, a few upper-class women hold high administrative posts, but their limited number make them symbolic rather than typical.

- 6- Kuwaiti women live in a conservative society. Islam and Mid-Eastern culture affect her behaviour regarding her relationship with men especially with her supervisor.

- 7- Married women with children feel dissatisfied with work itself. The only reason for this dissatisfaction is related to the high responsibilities that married women with children have at home. These responsibilities detract from women's feeling of satisfaction with work itself.

CHAPTER NINE

DATA ANALYSIS

DEMOGRAPHIC CHARACTERISTICS, TRADITIONAL CULTURE AND JOB SATISFACTION

9.1 Introduction

The purposes of this chapter are, first: to give a descriptive account of the level of overall job satisfaction and of specific facets of job satisfaction among Kuwaiti women employees in the Kuwaiti Banking Sector. Second: to present and discuss the results of the statistical analysis of the data relating to the relationship between demographic characteristics and women's job satisfaction in the Kuwaiti Banking Sector. It was suggested earlier -Hypothesis 5- that: "There is a significant relationship between job satisfaction and demographic characteristics (i.e., age, education level and field, family status -marital status, number of children, child age and presence of servants in the household), and Kuwaiti traditional culture. In addition, there is expected to be a relationship (positive or negative) between job satisfaction and the following demographic characteristics: age, education level and field, and family status, i.e. marital status, number of children, age of children; and presence of servants in the household, together with Kuwaiti traditional culture."

In this chapter, Step Wise Multiple Regression is used to identify the most important demographic characteristics affecting the level of Kuwaiti women's job satisfaction. The purpose of using Step Wise Multiple Regression is to identify the degree of difference in the dependent variable (Job Satisfaction) which could be explained by the independent variables. Step Wise Multiple Regression distinguishes between the variables which have significance for explained variance and variables which do not contribute to forecasting the variance in dependent variable(s) (Job Satisfaction -facets-) and which are statistically significant.

9.2 Women's Job Satisfaction

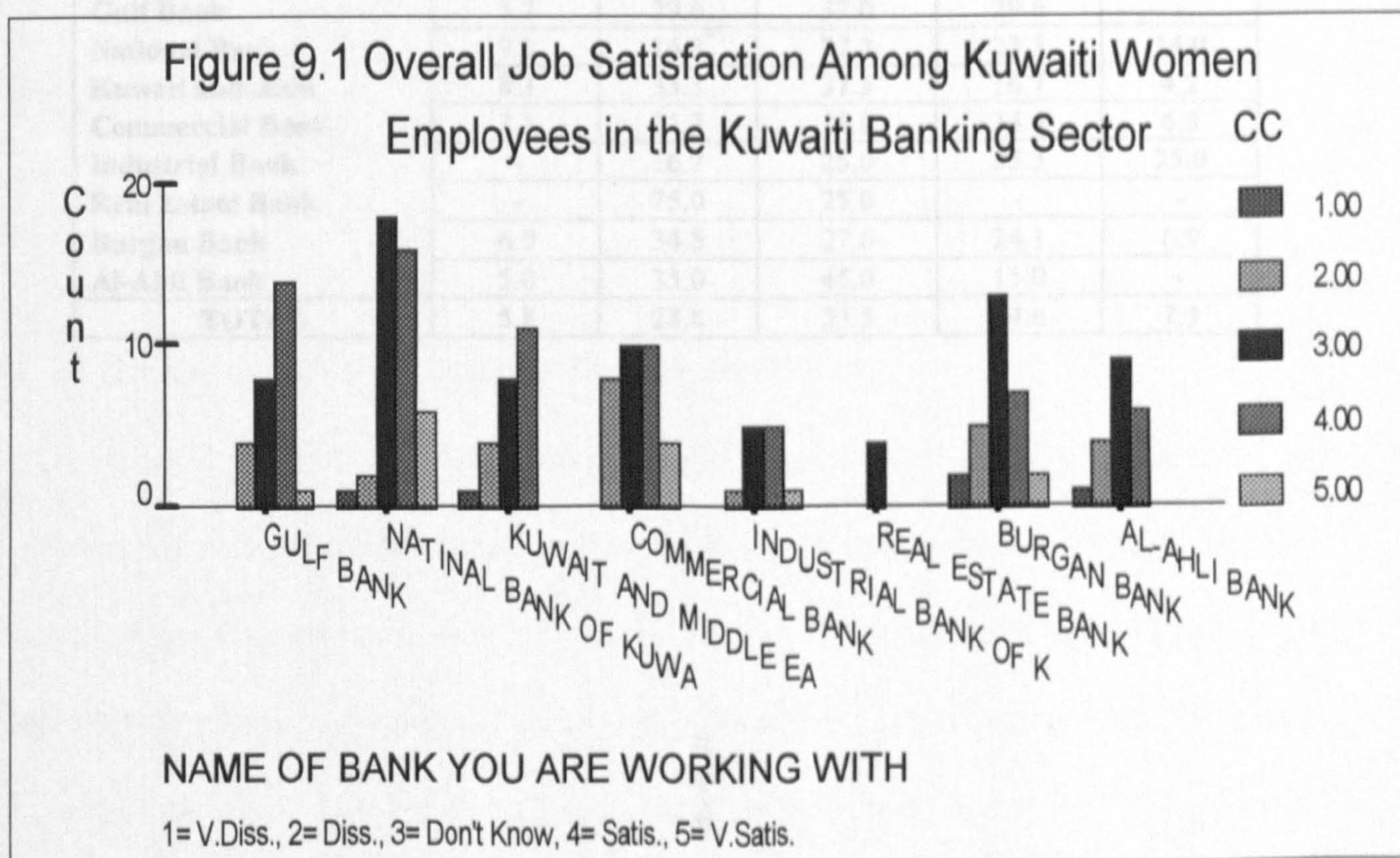
9.2.1 Women's Overall Job Satisfaction

Table 9.1 and Figure 9.1 show the overall level of job satisfaction among Kuwaiti women employees in each bank alone and in the Kuwaiti Banking sector as a whole. Results show that 75% of the employees were neither satisfied nor dissatisfied with their jobs in the banking sector. In the Real Estate Bank, 100% of the Kuwaiti women were satisfied - but only 4 employees. On the other hand, in the Gulf Bank, Kuwait and the Middle East Bank, and the Industrial Bank 46.5% of Kuwaiti women were satisfied with their jobs. Five per cent of women employees in the National Bank, Kuwaiti and Middle East Bank, Burgan Bank, and Al-Ahli Bank 5 were in the category "Very Dissatisfied."

Table 9.1 Cross-tabulation: Overall Job Satisfaction Among Kuwaiti Women

Employees in Each Bank And in the Whole Banking Sector (%)

BANK	V. Diss.	Diss.	D.Know	Satis.	V. Sati
Gulf Bank	-	14.8	29.6	51.9	3.7
National Bank	2.3	4.7	41.9	37.2	14
Kuwait and M.East	4.2	16.7	33.3	45.8	-
Commercial Bank	-	25	31.3	31.3	12.5
Industrial Bank	-	8.3	41.7	41.7	8.3
Real Estate Bank	-	-	100	-	-
Burgan Bank	6.9	17.2	44.8	24.1	6.9
Al-Ahli Bank	5	20	45	30	-
TOTAL	2.6	14.7	39.3	36.1	7.3



9.2.2 Women's Level of Satisfaction Towards Pay & Security

Table 9.2 and Figure 9.2 show the level of satisfaction among Kuwaiti women employees with pay & security in each bank alone and in the whole Kuwaiti Banking sector. Results

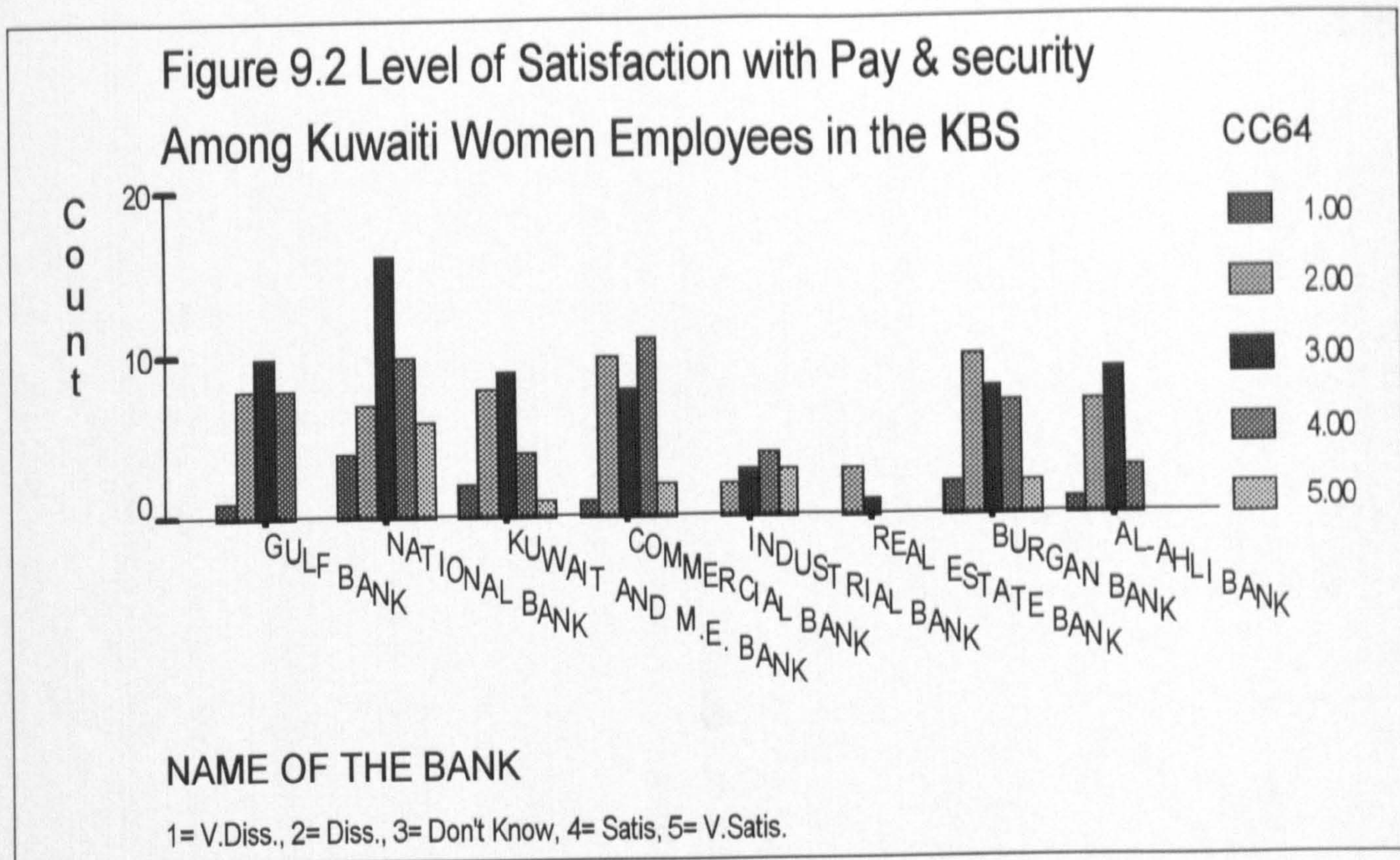
show that, excluding the don't know or neither satisfied nor dissatisfied, approximately equal proportion of women were satisfied or very satisfied (31%) and dissatisfied or very dissatisfied (34.6%). This varied between banks, with women in the Industrial Bank being particularly likely to be in the positive category (58.3%) and the women in the Real Estate Bank (of whom there were only 4) being in the negative category.

Table 9.2 Cross-tabulation: Level of Satisfaction Towards Pay & Security Among Kuwaiti Women Employees in Each Bank And in the Whole Banking Sector (%)

BANK	V. Diss.	Diss.	D.K.	Satis.	V.Sat.
Gulf Bank	3.7	29.6	37.0	29.6	-
National Bank	9.3	16.3	37.2	23.3	14.0
Kuwait and .East Commercial Bank	8.3	33.3	37.5	16.7	4.2
Industrial Bank	3.1	31.3	25.0	34.4	6.3
Real Estate Bank	-	16.7	25.0	33.3	25.0
Burgan Bank	-	75.0	25.0	-	-
Al-Ahli Bank	6.9	34.5	27.6	24.1	6.9
Al-Ahli Bank	5.0	35.0	45.0	15.0	-
TOTAL	5.8	28.8	33.5	24.6	7.3

9.2.3 Women's Level of Satisfaction Towards co-Workers

Table 9.7 and Figure 9.3 show the level of satisfaction with co-workers with peers among Kuwaiti women employees in each bank, along and in the whole Kuwait banking sector. Results show that approximately 35% of the women employees were satisfied with their relations with their co-workers in each bank; 37% of the women employees in the whole banking sector were in category "Satisfied" with co-workers in the whole banking sector. Only 20.9% were in category "Very Satisfied" and 9.5% in category "Very Dissatisfied" with their peers in the work setting.

