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## Impact of Emotional Stability on Self-efficacy and Organizational Commitments of Employees' at Nepalese Saving & Credit Co-Operative Societies (SACCOS) Financial Institutions

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**Keywords:** *emotional stability, self-efficacy, affective, continuance, normative commitment, and saving & credit co-operative societies.*

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# Impact of Emotional Stability on Self-efficacy and Organizational Commitments of Employees' at Nepalese Saving & Credit Co-Operative Societies (SACCOS) Financial Institutions

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**Abstract-** This study empirically investigated the impact of emotional stability on self-efficacy and organizational commitment of Saving and Credit Co-operative (SACCOS) employees of Kathmandu. The total sample consisted of 400 employees (Males=152 & Females=248). The samples obtained from 112 SACCOS. This research focused on emotional stability trait of International Personality Item Pool (IPIP) originally developed by Goldberg (1992). This analytical research examined the Co-operative employees' emotional instability by using the Mini IPIP five-factor model of Donnellan, Oswald, Baird, & Lucas (2006). The result of this study reported that the Mean score (8.76) of females excelled the Mean score (0.07) of males. The previous research found that female employees' Mean score of emotional stability was significantly lesser than the male counterpart (Basnet & Regmi, 2018:36) and the other standardize scales used to report the results.

This research focused on Self-efficacy, which helped to find the beliefs and efficiency in the varieties of stressful situations. The Mean scores of Self-efficacy study were in KMC= 32.15, VDC=32.56 and Municipality= 31.06 respectively. The different mean scored of affective; continuance and normative commitment were 28.78, 21.82 & 17.10 respectively.

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## I. INTRODUCTION

Personality always refers to the individual differences in characteristic patterns of thinking, feeling and behaving. A galaxy of personality traits is needed for success in the context of job. The traits are self-awareness, resilience, motivation, interpersonal sensitivity, influence, decisiveness and integrity. Traits are comparatively stable individual differences in thoughts, feelings and behaviors (Church, 2000).

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The personality has central role in this research. In this study, full efforts have been made to clarify the important of personality traits relationships with organizational commitments and self-efficacy of the employees. The personality traits are the consistent traits of an individual which makes him or her different from other individuals.

Organization commitment (Affective, Normative and Continuance) considers a significant indicator of job attitude and degree to which a worker identifies with the organization and wants to continue actively participating. Employees with high level of commitment are linked with high levels of individual performance in the organization. According to Park Rainey (2007) describes that a high level of commitment among the workforce is more likely to produce social capital that help in creating, retaining and transferring knowledge within an organization and lure other employees in the marketplace to be a part of the organization.

A self-efficacy belief has proved to be important predictors of organizational goal. Bandura(1997) said that knowledge and cognitive skills are necessary but not sufficient. Various studies explained the significant role played by Self-efficacy as an important antecedent in the formation of entrepreneurial intentions(Wilson, Kickul, & Marlino,2007).

The historical background of the Co-operative is one of the leading financial enterprises that have the highest employee and membership's turnover rates in the world. In the present scenarios of the Co-operative world that one in every six people on the planet is cooperators (<https://www.ica.coop/en/what-cooperative-0>).The Co-operatives are a people-centered enterprise which is owned and run by its members to realize their common goals. The incomes of the cooperatives are either reinvested in the enterprises, or they returned to the members according to their transaction volume. The ethical phenomenon of the Co-operative is to generate small capital for improving people's lives by searching for means of production and efficient exchanges base on cooperation. The contribution of the Co-operative sectors' job employment based on data strives from 156

countries; the update estimate shows that job employment in or within the scope of Co-operative concerns at least 279.4 Million people across the globe which contributes to 9.46 percent of the World employee population (CICOPA, 2017). There are over 34,512 primary cooperatives and 69 cooperatives networks (Statistics of Co-operative, 2017). There are total 13,578 SACCOS throughout the nationwide and 2997 SACCOS are running in Kathmandu district (Source: Statistics of Co-operative, 2017).