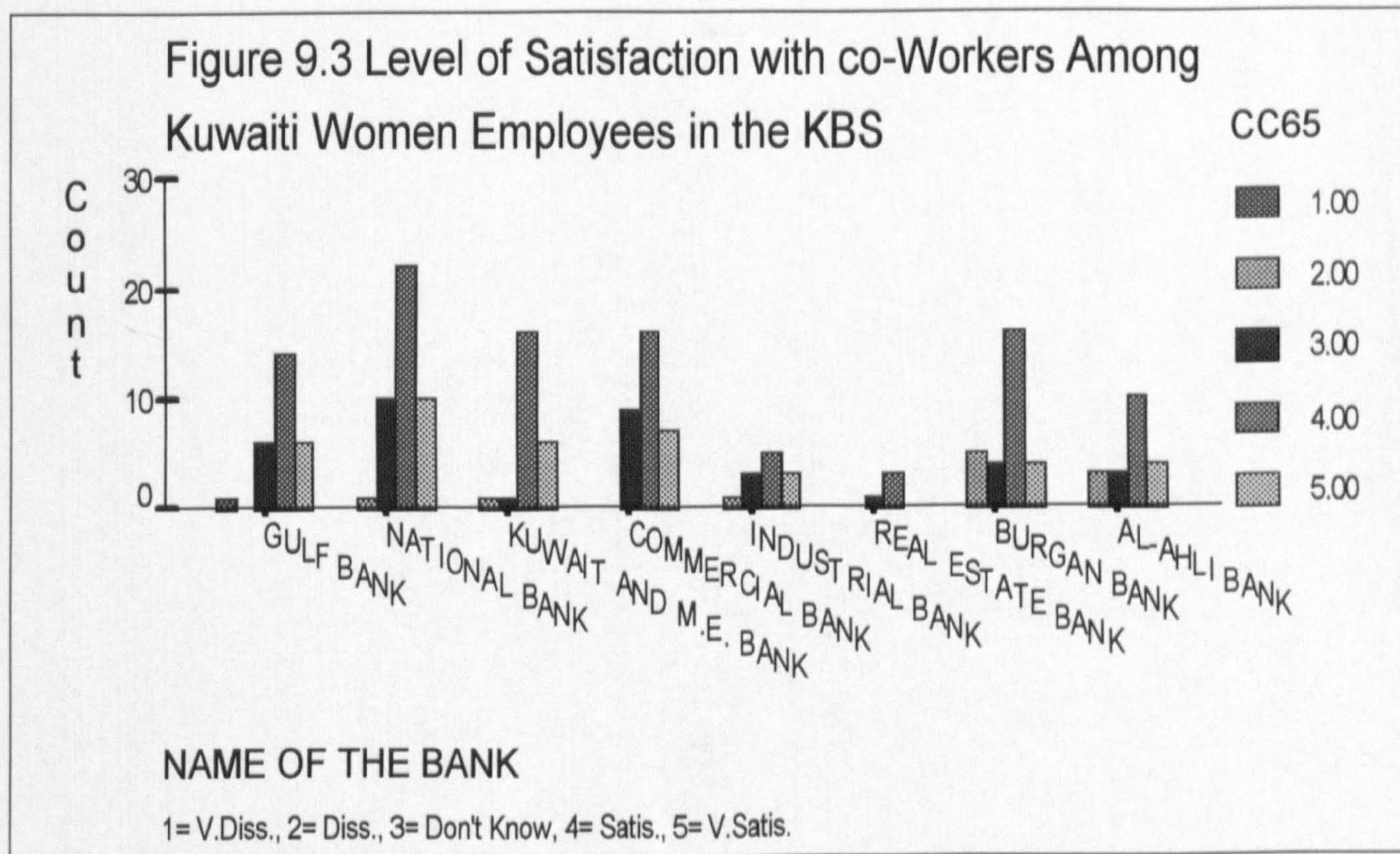


9.2.3 Women's Level of Satisfaction Towards co-Workers

Table 9.3 and Figure 9.3 show the level of satisfaction with relations with peers among Kuwaiti women employees in each bank alone and in the whole Kuwaiti Banking sector. Results show that approximately 55% of the women employees were satisfied with their relations with their co-workers in each bank: 53% of the women employees in the whole banking sector were in category "Satisfied" with co-workers in the whole banking sector. Only 20.9% were in category "Very Satisfied" and 0.5% in category "Very Dissatisfied" with their peers in the work setting.

Table 9.3 Cross-tabulation: Level of Satisfaction Towards co-Workers Among Kuwaiti Women Employees in Each Bank And in the Whole Banking Sector (%)

BANK	V. Diss.	Diss.	D.K.	Sati.	V. Sati
Gulf Bank	3.7	-	22.2	51.9	22.2
National Bank	-	2.3	23.3	51.2	23.3
Kuwait and M.East	-	4.2	4.2	66.7	25.0
Commercial Bank	-	-	28.1	50.0	21.9
Industrial Bank	-	8.3	25.0	41.7	25.0
Real Estate Bank	-	-	25.0	75.0	-
Burgan Bank	-	17.2	13.8	55.2	13.8
Al-Ahli Bank	-	15.0	15.0	50.0	20.0
TOTAL	.5	5.8	19.4	53.4	20.9



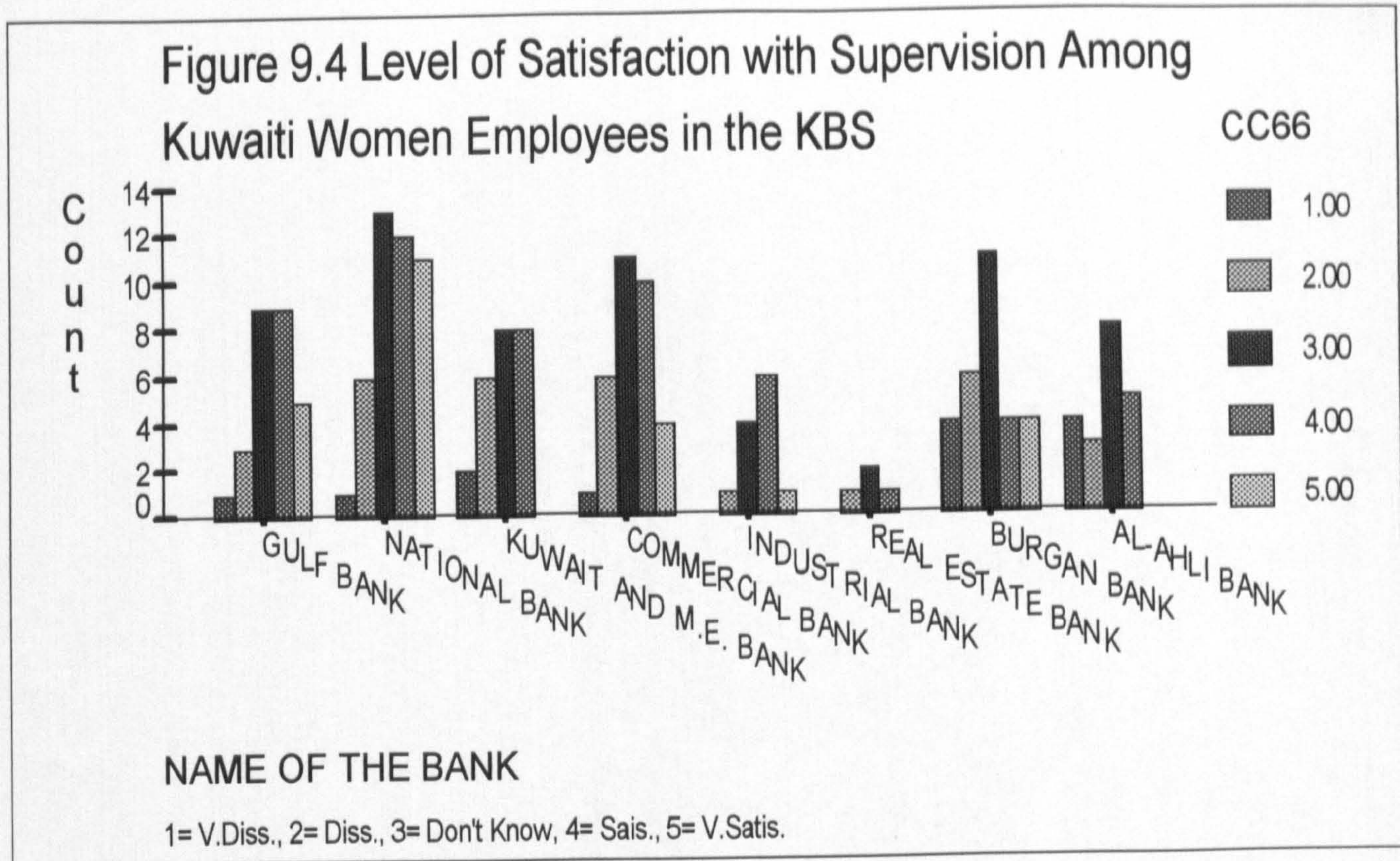
9.2.4 Women's Level of Satisfaction Towards Supervision

Table 9.4 and Figure 9.4 show the level of satisfaction with supervision among Kuwaiti women employees in each bank alone and in the whole Kuwaiti Banking sector. For

example, results show that 37% of the employees in each bank alone were neither satisfied nor dissatisfied with their supervision techniques. Only one bank, the Industrial Bank, has 50% of its women employees in the category "Satisfied". In addition, approximately 35% of the women employees in the whole banking sector were neither satisfied nor dissatisfied. Only 13% of Kuwaiti women were very satisfied but 7% of them were very dissatisfied.

Table 9.4 Cross-tabulation: Level of Satisfaction Towards Supervision Among Kuwaiti Women Employees in Each Bank And in the Whole Banking Sector (%)

BANK	V. Dis.	Dis.	D.K	Sati.	V. at.
Gulf Bank	3.7	11.1	33.3	33.3	18.5
National Bank	2.3	14.0	30.2	27.9	25.6
Kuwait and .East Commercial Bank	8.3	25.0	33.3	33.3	-
Industrial Bank	-	8.3	33.3	50.0	8.3
Real Estate Bank	-	25.0	50.0	25.0	-
Burgan Bank	13.8	20.7	37.9	13.8	13.8
Al-Ahli Bank	20.0	15.0	40.0	25.0	-
TOTAL	6.8	16.8	34.6	28.8	13.1

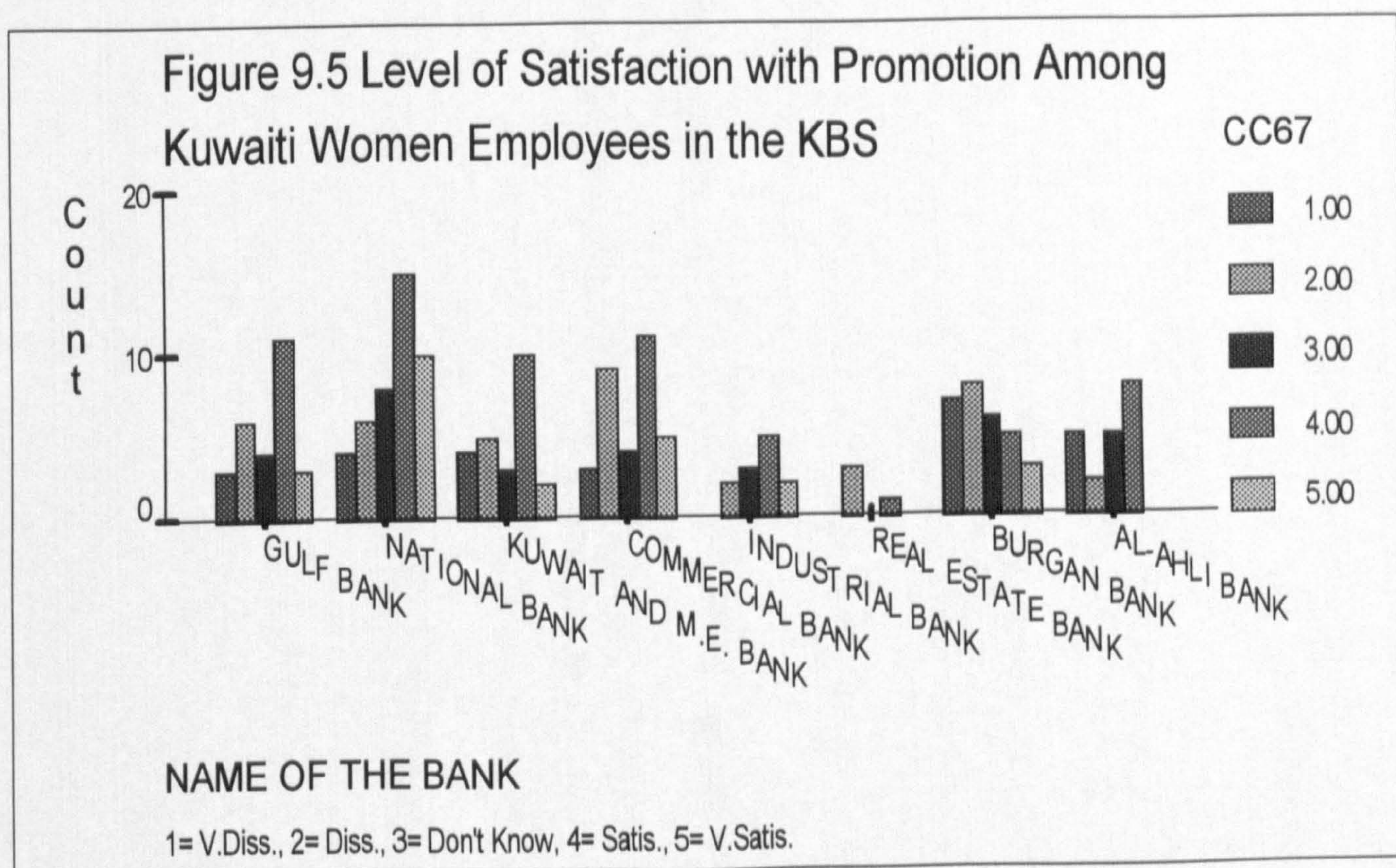


9.2.5 Women's Level of Satisfaction Towards Promotion

Table 9.5 and Figure 9.5 show the level of satisfaction with promotion among Kuwaiti women employees in each bank alone and in the whole Kuwaiti Banking sector. Results show that two banks out of the eight banks had approximately 53% of their employees who feel dissatisfied; this high percentage might be related to the promotion policies in these two banks which are not very well applied. These two banks are the Real Estate Bank and the Burgan Bank. On the other hand, other women employees in the remaining banks were in the category "satisfied". Overall, 35% of women employees in the sector were satisfied and 22% were dissatisfied with promotion policies in the whole banking sector.

Table 9.5 Cross-tabulation: Satisfaction Level Towards Promotion Among Kuwaiti Women Employees in Each Bank And in the Whole Banking Sector (%)

BANK	V. Dis.	Diss.	D.K.	Sat.	V. Sati.
Gulf Bank	11.1	22.2	14.8	40.7	11.1
National Bank	9.3	14.0	18.6	34.9	23.3
Kuwait and .East Commercial Bank	16.7	20.8	12.5	41.7	8.3
Industrial Bank	9.4	28.1	12.5	34.4	15.6
Real Estate Bank	-	16.7	25.0	41.7	16.7
Burgan Bank	-	75.0	-	25.0	-
Burgan Bank	24.1	27.6	20.7	17.2	10.3
Al-Ahli Bank	25.0	10.0	25.0	40.0	-
TOTAL	13.6	21.5	17.3	34.6	13.1



9.2.6 Women's Level of Satisfaction Towards Work itself

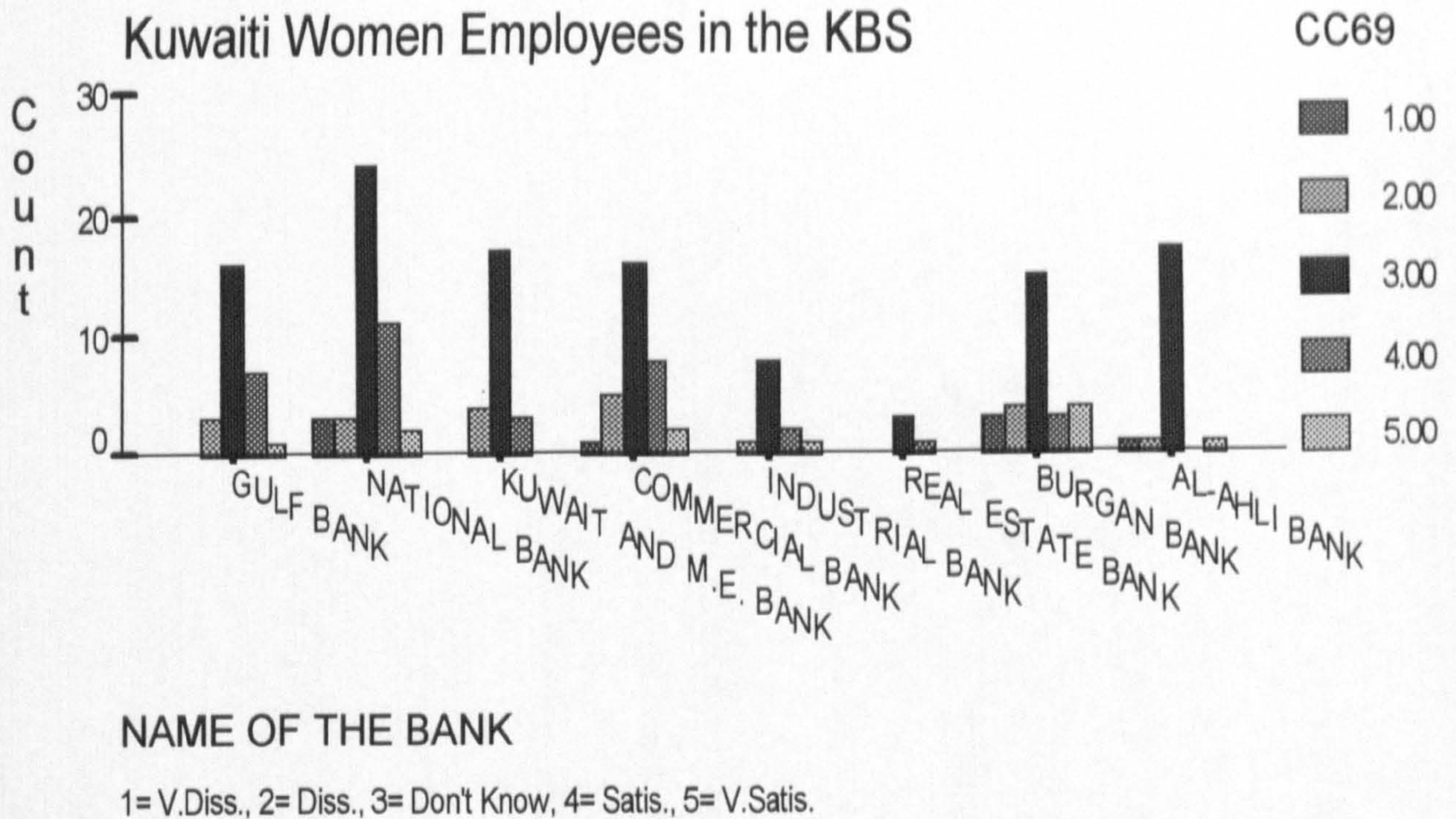
Table 9.6 and Figure 9.6 show the level of satisfaction with work itself among Kuwaiti women employees in each bank alone and in the whole Kuwaiti Banking sector. Results

show that 61% of the employees were neither satisfied nor dissatisfied with their work itself in each bank alone and in the whole banking sector. Only 4.2% of women employees in the banking sector feel very dissatisfied and only 5.8% feel very satisfied.

Table 9.6 Cross-tabulation: Level of Feeling Towards Work itself Among Kuwaiti Women Employees in Each Bank And in the Whole Banking Sector (%)

BANK	V. Diss.	Diss.	D.K.	Sat.	V. Sat.
Gulf Bank	-	11.1	59.3	25.9	3.7
National Bank	7.0	7.0	55.8	25.6	4.7
Kuwait and East Commercial Bank	-	16.7	70.8	12.5	-
Industrial Bank	3.1	15.6	50.0	25.0	6.3
Real Estate Bank	-	8.3	66.7	16.7	8.3
Burgan Bank	-	-	75.0	25.0	-
Al-Ahli Bank	10.3	13.8	51.7	10.3	13.8
Al-Ahli Bank	5.0	5.0	85.0	-	5.0
TOTAL	4.2	11.0	60.7	18.3	5.8

Figure 9.6 Level of Satisfaction with Work Itself Among Kuwaiti Women Employees in the KBS



9.3 Demographic Characteristics, Traditional Culture and Overall Job satisfaction

The researcher conducted multiple regression analysis to examine the relationship between the demographic characteristics and overall job satisfaction. Table 9.7 shows that two independent variables (Kuwaiti traditional culture and number of children) are statistically significant and explained approximately 9% of the change in level of job satisfaction among Kuwaiti women employees. The results are statistically significant at .05 level. The first column in Table 9.7 thus represents the overall job satisfaction regression equation for Kuwaiti women employees. The results of the model are statistically significant, with 9% of variance in overall job satisfaction accounted for. The regression coefficients show that, all other things being equal, (1) the more traditional culture that Kuwaiti women employees experience, the less satisfied they become with

their jobs, (2) the more children Kuwaiti women employees have, the less satisfied they become with their jobs. These findings support the previous Hypothesis, as Kuwaiti traditional culture and number of children are associated (negatively) with overall job satisfaction.

Table 9.7 Results of Step Wise Multiple Regression of Demographic Characteristics and Traditional Culture on Overall Job satisfaction

Demographic Characteristics	Beta Value	T Value
-AGE	.050	.474
-CHILD AGE	.060	.474
-NUMBER OF CHILDREN	-.197	-2.042 *
-EDUCATION LEVEL	-.130	-1.351
-MARITAL STATUS	.072	.7516
-TRADITIONAL CULTURE	-.226	-2.351 *
-PRESENCE OF SERVANTS	.004	.004
-SPECIALISATION	-.169	-1.765
R = .30 R ² = .09		

* Significant at .05 level

The interpretation for the previous findings is related to the society's traditions and social values i.e., the belief that a women's natural place is the home or that women should not contact, work with or even talk to, men. Moreover, most of the husbands or parents, especially fathers, view working women as acting against family traditions; some even see it as contempt for them. Also, religion plays a counter-role by discouraging women from working. Owing to the way some religious people interpret Islamic principles, the women are first, not allowed to work with men in the same place, and secondly, women have to dress according to the religious instruction, which sometimes conflicts with clothing needs for certain types of work the women are doing such as working in banks. In

addition, married women with children have been viewed as the least stable employees because of their family responsibilities.

9.4 Demographic Characteristics, Traditional Culture and Pay & Security

The researcher conducted multiple regression analysis to examine the relationship between the demographic characteristics and pay & security. Table 9.8 presents results of the test of the demographic characteristics and pay & security hypothesis. Multiple regression analyses were conducted to examine the relationship between demographic characteristics and pay & security. The first column in Table 9.8 presents a pay & security and demographic characteristics equation. Results of the model are statistically significant, with 6% of the variance in satisfaction with pay & security accounted for. The regression coefficients show that, all other things being equal, the more traditional culture that Kuwaiti women experience, the less satisfied they become with their level of payment and with the level of job security. These findings support the previous Hypothesis, as Kuwaiti traditional culture is associated (negatively) with satisfaction with pay & security.

In addition, when a married mother is in the work force and doing well it suggests that she is able to balance all her responsibilities, will probably continue to do so, and should be paid accordingly.

Furthermore, Kuwaiti women face competition from cheap Asian labour at a time when the average family feels the need for a second income. In addition, even though there is a

strong trend toward nuclear families, the extended-family ethics in relationships, orientations, and socio-economic support is still very strong. Working women often send their children to their parents during the day, for example, which provides a form of financial support. The core family (patriarchal base) in the extended-family status still makes the decisions in matters of importance - for example, marriage, education, and even the veiling of girls. No other value is statistically significant.

Table 9.8 Results of Step Wise Multiple Regression of Demographic Characteristics and Traditional Culture on Pay & security

Demographic Characteristics	Beta Value	T Value
-AGE	.024	.243
-CHILD AGE	-.031	-.319
-NUMBER OF CHILDREN	-.159	-1.640
-EDUCATION LEVEL	-.036	.369
-TRADITIONAL CULTURE	-.238	-2.435 *
-MARITAL STATUS	.043	.438
-PRESENCE OF SERVANTS	-.015	-.154
-SPECIALISATION	-.178	-1.841
R =.23		
R ² =.06		

* Significant at .05 Level

9.5 Demographic Characteristics, Traditional Culture and Co-Workers

Multiple regression analysis has been conducted to examine the relationship between demographic characteristics and satisfaction with co-workers. Table 9.9 presents results of the test of the demographic characteristics and co-workers hypothesis. The first column in Table 9.9 presents the co-workers and demographic characteristics equation. The results of the model are statistically significant, with .05 % of the variance in co-workers accounted for. The regression coefficients show that, all other things being equal, the more traditional culture that Kuwaiti women experience, the less satisfied they

become with their peers. These findings support the previous Hypothesis, as Kuwaiti traditional culture is associated (negatively) with feelings of satisfaction with co-workers.

Table 9.9 Results of Step Wise Multiple Regression of Demographic Characteristics and Traditional Culture on co-workers

Demographic Characteristics	Beta Value	T Value
-AGE	-.088	-.890
-CHILD AGE	-.012	-.123901
-NUMBER OF CHILDREN	-.117	-1.190
-EDUCATION LEVEL	-.026	-.261
-TRADITIONAL CULTURE	-.214	-2.178 *
-MARITAL STATUS	.125	1.275
-PRESENCE OF SERVANTS	.108	1.085
-SPECIALISATION	-.092	-.942
R =.21		
R ² =.05		

* Significant at .05 level

9.6 Demographic Characteristics, Traditional Culture and Supervision

The researcher conducted multiple regression analysis to examine the relationship between demographic characteristics and supervision. Table 9.10 presents results of the test of the demographic characteristics and supervision hypothesis. The first column in Table 9.10 presents the supervision and demographic characteristics equation. The results of the model are statistically significant, with 07% of the variance in satisfaction with supervision accounted for. The regression coefficients show that, all other things being equal, the more Kuwaiti women are specialised in business fields or related fields, the less satisfied they become with their level of supervision techniques. These findings support the previous hypothesis, as Kuwaiti women employees who have a business education background are less satisfied with their supervision techniques than those who have a non-business education background or a related education background (See Chapter Six).

Table 9.10 Results of Step Wise Multiple Regression of Demographic Characteristics and Traditional Culture on Supervision

Demographic Characteristics	Beta Value	T Value
-AGE	-.044	-.454
-CHILD AGE	-.029	-.299
-NUMBER OF CHILDREN	-.119	-1.226
-EDUCATION LEVEL	-.076	-.743
-TRADITIONAL CULTURE	-.153	-1.587
-MARITAL STATUS	.162	1.672
-PRESENCE OF SERVANTS	-.053	-.540
-SPECIALISATION	-.257	-2.653 * *
R =.26 R ² =.07		

** Significant at .01 Level

The interpretation for this result is: Kuwaiti women employees who have a business education are dissatisfied with supervision level because they discover that supervision techniques do not match their expectations. They feel that their supervisors treat them as if they have not had any business education. In addition, Kuwaiti women employees who have a non-business education are dissatisfied with their level of supervision because their supervisors expect them to develop their skills in the business field which they need to accomplish this tasks effectively. This finding is especially important because, overall, women with a business education have a higher level of satisfaction with their jobs than other women. This suggests that Kuwaiti senior management do not pay sufficient attention to the differences between women employees, especially differences in educational experience.

9.7 Demographic Characteristics, Traditional Culture and Promotion

The researcher conducted multiple regression analysis to examine the relationship between the demographic characteristics and the level of satisfaction towards

advancement opportunities. Table 9.11 shows that one independent variable (number of children) is statistically significant and explained approximately 5% of change in level of job satisfaction as regards promotion among Kuwaiti women employees. The results are statistically significant at .05 level. The first column in Table 9.11 represents the overall job satisfaction regression equation for Kuwaiti women employees. The regression coefficients show that, all other things being equal, the more children Kuwaiti women employees have, the less satisfied they become with promotion opportunities.

Table 9.11 Results of Step Wise Multiple Regression of Demographic Characteristics and Traditional Culture on Promotion

Demographic Characteristics	Beta Value	T Value
-AGE	-.043	-.402
-CHILD AGE	.117	.919
-NUMBER OF CHILDREN	-.227	-2.315 *
-EDUCATION LEVEL	-.074	-.746
-TRADITIONAL CULTURE	-.123	-1.259
-MARITAL STATUS	.087	.888
-PRESENCE OF SERVANTS	-.127	-1.302
-SPECIALISATION	-.124	-1.268
R =.23		
R ² =.05		

* Significant at .05 level

This result suggests that: although the position of women has improved in Kuwait, they are still far from achieving equality especially equality in advancement. Despite the advances in female education, women with children are less satisfied with the level of advancement in the Kuwaiti banks. This is because children might detract from women's ability to devote more time and energy to senior jobs in the organisation structure because these jobs have difficult responsibilities and more tasks to accomplish.

In addition, another interpretation might relate to women's feelings that there is a tacit official understanding that men should be given priority and that women with children should be discouraged from working wherever men can replace them. There is also a conviction among women who have children that the general employment policy of the banking sector is to block the promotion of women even when they are better qualified and have had longer training and experience than men because women with children need more child care leave (Seikaly, M.; 1994).

Married women with children have been viewed as the least stable employees because of their family responsibilities.

9.8 Demographic Characteristics, Traditional Culture and Work itself

The researcher conducted multiple regression analysis to examine the relationship between demographic characteristics and feeling of satisfaction towards work itself. Table 9.12 presents the results of the test of the demographic characteristics and the work itself hypothesis. The first column in Table 9.12 presents the work itself and demographic characteristics equation. Results of the model are statistically significant, with 4% of the variance in work itself accounted for. The regression coefficients show that, all other things being equal, the more traditional culture that Kuwaiti women experience, the less satisfied they become with their work itself. This finding supports the previous hypothesis: Kuwaiti traditional culture is associated (negatively) with satisfaction with work itself.