Thirty Five Thousand Four Hundred and Forty Seven Co-operative employees are directly working at SACCOS (Source: Statistics of Co-operative, 2017) in nationwide. In the Global report (2014) of CICOPA claims that the first step is clarifying the quantitative importance of cooperatives focusing on the development of conceptual tools to understand the various aspects. The Nepal government introduces a revised Cooperative Act, 2017 to structure cooperative business at a larger playing field of investment and business opportunity in the country. ILO Nepal Director, Richard Howard (2018) has claimed in the 2<sup>nd</sup> Cooperative Congress in Nepal that there is a big gap in Nepal's labor market which has directly hit productivity and job create at the grassroots level while at the same time respecting and promoting global labor market standards underlying the role of cooperatives to achieve UN Sustainable Development Goals (SDGs). The scope of the Cooperative is pioneering since 1844 to date. ICA report that the impact of Cooperative generates partial or full-time employment for at least 280 million individuals worldwide which almost cover 10% of the entire employed population (<https://www.ica.coop/en/the-alliance/about-us>).

The importance of the Co-operative movement shows that there are more appropriate studies regarding behavioral science to improve Co-operative employees' work performance. The study of personality traits, self-efficacy, and organizational commitment are helpful to generalize the problems of the existing employee's behavior and working environment of SACCOS for the long-term improvement of organization for increasing the productivity, retention and efficiency of the employees. There is not specific researches have conducted on cooperative employees related to this field of personality traits, self-efficacy and organizational commitment of Co-operative in Nepal.

Therefore, the proposed research, aims to discover the impact of emotional instability on self-efficacy and organizational commitment and attempt to fill the gain the literature pertaining to antecedent of organizational commitment.

## II. REVIEW OF LITERATURE

Norman (1963) first developed "Five Factor Theory" which is called "Big Five." In recent years the

Five-Factor Model has been the most popular personality theory in psychology (McCrae & Costa, 1997, 1999). The International Personality Item Pool-Five-Factor Model (IPIP-FFM; Goldberg, 1999), Big Five Inventory (BFI; John & Srivastava, 1999), etc. have been widely applied in research and practice. This present study observed the psychometric properties of a short measure of the Big Five Factors of personality traits, the Mini-IPIP Scale (Donnellan, Oswald, Baird, & Lucas, 2006). The Big Five model of personality theory consisted of five relatively independent dimensions which provided a meaningful categorization for reflecting the individual differences. Goldberg (1990) has explained in the following paragraphs.

1. Extraversion: This dimension is defined as the person's interest for the outer world which included some characteristics like loving people, looking for friendliness, being self-confident or assertive, energetic, and thinking always is effective to the situation even in the unfriendly environment.
2. Agreeableness: It reflects individual differences related to collaboration and social agreement. Therefore, agreeableness nature of individuals showed their respectful, friendly, cooperative, kind behavior and the sense of these kinds of individual dealing with easy and positive as they have a positive view of human nature.
3. Conscientiousness: This trait of individuals' is analytical, responsible, particle, careful, hard-working, patience and is about controlling, organizing and managing one's character.
4. Emotional stability (Neuroticism): The individual who shows features of anxiety, anger, stress, worry, hatred, hopelessness, inconsideration, depression, and thoughtlessness.
5. Intellect or Openness to experience: This trait describes as an individual's tendency to open to different beliefs, viewpoints, and experiences.

Personality traits certainly have a great deal in the field of socio-economic and financial sectors. The role of the personality traits of the employees can attract the individual attention in the working environment and how the task accomplished for their mutual benefits. Lawrence (1993) defined the personality patterns consistently exhibited by an individual can be helpful in the business situation. Similarly Carl Jung's personality theory gave a start for the studies of personality archetypes. Later, Myers (1962) and Briggs (1975) developed tests to implement Jung's idea of personality indicator to assess the personality types. According to some studies of different researchers (Guild & Garger, 1998; Myers & Myers, 1997; Saban, 2000, Silver & Hanson, 1998; Silver, Strong & Perini, 2000) identified the personality trait indicator put into action with many studies. David Keirse (1998) developed another theory about personality types which showed people's

difference in their behavior. He further claimed that the differences were vital and people need to accept as they were.