Table 9.12 Results of Step Wise Multiple Regression of Demographic Characteristics and Traditional Culture on Work itself

Demographic Characteristics	Beta Value	T Value
-AGE	.077	.783
-CHILD AGE	.055	.559
-NUMBER OF CHILDREN	-.034	-.339
-EDUCATION LEVEL	-.163	-1.670
-TRADITIONAL CULTURE	-.196	-1.989 *
-MARITAL STATUS	.161	1.644
-PRESENCE OF SERVANTS	.002	.022
-SPECIALISATION	-.070	-.705
R =.20		
R ² =.04		

* Significant at .05 level

This result suggests that Kuwaiti women's feelings of satisfaction toward work itself tend to be negatively affected by Kuwaiti culture and tradition. It also suggests that feelings of dissatisfaction toward work itself are due to Kuwaiti culture and traditions.

9.9 The Relationship Between Maternity Leave and Job Satisfaction

Table 9.13 shows that there is a strong relationship between leaves and the retirement system in the Kuwaiti banks and job satisfaction. The relationships are statistically significant.

Table 9.13 Spearman's Correlations Between Maternity Leave, Childbirth Leaves, Retirement system and Job Satisfaction

Variables	J.S.
Maternity Leave (T1)	.31 **
Childbirth Leave (T2)	.28 **
Retirement system (T3)	.29 **

** Significant at .001 Level

In addition, the researcher conducted multiple regression analysis to examine the relationship between maternity leave, childbirth leave, and the retirement system on job

satisfaction. It was found that only one variable, maternity leave, has a significant association with job satisfaction. Table 9.14 shows that the maternity leave variable is statistically significant and explained approximately 10% of change in level of overall job satisfaction among Kuwaiti women employees. Furthermore, maternity leave explained approximately 13% of change in level of supervision (maternity leave indicates responsive supervisory style), and 10% of change in level of work itself among Kuwaiti women employees. Again, maternity leave explained approximately 5% of change in level of pay & security, 7% of change in level of co-workers, and 6% of change in level of promotion among Kuwaiti women employees.

Table 9.14 Step Wise Multiple Regression of Maternity Leave and Job Satisfaction

Dependent Variables	Beta Value	T Value
Overall Job Satisfaction	.318	4.288 **
Pay & Security	.234	3.076 *
co-Workers	.274	3.643 **
Supervision	.355	4.851***
Promotion	.242	3.181**
Work itself	.299	3.997***

- * Significant at .05 Level
- ** Significant at .01 Level
- *** Significant at .001 Level

9.10 Summary

The main purpose of this chapter has been to present and discuss the relationship between all of the selected demographic characteristics, traditional culture and job satisfaction.

The hypotheses which suggested that there is a negative association between Kuwaiti traditional culture, education background, and number with children on women's job

satisfaction were tested and verified using Step Wise Multiple Regression. The data analysed also showed that Kuwaiti traditional culture has an obvious negative effect on Kuwaiti women's job satisfaction.

However, other demographic characteristics have no statistically significant association with job satisfaction and they do not explain any variance on job satisfaction. These issues will be the main concern of the last chapter and will also be considered as the core findings in developing the main conclusion and implications of this research.

CHAPTER TEN

CONCLUSION AND RECOMMENDATIONS

10.1 Introduction

Having finished the presentation and analysis of the results of this study in the previous chapters, I would like now to present the concluding chapter which is composed of three main parts. This chapter shows contributions introduced by this study to the state of knowledge of (i) job satisfaction in the private sector and (ii) developing countries' practices. In addition, this chapter includes a summary of the results as well as a concluding remark. It also includes the recommendations which are suggested in the light of the empirical evidence and of the literature on job satisfaction. Such recommendations reflect the practical contribution of this study in job attitudes.

The goal of this study was to explore the importance of certain factors -demographic characteristics: (1) Age, (2) Education level and field, (3) Family status i.e., marital status, number of children, child age and presence of servants in the household together with (4) Kuwaiti traditional culture- with regard to job satisfaction and to job dissatisfaction for Kuwaiti women employees. The sample for the present study was 191 Kuwaiti women employees in the Kuwaiti Banking Sector as a private sector. The data of this study were collected by a 62-item modified Minnesota Satisfaction Questionnaire

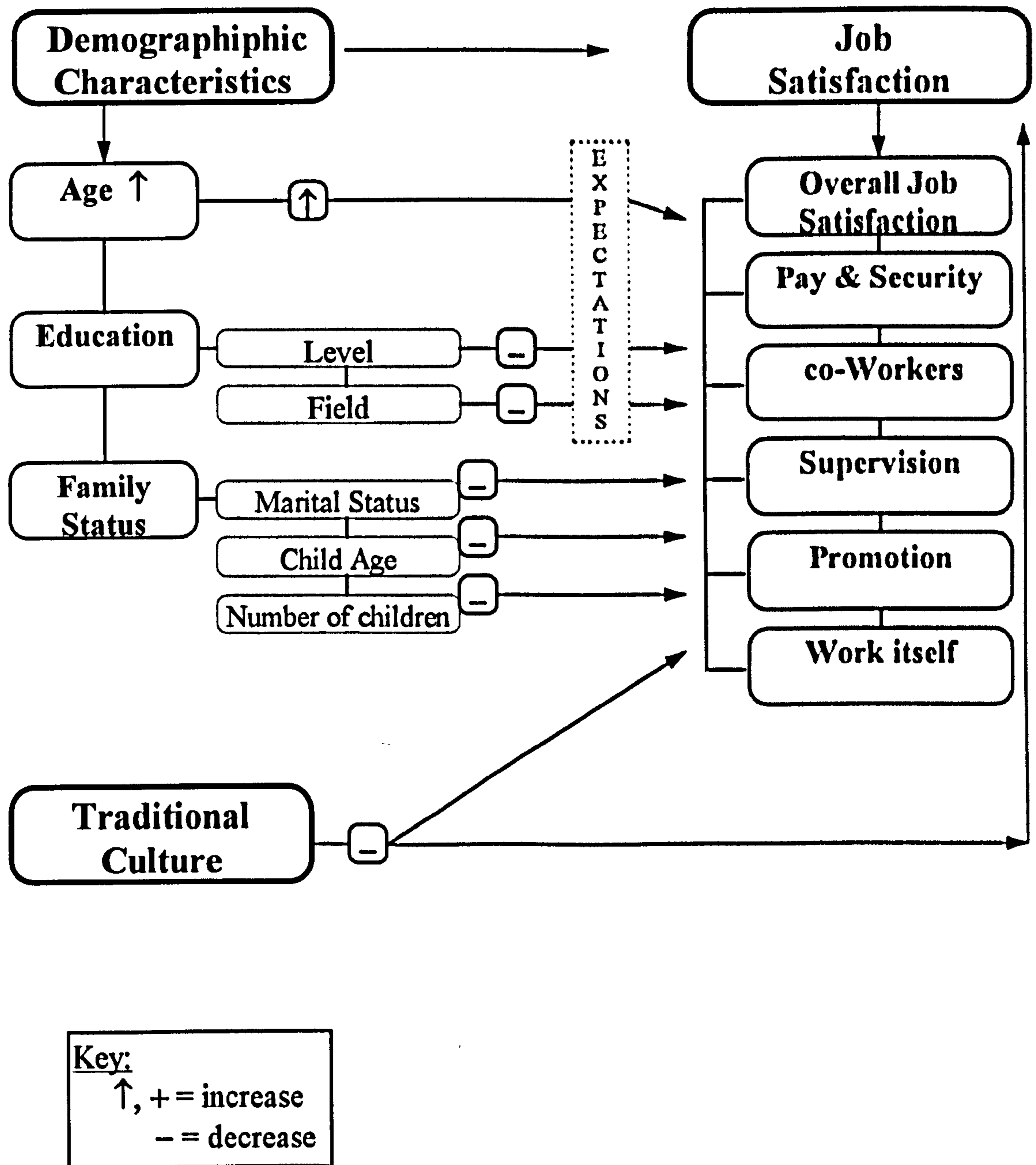
(MSQ) that was distributed personally by the researcher and returned by mail. One hundred ninety-nine modified MSQs were used in this study.

Recent research on job satisfaction has focused on the job itself or the work climate as the primary means of increasing satisfaction. The main argument is that if jobs or work climate are developed to provide a more desirable work environment, an increase in job satisfaction will result. The assumption of this line of argument is by implication desired by most employees. In addition, the external environment, i.e. traditional culture, educational background, and some work systems such as maternity leave were considered to be unimportant factors for the enhancement of job satisfaction. The results of this research show the importance of traditional culture, educational background, as well as the specific arrangements for maternity leave for job satisfaction, at least in the Kuwaiti private sector.

The major findings of this research are not consistent with the above assumption. On the whole, a much broader approach to increasing job satisfaction rather than simply improving the internal work environment seems to be warranted. Broader characteristics, especially traditional culture and educational background are of substantial importance in predicting job satisfaction. In addition, for the large majority of Kuwaiti women workers with children, arrangements for maternity leave are important.

When we tested the theoretical model suggested in this study in the light of the basic data analysis, we found that the conclusions generally tended to support the model in some aspects but not in others - see Figure 10.1.

Figure 10.1 Hypothetical Model of the Relationship Between Demographic Characteristics, Traditional Culture and Job Satisfaction



Correlation results, however, show that there is an inconsistent positive relationship in terms of statistical significance between the dependent variable (Job Satisfaction) and the independent variables of this study. This has been explained in detail in the previous chapters. However, I believe that the correlation is not enough to show the relative importance for each variable. Also, it cannot provide the appropriate means for testing the relationship between the different variables effectively. The regression is also evidence to show that any change occurring "B", for example, is a result of change in variable "A" (Narusis, M., 1987; Simon, H., 1954). It is for this reason that the results of regression have been considered. These results are based on Step Wise Multiple Regression equations, which are the best techniques for the nature, the objectives and the variables of this study. This statistical technique enables us to evaluate the direct and indirect influence of the different variables. This technique is also capable of examining clearly the relations between the variables.

10.2 Summary of the Main Findings

Findings in the present study showed that there is a relationship between some demographic characteristics and job satisfaction. The findings of this study contribute to management literature in general and to Kuwaiti management literature in particular. The contributions can be seen from the following points which attempt to link the findings of the study to the literature.

First of all, Kuwaiti women employees in the banking sector seem homogeneous in their ratings of their satisfaction /dissatisfaction with aspects (facets) of their jobs. However, job satisfaction is a multi-dimensional phenomenon, and the general job satisfaction factor has five components: (1) Pay & security, (2) Relationship with peers and with subordinates, (3) Supervisory techniques, (4) Opportunities for advancement, (5) Requirements of the task itself.

At the beginning of the analysis, an exploration of the nature of individual orientations was made. Individuals bring prior orientations and experiences to their jobs that may affect their expectations of or predisposition to their work. Without attempting to uncover the antecedents for such expectations, individual orientations are identified and related to perceptions of job satisfaction. Four demographic characteristics were explored - age, education level and field, and family status which includes marital status, number of children, age of children, and Kuwaiti traditional culture.

In summary, regarding the relationship between age and job satisfaction, the present study shows the distribution of responses regarding age showed that the majority of respondents were relatively young and that age was linear related to job satisfaction. The satisfaction levels increased with older age groups. Kuwaiti women employees in the Kuwaiti Banking Sector become more satisfied as they grow older in their jobs. The interpretation for this result is: Kuwaiti women employees in the banking sector become more satisfied not because they have increased their expectations and aspirations, but

because their jobs have become more interesting and more satisfying. In this case, the young female employees have joined the work force with high expectations about the amount of challenge and responsibilities they would find in their first job. In addition, the results showed in this research (linear relationship - the level of satisfaction increases with age throughout the working life) inconsistent with the conclusions of studies conducted by Clark *et al* (1994) who concluded that the cultural conditions in developed countries employees were generally disenchanted with their new jobs, such that their early roles in the labour market were not accompanied by high job satisfaction (age is related curvilinearly to job satisfaction). Alternatively, a national difference might be important; very low levels of job satisfaction among young employees have typically been observed in USA, whereas recently observed U shapes have come from the United Kingdom, perhaps differences in the labour market in the two countries affect the job attitudes of young adults in a differentiated manner (Clark, A.; Oswald, A. and Warr, P., 1994).

The linear relationship between age/satisfaction among Kuwaiti women employees might be related to: first, as women employees gain labour market experience at their early employment years, at mid-career they also gain information about the nature of work and labour market situation to compare against their prior expectations regarding their own jobs and their labour market experience, at later ages this comparison may be satisfying. Second, it is more satisfying to Kuwaiti women employees to have hops at the age 25 or 30 about what woman's job in the Kuwaiti banks will be like at the age of 35 or 40, at

later ages they realise that these expectations have been achieved once that age is reached.

More specifically, there is a positive, linear relationship (the level of satisfaction increases with age throughout the working life) between age and job satisfaction. Kuwaiti women employees expect more from their jobs and organisations during the first years of employment life. At older ages, Kuwaiti women employees' level of satisfaction with their salaries as well as their feelings toward their job security increase, because over the time they achieve what they have expected i.e. promotions and opportunities for advancement during their employment ages. At the initial career stages, until later ages, overall job satisfaction increases because as an individual gets older he/she becomes more realistic and more settled. Furthermore, when women get older, they become familiar with their peers and the relationships with their peers become positive and strong over time. At all ages there is a high degree of satisfaction with relations with peers and older employees are even more satisfied than younger. Women employees in the Kuwaiti banks are mostly satisfied with their peers. Moreover, there is a stronger relationship between age -at later ages- of women employees and the extent of satisfaction with the quality of supervision. In addition, when women are first hired at their early ages, they get much more supervision than later ages. The closeness and the amount of supervision are also higher at early ages than at later ages. Because Kuwaiti women achieve promotion partly on the basis of length of service (seniority promotion, associated with fixed annual increases in salary) and partly on the basis of work achievement: both increase with

length of service, satisfaction with promotion is greater amongst older than younger employees because employees expect more promotion in the future. In general, Kuwaiti women employees in the Kuwaiti Banking Sector are neither dissatisfied nor satisfied with work itself even when their ages increase because when they become older, the expected time demands and requirements for their jobs increase as well (as a current position and tasks performed are compared unfavourably with earlier ones and a job becomes seen as repetitive and restrictive).

Education was another important factor affecting personal orientations. Although the majority of respondents had gained a university degree or some higher qualification, the relationship between education and satisfaction was found to be slightly inversely related: satisfaction declined as education levels increased. The inverse relationship between education and job satisfaction was also confirmed by the research of Tannenbaum (1974). In the present study, it was found that higher education levels tend to increase workers' expectations particularly with respect to promotion, and hence decrease the levels of job satisfaction. Moreover, the educational background (specialisation) has been found to have a relationship to the attitudes and behaviour of the respondents toward job satisfaction. For example, the Kuwaiti women's field of education have indicated that the largest number of Kuwaiti women employees have specialised in other than business fields. For instance, the largest proportion of Kuwaiti women which is 29.8% have specialised in fields not related at all to business or banking fields, it is those who have experienced most job dissatisfaction. In addition, Kuwaiti women employees who have

intermediate level of education or less, are more satisfied with their jobs than those who have higher levels of education. Furthermore, Kuwaiti women employees who have been educated in business or related education fields are more satisfied with their jobs than those who have a non-business education background. The perception of the Kuwaiti women employees of their job environment indicates that, on the whole the employees are fairly pleased with personal considerations provided by their supervisors, and have favourable views of their working conditions. On the other hand, they feel their promotions are to some degree handled unfairly; approximately one third of the Kuwaiti female employees surveyed felt discriminated against on the basis of either seniority or qualifications.

Traditional culture is another factor which has a significant relationship with job satisfaction. Kuwaiti women employees in the banking Sector are negatively affected by Kuwaiti tradition and culture. Kuwaiti culture and tradition affect negatively the level of overall satisfaction among Kuwaiti women employees. In addition, the level of satisfaction among Kuwaiti women employees in the Kuwaiti Banking sector towards the level of payment and their feelings of job security is negatively associated with Kuwaiti culture and tradition. Kuwaiti culture indeed affects negatively Kuwaiti women employees' feelings of satisfaction with their co-workers because their peers have their own cultural background toward working in the banks environment especially non-Kuwaiti employees who have different cultural background. Furthermore, the relationship between traditional culture and feelings with regard to advancement opportunities is also

strong, negative and statistically significant. In addition, Kuwaiti women's feelings of job satisfaction with supervision techniques are negatively affected by Kuwaiti culture and tradition. Finally, Kuwaiti women's feelings of satisfaction toward work itself tend to be negatively affected by Kuwaiti culture and tradition - but less strongly than towards other factors.

Family status is also has a strong association with job satisfaction. The results show that there is no difference between married women's satisfaction with their jobs in general and those who are unmarried. Mothers with young children are not able to balance their responsibilities either as regards their job or as regards their young children. In Kuwait, unlike in the other Gulf states, a few upper-class women hold high administrative posts, but their limited number make them symbolic rather than typical. In addition, Kuwaiti women live in a conservative society. Islam and Mid-Eastern culture affect her behaviour regarding her relationship with men especially with her supervisor. Furthermore, married women with children feel dissatisfied with work itself. The only reason for this dissatisfaction is related to the high responsibilities that married women with children have at home. These responsibilities detract from women's feeling of satisfaction with work itself.

10.3 Theoretical Contribution

The following are the main contributions of the research to developing theory.

Firstly, the research shows the significant influence of traditional culture. Traditional culture plays an important, significant role in determining women's job satisfaction and should be taken into account in any efforts to evaluate and develop female employees. Cultural factors need to be integrated with other factors that affect woman's job satisfaction.

Secondly, from methodological point of view, there is a large body of earlier work on job satisfaction to which this study relates; the study is not exploratory in concept (though it is in context), it is quantitative in new context.

Thirdly, the private sector in Kuwait has not received adequate research attention as yet. This study provides an insight into the sector's employees' work attitudes. It emerges from this research that both the suitability as well as the applicability of the sophisticated Western models of the relationships of demographic characteristics and job satisfaction in the private sector's organisations to the Kuwaiti environment are questionable for many reasons. First, as explained, women employees in the Kuwaiti private sector perceive their work in the light of Kuwaiti traditional culture. Second, most of the studies regarding the relationships between demographic characteristics and job satisfaction have been conducted in organisations in the United States by Americans, and because the

theoretical models guide the questions we ask, only observation and analysis of the particular culture and situation involved can guide our answers. Indeed, applicability of Western views is very difficult.

Fourthly, this study brings together cross cultural comparisons; therefore, theories which encouraged by American theorists were not suitable for all cultures because US research were more culturally specific. In addition, this study rely on situational occurrences theory because situational occurrences and situational characteristics perspective both appear to affect job satisfaction. Further, overall job satisfaction can be predicted better from a knowledge of both situational characteristics and situational occurrences than from either factor alone.

It would seem that the situational Occurrences Theory is the optimum theory for explaining and describing job satisfaction and dissatisfaction among employees in any work place, including in the Kuwait Banking sector.

Fifth, regarding the relationship between age and job satisfaction, this present study considers a wider range of variables than Luthans and Thomas (1989), who found only a curvilinear relationship between age and overall job satisfaction but did not investigate the relationship between age and different job satisfaction facets. This study does investigate the relationship between age and a wide range of facets of job satisfaction (pay & security, co-workers, supervision, promotion, work itself). The results show a

linear relationship between age and overall job satisfaction as well as between age and different job satisfaction facets: the level of satisfaction increases with age throughout the working life. In direct contrast to Kacmer and Ferris (1989), who found a linear relationship between age and overall job satisfaction (curvilinear with job satisfaction facets), I conclude that the relationship between age and overall job satisfaction is still linear but age is related linear (not curvilinearly as Kacmer and Ferris ,1989 concluded) to each the job satisfaction facet (pay & security, co-workers, supervision, promotion and work itself). It is perhaps not surprising that the shape of the age/satisfaction relationship differs for different workers in different organisations in different countries and in different cultures.

10.4 Practical Contribution

The following recommendations aim at helping the organisations that seek to improve their performance and to achieve effectiveness. In the mean time, it aims to draw attention to the importance of job satisfaction. We would like to note here that these recommendations are not the end of this research but the start of a long study. In order to ensure effectiveness we have to consider four main factors in any organisation. The factors are job satisfaction, the job and its nature, the potentialities and ambitions of the individual (job holder), and the socio-cultural environment. What makes these recommendations significant is their relationship to the environment of the study. Taking these recommendations into consideration and ensuring the effectiveness of organisational behaviour practices requires changing a number of techniques and systems

of administration. It also requires changing some aspects of social and cultural behaviour that hinder effective organisational practices. We would like to note here that such recommendations are presented and directed to higher levels of managers. For instance, at the national level and to those who are in charge of developing human resources. The recommendations are also directed to members of administration at three levels (top management, middle management and lower management). This is partly because we believe that the success in organisation behaviour practices can be achieved only by co-operation between the elements involved in it.

In addition, we would like to emphasise for the second time that the recommendations of this study aim to contribute to the improvement of organisational practices and to developing human resources at a global level and in the meantime they are vital to the environment of the study, Kuwait. Despite the fact that Kuwait is able to spend unlimited amounts of money on developing human resources and in organisation behaviour practices and studies, it is still suffering from the lack of analytical scientific studies on job satisfaction. The problems are related to cultural and social aspects of work and result from the lack of experience in administration.

Various suggestions can be made regarding women employees in the banks to address some of the shortcomings in the field of job satisfaction and organisation behaviour.

Firstly, the results of this research confirm the importance of observance of an accurate, objective basis for promotion, and to facilitate equal opportunities for promotion for all employees, male and female. In addition, there should be a clear objective system for promotion in the organisation and this system should strengthen the spiritual and positive competition between the members of administration to increase the level of their performance. Specifically, each manager should improve the abilities and develop the abilities and opportunities for advancement of the women subordinates under his supervision so that they can be considered for promotion.

Secondly, one of the difficult problems facing working women is the dual job of working and being a housewife. But, if the decision makers in each bank make every possible effort, through training and encouragement, women will surmount this problem and become much more efficient at organising their time. The decision makers in the Kuwaiti banks should introduce rules that allow women to have the necessary leaves such as maternity leaves. This contribution is consistent with Thomas and Thomas (1990) when they argued that help with child care can, among other things, increase productivity and employee morale, as well as reduce accident rates, absenteeism, and turnover.

Thirdly, other problems facing working women in the Kuwaiti banks appear in existing banking sector rules, some of which require women to work overtime and sometimes to work at night. Decision makers in the banks should introduce new rules to enable Kuwaiti

women to choose working at suitable times so they can arrange their time between job and home.

Fourthly, the banks and the government should develop education for Kuwaiti women in quantity and quality to come up to the needs of the bank; in quantity by increasing the number and diversity of business schools, specifically, private business schools. In addition, different institutions should be established and built especially in those fields where the participation of women is very low and in fields where the need for Kuwaiti manpower is vital. In quality however, before establishing such schools and institutions, the banks and the government should try to use every effort to erase those beliefs against women working and remove the limitations of women working in only certain jobs such as in banks. The Kuwaiti banks and the government should persuade students to enter the fields that are necessary for the development of the banks and for the government. That cannot be accomplished without a clear, long-term educational philosophy taking all the previous elements into account.

In this regard, the role of the media can be very helpful. Since the government owns radio and television media and has a great deal of control over some other types (newspapers, magazines), those channels could be used to educate women about the need for them in the work place and to detract from the effect of Kuwaiti traditional culture on working women, especially in banks. Advertisements could stress how women working will positively affect their lives and at the same time help the Kuwait economy, thus raising

the economic status of the people and balancing the manpower structure, both of which are very necessary for the continuity of their country's development and also its security.

In spite of the expanding female participation is inconsistent with tradition, another step could be taken by each bank alone to provide every help to the women who are actually working, by building a nursing centre and by supporting working Kuwaiti women morally and financially.

This research should enhance the decision makers understandings of women's job attitudes in the Kuwaiti banking sector and help them to amend current policies or introduce new ones to increase women employees motivation and to enhance the Kuwaiti Banking Sector's image as one of the best financial centres in the world. Specifically, to replace foreign employees in the private sector which continued to be dominated by expatriates, who formed 60% of the population, with Kuwaiti women employees.

The previous recommendations are not impossible. On the contrary, they are reasonable and realistic. Further, there are no other reasonable alternatives to replace them.

10.5 Recommendations for Future Research

Further research in all fields of management and organisation behaviour in the developing countries in general and in Kuwait in particular is a fundamental requirement for their overall development. Public, joint, and private sectors need more research in all the

aspects of management in general and organisational behaviour in particular when more pressing needs are evident in the government and joint sectors than in the private organisations.

In the light of the findings, the following studies are believed to be essential for a sounder understanding of the role of traditional culture in organisational behaviour in general and in job satisfaction in particular.

1- A similar study should be carried out in government and joint organisations in Kuwait to explore job satisfaction among the employees, especially women and to compare the findings with these of the present study. Another possible research project is a comparative one which samples organisations from the three sectors.

2- Urgently required is a study which attempts to compare the relationship between different traditional cultures in the developing countries to job satisfaction, and to measure these relationships. Such a type of study seems important to shed some light on the roles that some socio-cultural factors play with regard to job satisfaction, and to assess the cultural implications for organisational behaviour of different socio-cultural structures.

3- A study should be undertaken to examine the weakness of the women's role in the leadership in the banking sector and its effect on the ambitions and job satisfaction of other women employees.

10.6 Summary

As presented, the research has been based on a comprehensive review of related literature and a thorough examination of the job satisfaction and some demographic characteristics fields. Although some limitations were inherent, this study introduced results of careful thought, analysis and research in a conscientious effort to explore Kuwaiti women's job satisfaction in the banking sector.

Regarding education philosophy as one of the solutions, education is one channel to develop and provide human resources. However, without a clear educational plan taking into consideration the present and the future needs of the private sector, those human resources will offer quantity and no quality or they will flood some fields and leave shortages in other fields such as business fields. Two programmes both educational in effect, should be implemented to improve the status of women in Kuwait. First, a state-wide programme to educate the public and mould public opinion to a point where the present traditions, customs, and norms, which influence and limit the activities of women, are relegated to the past. The mass media should be employed to help in this effort. Leaders in government, in the private sector, and in education should lend their support. Educated women among the elite groups should contribute their influence, knowledge,

and prestige. Such a program may be visionary in the extreme, but it could have a significant impact. The second has to do with the education system itself, which should make it possible for any woman to achieve her potential in the society if she so desires.

Furthermore, women are always located within the dominant culture which is greatly affected by male representations. Thus, society's traditional culture plays an important role with regard to women's work role in helping or hindering them to combine their double roles.

I hope this study will open new dimensions for other researchers to carry more research in the field to crystallise other, related issues, which can contribute to the knowledge and to the enhancement of organisational behaviour practices in the developing countries of the third world.

To this debate this thesis offers an added factor to be taken into consideration, particularly when examining the effect and relationship of traditional culture on women's job satisfaction in the private sector. This factor may influence the level of job satisfaction, and if so to what degree. In other words, in order to understand the employees' attitudes, we have to take into account not only the nature of the job or the individual, but also the environment and the culture of this environment.

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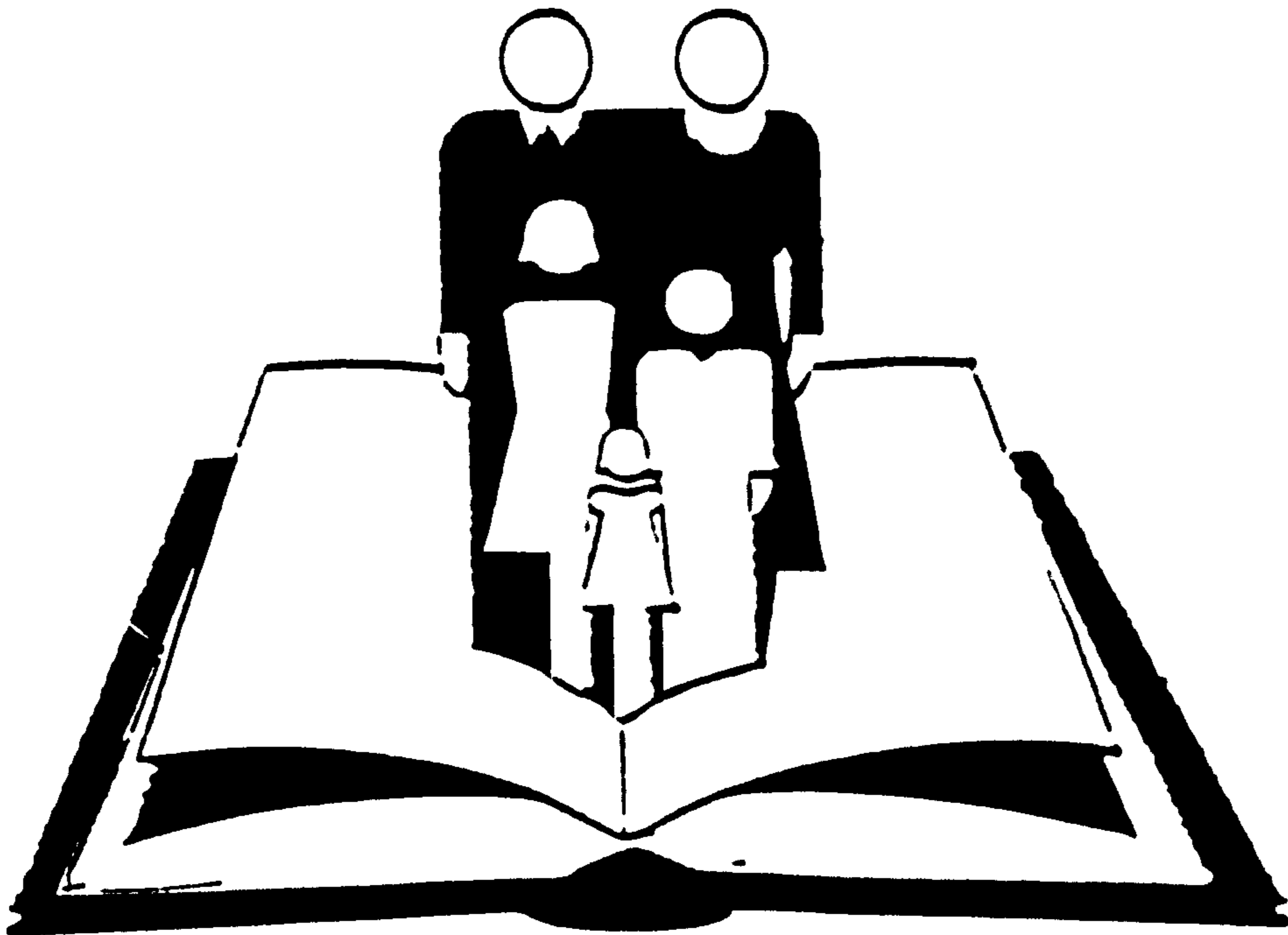
APPENDIX A