McCrae (1987) defined neuroticism or emotional instability as trait consisted of anxiety, affective instability, worry, tension, and self-pity, it was easy to understand that lower score of emotional stability predicted more intense subjective stress response, i.e., the individual with larger positive effect helped to decrease stress and lower feeling of control on stressful tasks. (Bibbey, Carroll, Roseboom, Phillips, de Rooij, 2013; Mc Ewen, 1999 & Suls, 2001) showed that the individual with higher emotional instability might experiences a higher level of chronic stress lead to lower the control in the autonomic nervous system. Regmi's (1982) study showed the personality structure of Nepalese Gurungs was pioneer research in Nepal. The Big Five Personality traits used to describe Nepalese civil servant personality (Subedi & Regmi, 2015). Subedi (2017) explained that the trait of emotional stability in the big five personality dimension, the significant differences were obtained between the two ranks of officer levels ( $M = 61.33$ ,  $SD = 9.787$ ) and for non-officer level ( $M = 69.99$ ,  $SD = 12.170$ ),  $t(298) = 6.79$ ,  $p < .001$ . The conclusion came out that emotional stability level of non-officers was higher than that of the officers.

In the human resource management area, organizational commitment widely studied topic but also posed a bottom-line in organizational psychology due to its link with many worker related behaviors and attitudes and many situational level's variables strongly and influence the organization like absenteeism (Somers, 1995), organizational citizenship behavior (Zayas et al., 2015) and turnover (Jaros, 1997; Jehanzeb et al., 2013). Hackney (2012) and Meyer et al., (1997) defined that multiple descriptions of organizational commitment proposed that all consider commitments as a psychological state that described an employee's prolonged relationship with their organization and a tendency to continue in the further relationship with the same organization. Allen and Meyer (1996) defined organizational commitment as a psychological link between employees and organization that made it less likely that some of the employees voluntarily left the organization. Meyer & Allen (1991) developed a three-dimensional model encompassing affective, continuance, and normative commitments. In 1997, they further added the emotional affection concept to an organization. The three component model to characterize an individual's psychological attachment to the organization into their workplace behavior. The affective commitment based on emotional tied of the employee developed with the organization, thus continuance commitment reflected commitment based on the perceived costs, both economic and social, of leaving the organization and normative commitment

reflected commitment based on perceived obligations towards the organization. The three components reviewed as employees' will to work cordially in an organization because they want to; they need to; or they ought to be busy respectively (Allen and Meyer, 1996). This model widely popular and use to predict the employees' efficiency and outcomes respectively like turnover, attitude, job performance, absenteeism and tardiness of various working groups which were practiced and reported by (Meyer and Allen, 1991; Meyer et al., 2002). According to (Gautam, 2004; Koirala, 1989, & Upadhyay, 1981) found that the Nepalese employees commonly observed dissatisfaction in the workplace. Agrawal (1977) revealed that in public sector employees were more committed than private sectors employees due to job security in the government sector. Pradhan (1999) found in his study that the similar work climate in the private and public sector about Nepalese job holders. According to Shrestha (2015) that the female employees of Nepalese financial institution did not show significant differences in commitments between married and single employee. She further added that the mean score of single employee commitment level was higher than the married employee.

Bandura (1977) viewed that people with experience feelings from body and how they perceived emotional arousal influence the beliefs of the efficacy. So, the mastery experiences were the most influencing sources of efficacy which provided authentic evidence to make the success of the vigorous belief in one's personality. It noted that an individual seemed to be the ease with the task at hand, they felt capable and have higher beliefs of self-efficacy.

According to Bandura (1986), self-efficacy referred to people's judgments of the capabilities to organize and execute courses of action required to attain designated types of performances. Some researchers found that people with high levels of self-efficacy believe in resolving mathematical problems, create a strong commitment to purpose and refer to failure to incomplete knowledge (Williams and Williams 2010). Henson and Chambers (2002) claimed that a low correlation between personality types and self-efficacy. Schunk (2012) viewed that self-efficacy related to decision making towards a specific task, and best to learn while being actively involved in the challenging task.