(Questionnaire: English Version)

UNIVERSITY

OF

GLASGOW



GLASGOW UNIVERSITY BUSINESS SCHOOL

(QUESTIONNAIRE)

"DEMOGRAPHIC CHARACTERISTICS AND JOB SATISFACTION
AMONG KUWAITI WOMEN IN THE KUWAITI
BANKING SECTOR"

BY

MESHAL METLE

DEPARTMENT OF MANAGEMENT STUDIES

**Meshal Metle
Department of Management Studies
Glasgow University Business School
Glasgow G12 8LF
Scotland
United Kingdom**

1st September 1993

Dear Mrs/Miss

I am a graduate student in the Department of Management Studies at Glasgow University Business School. For my thesis I am carrying out a study of how Kuwaiti women feel about their jobs.

Hopefully, with your assistance, this study could provide insights into how to meet individual need to women employees and to develop a better work environment.

In order to obtain data for this study, I am asking your co-operation in filling out the enclosed questionnaire. Please rest assured that the results of the study are entirely confidential. Your responses will remain anonymous. I will be the only person to have access to the questionnaires. There will be no analysis of individual responses since I am only using group-level data.

I need your input and greatly appreciate your co-operation. Please call me if you have any questions (533 9034).

Thank you, I greatly appreciate your assistance.

Yours sincerely

Meshal Metle

Dear Employee

This questionnaire has been mainly designed about your job and your attitude towards it. Would you please help by participating in this study by telling us how you feel towards your job in this bank, what things you are satisfied with and what things you are not satisfied with as well as the feelings and values, as part of the Kuwaiti traditions, towards your job and this organisation.

In order for this study to be valid, it is extremely important that your responses reflect your actual opinions and judgement. Remember, this is not a test and there are no right or wrong answers. All answers will be combined and only the overall statistical results will be reported to achieve the aim of this study.

Please do not omit any question and do not hesitate to ask any question about any part of the questionnaire if you need to do so.

GENERAL INSTRUCTIONS

Most of the questions ask that you check one of several numbers that appear on a scale to the right of the item. You are asked to choose the one number that best matches the description of how you feel about the item. For example, if you were asked how much you agree with the statement "I enjoy the weather in this town" and you feel that you agree, you would check the number under "strongly agree" like this:-

I enjoy the weather in this town:

Strongly agree	Agree	Don't know	Disagree	Strongly Disagree
<input checked="" type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

Note that the scale descriptions may be different in different parts of the questionnaire. For example, they may ask not whether you agree or disagree, but perhaps whether you are satisfied or not, or whether you think something to be likely or not likely to happen, etc.

So, please be sure to read the special instructions that appear in the beginning of each part. Be sure to read the scale descriptions before choosing your answers.

Finally, remember this is not a test, it is a confidential questionnaire. Please, when you have finished, place the questionnaire in the attached envelope, the researcher will call after two days to collect it.

PART 1

To help the Researcher with statistical analysis of the data, please give the following information.

1. Name of the bank you are working with:

- The Gulf Bank
- The National Bank of Kuwait
- Kuwait and Middle East Bank
- The Commercial Bank
- Industrial bank of Kuwait
- The Real Estate Bank of Kuwait
- Burgan Bank
- Al-Ahli Bank

2. The title of your present job

3. In which residential area do you live?

4. What is the name of your governate:

- Capital
- Ahmadi
- Hawalli
- Farwania
- Jahra

5. Your monthly income:

- | | |
|--|--|
| <input type="checkbox"/> - less than K.D.300 | <input type="checkbox"/> - 701 to K.D.800 |
| <input type="checkbox"/> - 301 to K.D.400 | <input type="checkbox"/> - 801 to K.D.900 |
| <input type="checkbox"/> - 401 to K.D.500 | <input type="checkbox"/> - 901 to K.D.1000 |
| <input type="checkbox"/> - 501 to K.D.600 | <input type="checkbox"/> - Over K.D.1000 |
| <input type="checkbox"/> - 601 to K.D.700 | |

6. Number of employees in the particular working group you work at and their sex:-

.....
.....

PART 2

The following information is needed to help us with the statistical analysis of the data. This information will allow comparisons among different groups of individuals.

All of your responses are strictly confidential; individual responses will not be seen by anyone within this organisation.

We appreciate your help in providing this important information.

Demographic Characteristics

A. AGE:

7. Your age (Tick the appropriate group):

- Under 20 years
- 20 - under 25 years
- 25 - under 30 years
- 30 - under 35 years
- 35 - under 40 years
- 40 - under 45 years
- 45 or over

8. How long have you been in this job?

- [] Under 3 years
- [] 3 - 5 years
- [] 6 - 9 years
- [] 10 or more

9. How many years have you been employed in this bank, if you have been in more than one job:

- less than one year
- between 1 - 3 years
- between 4 - 10 years
- more than 10 years

B. TRADITIONS:

Instructions: Please respond to each item by selecting one of the following answers:

1 = strongly agree, 2 = agree, 3 = don't know, 4 = disagree, 5 = strongly disagree.

10. The relative amount of time and energy devoted to a career on the one hand, and the home and family on the other hand, should be determined by one's personal desires and interests rather than by one's sex.

1 2 3 4 5

11. The old saying that "a woman's place is in the home" is still basically true and should remain true.

1 2 3 4 5

12. A woman whose job involves contact with the public, should not continue to work.

1 2 3 4 5

13. In groups that have both male and female, it is appropriate that top leadership position be held by male.

1 2 3 4 5

14. In groups that have both male and female, it is appropriate that top leadership position be held by female.

1 2 3 4 5

15. Unless it is economically necessary, married women who have school-aged children should not work outside the home.

1 2 3 4 5

16. Unless it is economically necessary, married women who have pre-school children and less should not work outside the home.

1 2 3 4 5

17. It is not a good idea for a husband to stay home and care for the children while his wife is employed full-time outside the home.

1 2 3 4 5

18. Even if a wife works outside the home, the husband should be the main breadwinner and the wife should have the responsibility for running the household.

1 2 3 4 5

19. Marriage is a partnership in which the wife and husband should share the economic responsibility of supporting the family.

1 2 3 4 5

20. A woman should not accept a career promotion if it requires her family to move and her husband to find another job.

1 2 3 4 5

21. A married woman who chooses not to have children because she prefers to pursue her career should not feel guilty.

1 2 3 4 5

22. A husband should not feel uncomfortable if his wife earns a higher salary than he does.

1 2 3 4 5

23. When looking for a job a woman ought to find a position in a place located near her parents even if that means losing a good opportunity elsewhere.

1 2 3 4 5

24. If you have a chance to hire an assistant in your work it's always better to hire a relative than a stranger.

1 2 3 4 5

25. We Kuwaitis dream big dreams, but in reality we are inefficient with modern industry.

C. EDUCATION

27. Level of Education

- Primary School
- Secondary School
- Diploma
- Bachelor
- Postgraduate
- Other

28. If you attended a university or technical college or school, what was the speciality you studied?

.....

29. If you attended a training programme, please indicate the name and the nature of the programme:

30. Specialisation:

- | | |
|---|--|
| <input type="checkbox"/> Business Administration | <input type="checkbox"/> Education |
| <input type="checkbox"/> Accounting | <input type="checkbox"/> Law |
| <input type="checkbox"/> Finance | <input type="checkbox"/> Engineering and Petroleum |
| <input type="checkbox"/> Secretarial Administration | <input type="checkbox"/> Medical Sciences |
| <input type="checkbox"/> Computer for Management purposes | <input type="checkbox"/> Agriculture |
| <input type="checkbox"/> Banking Management | <input type="checkbox"/> Others: please indicate |
| <input type="checkbox"/> Economics | |
| | |

31. How much do you think your job is related to your field of study?

1. - very much
2. - related
3. - somewhat related
4. - not related at all

32. What is your father's level of education?

- Illiterate
- Read and write
- Elementary School
- Intermediate School
- Secondary School
- 2 years college
- University degree
- Graduate degree

33. What is your mother's level of education?

- Illiterate
- Read and write
- Elementary School
- Intermediate School
- Secondary School
- 2 years college
- University degree
- Graduate degree

D. FAMILY AND MARITAL STATUS

34. Marital Status:

- Single
- Married
- Divorced
- Widowed
- Separated

35. If married, how many children do you have?

- None
- One
- Two
- Three
- Four
- Five
- Six or more

36. If you have children, please indicate their ages:

.....
.....
.....

37. Number of dependants (such as your parents or relatives who depend on you to meet their living expenses.

38. What is your father's occupation?

- Professional
- Administration or Manager
- Clerical
- Sales
- Services
- Hunter and Fisherman
- Labourer
- Student
- Retired
- Others

39. What is your mother's occupation?

- Professional
- Administration or Manager
- Clerical
- Sales
- Services
- Housewife
- Labourer
- Student
- Retired
- Others

40. In what year were you born?

41. Is your income from this job the primary source of financial support for your immediate family? (Please tick one)

- Yes
- No
- Do not have an immediate family to support

42. Do you have servant(s) in your household?

Yes _____

No _____

PART 3 JOB SATISFACTION QUESTIONS

Instructions:

In the following statements you will find several characteristics or qualities connected with your own job in your bank, for each such characteristics, you are asked (How satisfied are you with this aspect of your job?) to give one from the five alternatives answers as follows:

“**Very Dissatisfied**” = When you feel that your job gives you much less than you expected.

“**Dissatisfied**” = When you feel that your job gives you less than you expected.

“**Don't Know**” = When you can not make up your mind whether or not the job gives you what you expected.

“**Satisfied**” = When you feel that your job gives you what expected.

“**Very Satisfied**” = When you feel that your job gives you more than you expected.

Please read each statement carefully and be frank and honest to give a true picture by placing an [X] in the box which most nearly tells how you feel about the statement.

	V. D I S S a	D I S S a t i s f i e d	D o n' t K n o.	S a t i s f i e d	V. S a t i s f i e d
1. Being able to see the results of the work I do	[]	[]	[]	[]	[]
2. Organisation policies and the way in which they are administered	[]	[]	[]	[]	[]
3. The way I am noticed when I do a good job	[]	[]	[]	[]	[]
4. The way my supervisor and I understand each other	[]	[]	[]	[]	[]
5. Opportunities to do a whole job	[]	[]	[]	[]	[]
6. The working relationship with my subordinates	[]	[]	[]	[]	[]
7. The opportunity to be responsible for planning my work	[]	[]	[]	[]	[]
8. The working conditions (heating, lighting, ventilation, etc.) on my job	[]	[]	[]	[]	[]
9. The opportunities for advancement on my job	[]	[]	[]	[]	[]
10. The amount of pay for the work I do	[]	[]	[]	[]	[]
11. The opportunities to develop my skills and abilities	[]	[]	[]	[]	[]
12. Being able to do something I think is worth while	[]	[]	[]	[]	[]
13. The general security in my job	[]	[]	[]	[]	[]
14. The recognition I get from my supervisors	[]	[]	[]	[]	[]
15. The way employees are informed about organisation policies	[]	[]	[]	[]	[]

16. The difficulties of my job	[]	[]	[]	[]	[]
17. The way my boss handles his employees.....	[]	[]	[]	[]	[]
18. The opportunities to make decisions on my own	[]	[]	[]	[]	[]
19. The competence of my supervisor in making decisions	[]	[]	[]	[]	[]
20. The opportunities of getting ahead on my job	[]	[]	[]	[]	[]
21. The opportunity for training and experience on the job that will help my growth	[]	[]	[]	[]	[]
22. The opportunity to learn new things	[]	[]	[]	[]	[]
23. Recognition from my peers	[]	[]	[]	[]	[]
24. The feeling of accomplishment I get from my job	[]	[]	[]	[]	[]
25. The opportunity to be important in the eyes of others	[]	[]	[]	[]	[]
26. The way I am informed about my job performance	[]	[]	[]	[]	[]
27. The way my job provides for a secure future	[]	[]	[]	[]	[]
28. The creativity of my job	[]	[]	[]	[]	[]
29. The way the organisation treats its employees	[]	[]	[]	[]	[]
30. The responsibilities of my job	[]	[]	[]	[]	[]
31. The personal relationship between my boss and his employees	[]	[]	[]	[]	[]
32. The way promotions are given out on my job	[]	[]	[]	[]	[]
33. The way my boss delegates work to others	[]	[]	[]	[]	[]
34. The opportunities I have to do something that makes me feel good about myself as a person	[]	[]	[]	[]	[]
35. The pleasantness of the working conditions	[]	[]	[]	[]	[]
36. My pay and the amount of work I do	[]	[]	[]	[]	[]
37. How steady my job is for the future	[]	[]	[]	[]	[]
39. The policies and practices towards employees	[]	[]	[]	[]	[]
40. The praise I get for doing a good job	[]	[]	[]	[]	[]
41. My relationship with my peers	[]	[]	[]	[]	[]
42. The nature of my job	[]	[]	[]	[]	[]
43. The way my boss provides help on hard problems	[]	[]	[]	[]	[]
44. The freedom to use my own judgement	[]	[]	[]	[]	[]
45. The social status I get from my job	[]	[]	[]	[]	[]
46. The opportunity to try my own methods of doing the job	[]	[]	[]	[]	[]
47. The opportunities to do my best at all times	[]	[]	[]	[]	[]
48. The way my job provides for steady employment	[]	[]	[]	[]	[]
49. The way I get all credit for the work I do or my job	[]	[]	[]	[]	[]
50. The way organisational policies are put into practice.	[]	[]	[]	[]	[]
51. The easiness of my job	[]	[]	[]	[]	[]
52. The opportunity to be responsible for the work of others	[]	[]	[]	[]	[]
53. The way my boss trains his employees	[]	[]	[]	[]	[]
54. My feeling for advancement	[]	[]	[]	[]	[]
55. The general working conditions	[]	[]	[]	[]	[]

56. How my work hours compare with those for.
 similar jobs in other organisations [] [] [] [] []
57. The reputation my family gets from my job [] [] [] [] []
58. The way layoffs and transfers are made in my job [] [] [] [] []
59. The way my organisation provides opportunities
 and help in entertainment for me and my family..... [] [] [] [] []
60. The opportunities to try out some of my own ideas [] [] [] [] []
61. The opportunities to develop new and better
 ways to do my job [] [] [] [] []
62. The amount of time my job allows me to
 be with my family [] [] [] [] []

43. If you had a chance to change your job, how much would you like to do so?

- very much
- like to
- would not like to
- very much not like to

44. If you had a chance to change your job, and you would like to do so, in your own words please explain why you are interested in doing so.

.....

.....

.....

.....

.....

PART 4

Please answer the following questions in detail.

(1) Why did you choose working in this bank?

“.....

.....

.....

.....

.....”

(2) What did you expect from your job and your organisation?

“.....

.....

.....

.....

.....”

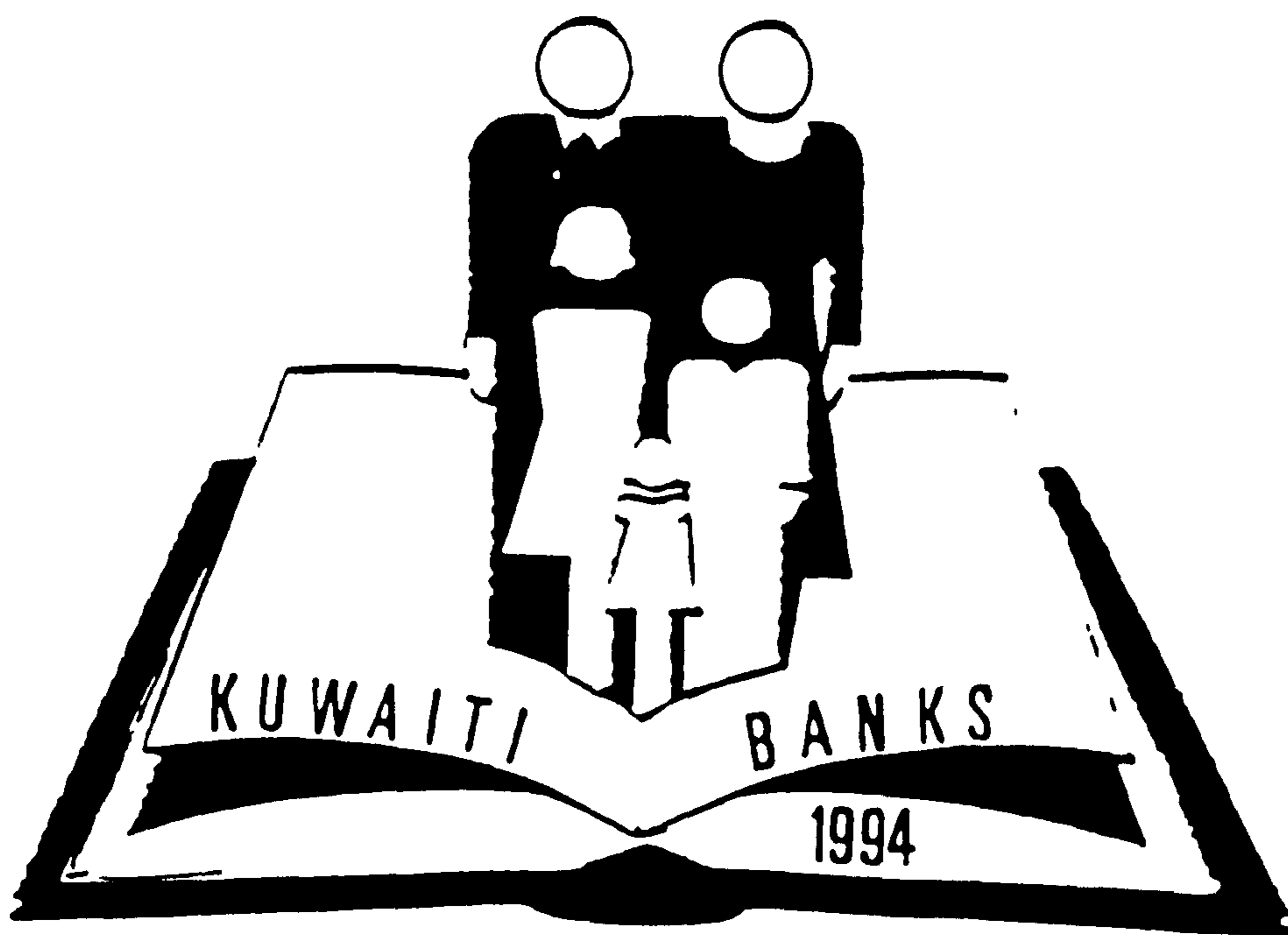
APPENDIX B

(Questionnaire: Arabic Version)

قسم الإدارة
Glasgow University
Glasgow, Scotland
U.K.

استقصاء عن

الرضا عن العمل في قطاع البنوك الكويتية
للمرأة الكويتية



إعداد
مشعل خميس محمد

«استقصاء»

مقدمة

الأخت المحترمة :

أفيدك أنني عضو هيئة التدريس بكلية الدراسات التجارية ومبتعث حاليا لدراسة الدكتوراه في مجال الإدارة والسلوك التنظيمي في جامعة جلاسجو في اسكتلنده بالمملكة المتحدة.

رسالتي للدكتوراه عن الاتجاهات والرضا عن العمل بالنسبة للموظفة الكويتية في قطاع البنوك الكويتية كقطاع خاص.

المعلومات المطلوبة في هذا الاستفتاء (الاستقصاء) المرفق والتي ستكونين أنتِ أحد المساهمين في الإجابة عليها ستساعدني في

إكمال رسالتي هذه. ويهدف هذا الاستقصاء إلى معرفة رأيك وشعورك نحو عملك للوظيفي.. كيف تشعرين نحو عملك سواء كان

عملك الماضي أو الحالي.. ماهي الأشياء التي أنتِ راضية عنها في عملك وماهي الأشياء التي أنتِ غير راضية عنها في عملك. إن

اسمك لن يظهر في هذا الاستقصاء وكذلك جميع إجابتك عن مدي شعورك نحو عملك. هذا وأفيدك أن الاستقصاء مكون من

قسمين:

القسم الأول : يحتوي على أسئلة حول الخلفيات والمعلومات الشخصية والديموغرافية

القسم الثاني : يسأل عن شعورك الشخصي نحو عملك.. كما أن كل قسم يحتوي على بعض التعليمات في مقدمته.

وإذا كانت لديك أسئلة أو أي استفسار فعليك الاتصال بي على تلفون رقم (٣٤-٣٦٩٠٥) شكرا على استجابتك ...
٤١٣٤٧٤٦

الباحث

مشعل خميس محمد

الكويت

هذا الاستقصاء صمم أساساً حول وظيفتك واتجاهاتك نحوها الرجاء المساعدة بالمشاركة في هذه الدراسة عن طريق معرفة شعورك تجاه عملك في هذا البنك.

ماهي الأشياء التي انت راضية عنها والأشياء التي انت لست راضية عنها، الشعور ، القيم، التقاليد المؤثرة بعملك بهذا البنك. حتى تكون الدراسة ذات جدوي، فإنه من الأهمية بمكان ان تعكس إجاباتك شعورك الفعلي تجاه عملك - تذكرني بأن هذا ليس لاختبار وإنما فقط استبيان وليس هناك إجابة صحيحة أو إجابة خاطئة - كل الإجابات سوف تتداخل مع بعضها البعض لفرض التحليل الإحصائي والنتائج النهائية سوف تكون هي الهدف النهائي لهذه الدراسة. يرجى عدم ترك أي سؤال بدون إجابة ولن تتردي بالسؤال عن أي غموض في أي نقطة أو جزء في هذا الاستقصاء بالاتصال بالباحث فرأياً.

ملاحظة هامة

* للحفاظ على سرية إجاباتكم وعدم اطلاق اي شخص اخر على إجاباتكم ولسرعة وصول الاستبيان الى الباحث يرجى وضع الاستبيان في الظرف المرفق ووضعه بعد الاجابة عليه في اقرب صندوق بريد علما بأن اجرة لبريد مدفوعة بالكامل .

* اذارغبتي في الحصول على نتائج الدراسة يرجى وضع العنوان في اخر صفحة في الاستبيان حتى يتسنى ارسال النتائج اليك

* الرجاء عدم التأخر في ارسال الاستبيان بالبريد بالسرعة الممكنة حتى يتم التحليل الاحصائي مع بقية الاستبيانات .

A - الجزء الأول

١ - اسم البنك والفرع الذي تعملين به

٢ - المسمى الوظيفي لعملك الحالي :

٣ - في أي منطقة تسكنين؟

٤ - اسم المحافظة التابعة لمنطقة سكنك :

العاصمة حولي الفروانية الاحمدي الجهراء

٥ - المرتب الشهري (بالدينار الكويتي):

أقل من ٣٠٠ ٦٠٠-٥٠١ ٩٠٠-٨٠١

٤٠٠-٣٠١ ٧٠٠-٦٠١ ١٠٠٠-٩٠١

٥٠٠-٤٠١ ٨٠٠-٧٠١ أكثر من ١٠٠٠ (يرجى التحديد)

٦ - عدد الموظفين في مجموعة عملي واجناسهم (عدد الذكور - الاناث)

B - الجزء الثاني

الخصائص الديموغرافية ١ - العمر -

٧ - كم عمرك (اختاري الإجابة المناسبة) أقل من ٢٠ سنة من ٢٥ إلى أقل من ٣٠ سنة

من ٣٠ إلى أقل من ٣٥ سنة من ٣٥ إلى أقل من ٤٠ سنة

من ٤٠ إلى أقل من ٤٥ سنة من ٤٥ إلى أقل من ٥٠ سنة من ٤٥ سنة فأكثر

٨ - منذ متى وانتِ تعملين في هذه الوظيفة أقل من ٣ سنوات ٥ - أقل من ٩ سنوات
٣ - أقل من ٥ سنوات ١٠ - سنوات فأكثر

٩ - منذ متى وانتِ تعملين في هذا البنك أو في قطاع البنوك؟ أقل من سنة أكثر من ١٠ سنوات
 بين سنة - ٣ سنوات بين ٤ سنوات - ١٠ سنوات

إرشادات عامة

اختي الكريمة

إن معظم الأسئلة المتضمنة لهذا الاستبيان تطلب منك اختيار رقم واحد من خمسة أرقام تكون في الجهة اليسرى لكل عبارة. المطلوب منك فقط هو اختيار الرقم الذي يطابق إلى حد كبير مدى شعورك تجاه تلك العبارة. على سبيل المثال إذا كان السؤال على النحو التالي:

«إنني أحب مناخ هذه المدينة»

إذا كنت توافقين على ذلك فما عليك إلا أن تضعين على الرقم الموازي للكلمة «أوافق» كما يلي:

أعارض بشدة	غير موافقة	لا أعرف/ محايدة	أوافق	أوافق بشدة
١	٢	٣	٤	٥

علما بأن طريقة الإجابة قد تختلف عن المثال السابق بمعنى آخر إن الإجابة قد لا تكون عن مدى موافقتك من عدمها وإنما عن مدى رضائك من عدمه أو مدى أهمية شيء معين من عدم أهميته... إلخ لذا أرجو التأكد من قراءة إرشادات الإجابة والتي عادة تكون في بداية كل مجموعة من الأسئلة كما أرجو عند الإجابة بأن تختاري الرقم الذي يطابق تماماً شعورك الشخصي نحو محتوى كل عبارة. علما بأن هذا استبيان وليس اختباراً سرى وليس لدى أي شخص حق الإطلاع على محتوياته بأي شكل من الأشكال سوى الباحث لفرض التحليل الإحصائي

أخيراً، عندما تنتهين من الإجابة على هذا الاستبيان يرجى وضعه في الخرف الخرف ووضعته في صندوق البريد بأسرع وقت

يمكن علماً بأن احرة البريد مدفوعة

ب - العادات والتقاليد

تعليمات الرجاء الإجابة على كل بند مما يلي باختبار واحد فقط من الإجابات التالية

اعارض بشدة	غير موافق	لا أعرف أو محايد	وافق	وافق بشدة
١	٢	٣	٤	٥

١٠ - ان الوقت والجهد المكرس للبيت والأسرة من جهة وللعمل من جهة أخرى يجب ان يحددما الرغبات والنيول الشخصية

وليس كون الإنسان ذكراً أو أنثى

١ ٢ ٣ ٤ ٥

١١ - القول السائد ان مكان المرأة هو البيت يجب ان يظل صحيحا

١ ٢ ٣ ٤ ٥

١٢ - المرأة التي يقتضي عملها الاتصال بالناس ، يجب ان تتوقف عن العمل.

١ ٢ ٣ ٤ ٥

١٣ - في الجماعات التي تضم الذكور والاناث ، يستحسن ان يشغل الرجل المنصب القيادي.

١ ٢ ٣ ٤ ٥

١٤ - النساء المتزوجات والتي لهن اولاد في سن المدرسة يجب الا يعملن خارج المنزل الا اذا كان هناك ضرورة مادية.

١ ٢ ٣ ٤ ٥

١٥ - في الجماعات التي تضم الذكور والاناث يستحسن ان تشغل المرأة المنصب القيادي

١ ٢ ٣ ٤ ٥

١٦ - لا يحسن بالرجل ان يبقى في البيت ويعتنى بالأطفال بينما تعمل الزوجة دواما كاملا خارج المنزل

١ ٢ ٣ ٤ ٥

١٧ - ينبغي على النساء اللاتي يرعين أطفالا في سن ما قبل المدرسة الا يعملن خارج المنزل الا بسبب وجود ضرورة مادية ملحة

١ ٢ ٣ ٤ ٥

أعترض بشدة	غير موافق	لا أعرف أو محايد	أوافق	أوافق بشدة
١	٢	٣	٤	٥

١٨ - حتى اذا عملت الزوجة خارج المنزل فإن مسؤولية كسب العيش تقع على عاتق الرجل وعلى المرأة تقع مسؤولية تدبير المنزل

١ ٢ ٣ ٤ ٥

١٩ - ينبغي على المرأة ان لا تقبل ترقية او ترفيع يستدعى اسرتها وزوجها تقديم تضحيات كبيرة مثل انتقال العائلة الي مكان اخر وانتقال الزوج الي عمل اخر .