It expected that employees scoring high in neuroticism showed higher continuance commitment. Past studies showed that neurotics highly motivated by and strongly attracted to hygiene factors, such as job security, benefits, pay and work conditions (Furnham et al., 1999). Basnet and Regmi (2018) found that female employee emotional instability showed higher than male so this report supported that the female employees



population is higher than the male employees in the Co-operative sector.

These employees remained with their organizations because of the “side bets” they invested in the organization (Becker, 1960), which included remuneration, specificity of skills, work security, and work friends; this additionally served as the fundamental reason for continue employment. Hence, it expected that there was a positive relationship between neuroticism trait and continuance commitment.

Bhandari, P & Kim, M. (2016) study found that the working conditions, culture, and economic background and health-promoting behaviors enhanced the self-efficacy of target populations of Nepalese migrant workers.

Basnet & Regmi (2018)’s research claimed that Self-efficacy negatively correlated ( $r=-0.199$ ) with Neuroticism or exhibited low (Emotional stability). It proved that the Nepalese Co-operative employees who had a low level of emotional stability demonstrated the weaker relation to self-efficacy. The Neuroticism trait of the Nepalese Co-operative employees correlated negatively ( $r=-0.143$ ) with the Affective commitment (Basnet & Regmi, 2018).

The previous study on emotional stability found that female employees mean score of emotional stability found significantly lesser than the male counterpart (Basnet, 2018:36).

### III. OBJECTIVES

The general objective of this study is to find the effect and relationships on emotional stability, self-efficacy and organizational commitment of Saving and Credit Co-operative’s employees.

The specific objectives of this study were as follow:

- To find out the differences in self-efficacy between Co-operative employees of Metropolitan City, Village Development Committee (VDC) and Municipality.
- To study the relationship between the self-efficacy and organizational commitment of under-graduate and graduate employees of the Co-operatives.
- To find the correlation between Self-efficacy and Commitments of Adult and Senior Adult Employees of SACCOS.
- To find any differences in Emotional Stability between male and female employees of SACCOS.
- To find the impact of Emotional Stability on Self-efficacy, Affective, Continuance and Normative Commitment of SACCOS Employees.

### IV. RESEARCH QUESTIONS

1. Is emotional stability factor effect on self-efficacy and organizational commitments of SACCOS employees?

2. Is there any significant relationship between self-efficacy and organizational commitments of Under-graduate and Graduate Employees working in the area of SACCOS?
3. Is there any relationship between self-efficacy and organizational commitments of Adult and Senior Adult employees working in the area of SACCOS?
4. Is the emotional stability found differences in male and female employees of SACCOS?
5. Is Self-efficacy found differences working in the area of Metropolitan City, Village Development Committee and Municipality of SACCOS?

### V. HYPOTHESES

The following null hypotheses were tested during this research:

*Hypothesis – 1*

There will be no impact of emotional stability on self-efficacy and organizational commitment of SACCOS employees.

*Hypothesis –2*

There will be no significant relationship between self-efficacy and organizational commitment of Under-graduate and Graduate employees of the SACCOS.

*Hypothesis – 3*

There will be no relationship between Self-efficacy and Organizational Commitments of Adult and Senior Adult Employees of SACCOS.

*Hypothesis – 4*

There will be no gender (Male/Female) differences in Emotional Stability of SACCOS Employees.

*Hypothesis – 5*

There will be no differences among Self-efficacy of Metropolitan City, VDC & Municipality employees of Co-operatives.

### VI. METHOD

a) *Participants*

This study group was comprised of N= 400 as a sample size from SACCOS employees has taken for adult (296) and senior adult(104) employees of selected Saving and Credit Co-operatives Ltd (SACCOS) of Kathmandu Metropolitan City(KMC), Municipality, and Village Development Committee of Kathmandu district only. The age group of this study was 18 to 75 years. There were 248 (62%) females and 152(38%) male employees’ samples. Likewise, there were 256 (64%) under-graduate and 144(36%) graduate employees in the total samples. Participants were from all the three hierarchical levels, junior level management, middle-level management, and senior level management but the researchers categorized for the available employees into two levels like an adult and senior adult. There was

no specific department, and its employees had chose as the subjects.

*b) Procedure*

The researchers requested the head of the SACCOS Office related to their study by the written letter of researchers explained the importance of participation along with recommendation letter of Division Co-operative Office Kathmandu district and recommendation letter of National Co-operative Development Board, Government of Nepal after the consent received by the authority, researchers requested to the HR Manager or Managing Director of selected SACCOS to provide their employees including him or her (Head of the organization) to provide seat in a room and to distribute questionnaire package to each subject and they were instructed by the researchers to fill-up the questionnaire. The average time taken by the respondents in filling the set of questionnaire package was within 15 to 20 minutes. Participants assured regarding the anonymity and confidentiality of their responses. Survey questionnaires were administered among 425 respondents as about 25 subjects' responses was not satisfactory and some of the items omitted. Finally, researchers worked out with 400 subjects to complete this research.

*c) Measures*

The following tools used in this research.

*Tool – 1: Mini International Personality Item Pool (IPIP):*

The present study examined the psychometric properties of a short questionnaire of the Big Five Factors of Personality, the Mini-IPIP Scale (Donnellan, Oswald, Baird, & Lucas, 2006). The Mini-IPIP Scale developed and based on the 50-item IPIP-FFM (Goldberg, 1999). This scale consisted of 20 items which measured Big Five Personality traits of Neuroticism, Extraversion, Agreeableness, Conscientiousness, and Intellect. Out of 20 items, 11 were scored reversely. There were five 4-items' subscales, corresponding to each of the five major constructs of personality trait. Each statement was describing behavior of the employee (e.g. "Have frequent mood swings"). Donnellan, et al., (2006) items were responded to 5 –point Likert-type scale ranging from 1- (Strongly Disagree) to 5 ( Strongly Agree) used this research. The researchers removed 1 item from emotional stability (Neuroticism) (e.g., "Am relaxed most of the time"). The Mini-IPIP has shown good test-retest reliability, convergent, discriminate and criterion-related validities in the previous researches (Donnellan et, al., 2006; Cooper, et al., 2010). The items independently translated and adapted into Nepali with a two-stage process of translation and back translated by (Basnet, Regmi, & Birla, 2018). One of the translators (Regmi)

was highly qualified experts in personality researches. The Cronbach's Alpha was found 0.1160 in this study.

*Tools -2: General Self-efficacy (GSE):*

This scale developed by Schwarzer, Jerusalem, 1995. The GSE was used to measure Self-efficacy. It consisted of ten items designed to construct the perception of self-efficacy. The GSE scale responded to the ten questions made on a 4-point scale (1= Not at all true, 2= Hardly true, 3= moderately true, and 4= exactly true) with a final composite score ranging from 10 – 40. Reliability of the scale on Cronbach's Alpha: ranged from 0.76 to 0.90, with the majority in the high 0.80 in the previous studies of the self-efficacy (Shwarzer, Jerusalem, Schwarzer, & Jerusalem, 2013). The Cronbach's Alpha was found 0.80 for this study.

*Tool -3: Organizational Commitment (OC):*

This commitment Scale developed by Meyer and Allen (1991). This questionnaire has 24 items and 5-points Likert-scale ranging from very inaccurate to very accurate. The standardized Cronbach's Alpha reported by this scale developers for affective, continuance and normative commitments were 0.87, 0.75 and 0.79 respectively (Meyer & Allen, 1991). The Cronbach's Alphas were between 0.712, 0.677 and 0.623 respectively. So the researchers removed three items from normative commitment. As the pilot study of this research found some items of the normative commitment have not shown effective responses by the respondents due to the less meaningfulness of some questions to Nepalese culture, and due to a different culture of work environment in comparison to Nepalese work settings. There were four reverse items in affective, two reverse items in continuance and three reverse items on normative commitment, and high scores reflected higher levels of organizational commitment of employees.

The scales translated in Nepali version and back-translated in the English for parallel version were accomplished independently by two professors and, then the equivalence was established (Brislin, 1997). Nepali translation was further simplified by the third author finally.



## VII. DATA ANALYSIS

Table 1: Scale Statistics for Self-efficacy

Mean	N	Std. Deviation	N of