١ ٢ ٣ ٤ ٥

٢٠ - الزواج مشاركة بين الرجل والمرأة فعليهما تحمل المسؤولية معا في اعالة الاسرة .

١ ٢ ٣ ٤ ٥

٢١ - على المرأة المتزوجة عدم الشعور بالذنب اذا اختارت ان لا تنجب بسبب تمسكها بعملها .

١ ٢ ٣ ٤ ٥

٢٢ - يجب على الرجل الا يشعر بالحرج اذا كانت زوجته تتقاضى راتباً أعلى من راتبه

١ ٢ ٣ ٤ ٥

٢٣ - حين تبحث المرأة عن عمل يجب عليها ان تجد عملاً قريباً من والديها ولو أدى ذلك الى فقدانها فرصة أفضل في مكان اخر

١ ٢ ٣ ٤ ٥

٢٤ - اذا سنحت لك الفرصة لتعيين مساعد لك في العمل رجل او امرأة فإنه من الأفضل دوماً تعيين أحد الاقارب دون الغرباء .

١ ٢ ٣ ٤ ٥

٢٥ - نحن الكويتيون احلامنا كبيرة لكننا في الواقع غير اكفاء في التوافق مع المجتمع الحديث .

١ ٢ ٣ ٤ ٥

ج - التعليم

٢٦ - المستوى التعليمي

حائمي (أربع سنوات)

التعليم الابتدائي

ماجستير - دكتوراه

التعليم المتوسط

اخر . (يرحب التوضيح).....

دبلوم (سنتين)

٢٧ - اذا كنت قد درست في كلية أو جامعة أو معهد، ماذا كان تخصصك الدراسي؟

.....

.....

٢٨ - اذا كنت قد حضرت دورة تدريبية، يرجى ذكر اسم وطبيعة الدورة؟

.....

٢٩ - انتخصص الدراسي.

تربية

٣٠. إدارة أعمال

قانون

محاسبة

هندسة وبتروول

تمويل

علوم طبيعية

إدارة وسكرتارية

زراعة

كمبيوتر

اخرى . يرجى التوضيح

إدارة بنوك

اقتصاد

.....

٣١ - ما مدى علاقة عملك بمجال تخصصك؟

علاقة وثيقة جدا

توجد علاقة

متعلق ببعض الشيء

لا توجد علاقة مطلقا

٣٢ - المستوى التعليمي للاب .

المدرسة الثانوية

امية

دبلوم (سنتان)

يقرأ ويكتب

شهادة جامعية

المدرسة الابتدائية

شهادة عليا

المدرسة المتوسطة

٣٣ - مستوى التعليم للام :

المدرسة الثانوية ..

امية

دبلوم (سنتان)

تقرأ وتكتب

شهادة جامعية

المدرسة الابتدائية

شهادة عليا

المدرسة المتوسطة

د - العائلة والحالة الزوجية :

٣٤ - الحالة الزوجية .

عزباء

متزوجة

مطلقة

ارملة

منفصلة عن الزوج

٣٥ - اذا كنت متروحة . كم عدد اطفالك ؟

<input type="checkbox"/>	بدون اطفال
<input type="checkbox"/>	واحد
<input type="checkbox"/>	اثنان
<input type="checkbox"/>	ثلاثة
<input type="checkbox"/>	اربعة
<input type="checkbox"/>	خمسة
<input type="checkbox"/>	سنة او اكثر

٣٦ - اذا كان لديك اطفال . يرجى ذكر اعمارهم

.....
.....

٣٧ - عدد الاشخاص الذين تعينهم (يعتمدون عليك في مصاريف الحياة مثل الاب او الام او الاقارب)

٣٨ - مهنة الاب :

<input type="checkbox"/>	اعمال خاصة
<input type="checkbox"/>	طالب
<input type="checkbox"/>	مدير
<input type="checkbox"/>	متقاعد
<input type="checkbox"/>	موظف
<input type="checkbox"/>	غير ذلك . اشرحي _____
<input type="checkbox"/>	حرفي

.....

٣٩ - مهنة الام .

<input type="checkbox"/>	أعمال خاصة
<input type="checkbox"/>	طالبة
<input type="checkbox"/>	مديرة
<input type="checkbox"/>	متقاعدة
<input type="checkbox"/>	موظفة
<input type="checkbox"/>	ربة بيت
<input type="checkbox"/>	غير ذلك - اشرحي _____
<input type="checkbox"/>	متخصصة
<input type="checkbox"/>	حرفية

.....
.....

٤٢ - ماهي سنة ميلادك ؟ ()

٤٣ - هل يخل عملك هذا هو المصدر الرئيسي لك ونعائلك الخاصة

فقط ؟ نعم

لا

ليس عندي عائلة خاصة

ملاحظة (العائلة الخاصة هي الزوج والاطفال فقط)

٤٤ - هل لديك خدم في منزلك؟

نعم

لا

عندم _____

٤٥ - هل تتوقعين أنك سوف تغيرين وظيفتك خلال الأشهر أو السنوات القادمة

نعم

لا

٤٦ - إذا كانت لديك الفرصة لتغيير عملك، وانت راغبة بذلك، يرجى توضيح الاسباب. التي تجعلك متشوقة لتغيير عملك.

.....

استقصاء الرضا عن العمل

تعليمات -

في العبارات التالية سوف نحدد العديد من الخصائص والمميزات التي لها علاقة بالعمل الذي تمارسينه في هذا البنك... لكل عبارة عن هذه العبارات انتي تُسألين.

(ما مدى رضاك عن محتوى كل عبارة؟)

حيث سوف يتم اختبار إجابة واحدة فقط من الاجابات الخمسة لكل عبارة كما يلي «غير راضية اطلاقاً، غير راضية، لا

اعرف، راضية، راضية جداً، حيث إن

«غير راضية اطلاقاً» : عندما تشعرين ان عملك يعطيكى ار يحقق لكى اقل كثيراً مما تتوقعينه.

«غير راضية» : عندما تشعرين ان عملك يعطيكى ار يحقق لكى اقل مما تتوقعينه

«لا أعرف» : عندما تشعرين بانك لاتستطيعين ان تقررين ما اذا كان عملك يحقق لكى ار يعطيكى ما يتطابق مع توقعاتك.

«راضية» : عندما تشعرين ان عملك يعطيكى ار يحقق لكى ما تتوقعينه

«راضية جداً» : عندما تشعرين ان عملك يعطيكى ار يحقق لكى أكثر مما تتوقعينه.

الرجاء - قراة كل عبارة جيداً والإجابة بكل صراحة وثقة لاعطاء صردة حقيقية بوضع إشارة (✓) في المربع المقابل

لكل عبارة والذي يعبر تقريبا عن مدى رضاك عن محتوى كل عبارة. علماً لا توجد إجابة نمونجية للعبارات. ولكن يفترض ان

تعكس إجاباتك ما تشعرين به فعليا في جهة عملك.

راضية اطلاقاً	غير راضية	لا أعرف	راضية	راضية جداً
---------------	-----------	---------	-------	------------

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

١ - التمكن من التعرف على نتائج عملي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٢ - انظمة وإجراءات الإدارة والطرق المتبعة في إدارتها

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣ - الطريقة التي يخبرونني بها عندما أقوم بعمل جيد

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤ - الطريقة التي بها رئيسي وأنا نفهم بعضنا بعضا

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥ - الفرص المتاحة لي للقيام بمهمة كاملة

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٦ - علاقات العمل مع الموظفين المرؤسين لي أو الخاضعين

لإدارتي

رأيت	رأيت	أعرف	ممارسة	ممارسة لطلاق
------	------	------	--------	--------------

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٨ - الإبداع في عملي

٣٩ - الطريقة التي تتعامل بها الإدارة أو المؤسسة التي أعمل

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

بها مع موظفيها

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٠ - مسؤوليات عملي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣١ - العلاقة الشخصية بين رئيسي وبين موظفي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٢ - الترقيات المتاحة لي في عملي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٣ - الطريقة التي يفوض بها الرئيس سلطته لموظفيه

٣٤ - الفرص المتاحة لي للقيام بعمل يجعلني أشعر بالسعادة

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

أزاء نفسي كشخص

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٥ - جودة أجواء العمل

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٦ - للراتب الذي اتقاضاه وحجم العمل الذي أؤدي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٧ - كفاءة استقرار وظيفتي بالنسبة للمستقبل

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٨ - تلبية الحاجات الشخصية

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٣٩ - أنظمة الإدارة وتطبيقاتها على الموظفين

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٠ - الجائزة أو الثناء الذي ألقاه مقابل أداء عمل جيد

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤١ - علاقاتي مع زملائي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٢ - طبيعة عملي ونوعيته

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٣ - الطريقة التي يقدم بها رئيسي المساعدة في المشاكل الصعبة

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٤ - الحرية المتاحة لي لاتخاذ حكمي ورأيي الخاص

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٥ - المكانة الاجتماعية التي أتاها من وظيفتي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٦ - الفرصة المتاحة لي لتجريب مهنتي الخاصة لأداء العمل

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٧ - الفرص المتاحة لي لأداء أفضل ما أستطيع في كل الأوقات

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٤٨ - الفرصة التي تتيحها وظيفتي للاستقرار الوظيفي

رأسبندا	رأسبنا	لا اهورب	هوربأسبنا	هوربأسبنا لطلاقا
---------	--------	----------	-----------	------------------

٥٩ - الطريقة التي أحصر بها عن احراز انكسر نظير العمل

الذي أوب

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٠ - الطريقة التي تستخدمها الإدارة لتنسيق انضمامه واجراءاتها

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥١ - سهولة العمل الذي تتضمنه وظيفتي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٢ - الفرصة المتاحة لي لكي أكون مسؤولا عن عمل اخرين

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٣ - الطريقة التي يتبعها رئيسي لتدريب الموظفين

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٤ - شعوري تجاه التقدم والترقي الوظيفي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٥ - الحالة العامة للعمل

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٦ - مقارنة ساعات عملي بالذين يمارسون أعمالا مشابهة في

مؤسسات أخرى

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٧ - السمعة و الشهرة التي تقالها عائلتي من وظيفتي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٨ - الطريقة التي يتم بها النقل في وظيفتي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٥٩ - الفرص التي يتيحها عملي في سبيل توفير التسلية والترفيه

لي ولعائلتي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٦٠ - الفرص المتاحة لي في عملي لكي أضيق افكاري ورائتي

للخاصة

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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٦١ الفرص المتاحة لي لتطوير وسائل جديدة وأفضل لاداء عملي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

٦١ - الوقت الذي تتحبه لي وظيفتي للتواجد مع أسرتي

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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الجزء الرابع

يرجى الإجابة بالتفصيل ان امكز على الأسئلة الثلاث التالية

(١) لماذا اخترت العمل في هذا المنك؟

٢ - ماذا تتوقعين من عملك، وماذا تتوقعين من هذا البنك؟

٣ - ما هو أكثر شيء تحببته في عملك وفي هذا البنك؟

E- الجزء الخامس

تعقيبات واقتراحات

في الفراغ المرفق يرجى اعطاء أي تعقيبات أو اقتراحات

- ما سرى رضاك عن نظام الجازان؟ مثلاً:- اجارة الايام - اجارة لوضع - نظام التقاعد ...
يرهن التوضيح ب: (بر اصبه اطلاقاً - نير اصبه - لا ارف - راضية - راضيه جداً)

APPENDIX C

(Banks' Correspondents to the Selected Sample)



Head Office

المكتب الرئيسي

الكويت في ٢٨ / ٢ / ١٩٩٤

انفاضله/ عائشه يوسف محمد يوسف المحترمه

تحية طيبه وبعد ..

مرفق طيه صحيفه لاستقصاء لأحد الطلبة الكويتيين الذين يحضرون لشهادة الدكتوراه في المملكة المتحده .

أرجو أن يسمح وقتكم بمساعدة الباحث وذلك من خلال تعبئة الاستقصاء المرفق ووضعه في الظرف المرفق وارساله في البريد حيث أن الباحث قد قام بتجهيز كل شيء وما عليك الا أن تضعيه في صندوق البريد .

شاكر لك مساعدتك مقدما وأتمنى أن تعطي الاستقصاء الاهتمام اللازم .

وتفضلي بقبول وافر التحية والاحترام ،،



حمزه الكزري

مدير

شئون الموظفين



بنك الخليج
THE GULF BANK

بسم الله الرحمن الرحيم

مذكرة داخلية
Internal Memorandum.

السيدة / دلال السميحي
السيدة / وفاء الخميس
السيدة / ضياء العصفور
السيدة / نداء المطوع
السيدة / بدرية البلوشي
السيدة / زكية حسين
السيدة / دلال الطيار
السيدة / سماح دابي
السيدة / هناء السيف
السيدة / وحيدة العميري
السيدة / شذى الخرافي
السيدة / ايمان الشمالي
السيدة / عبير العصيمي

السيدة : الانسه / شينه فيرون
الانسه / فتوح العلي
الانسه / سها الرفاعي
الانسه / صفاء الحساوي
الانسه / سلوى الكندري
الانسه / وداد الحسيني
الانسه / معالي فلاح
الانسه / شذى المطوع
الانسه / هاجر خاجه
الانسه / سمر المسلم
الانسه / فرحة الشمري
الانسه / ابتسام ابل
السيدة / لبنى عبد العزيز
السيدة / عواطف حبيب

الرجاء التكرم بالإجابة على الاستقصاء الذي يبين عن رضا المرأة الكويتية في العمل في قطاع البنوك الكويتية وارساله بالمفك المخصص له بالسرعة القصوى الى المعنون.

وشكرا لحسن تعاونكم.

امل خالد
مساعد مدير - شؤون الموظفين



بنك برفغان
BURGAN BANK

الغوييت هي : ١٩٩٤/٣/١

من : رئيس شئون الموظفين

الى : الفاطمة / مها عبد الرضا كرم
المقرضا

بعد التمهيد ،،،

يرجى تحفظ الاستبيان المرسل اليكم ووضعه داخل
المظروف الابيض وارسله مباشرة بأكبريد الى مصدر
الاستبيان .

وهكسرا،،،

هلمد همد الرمن السعد

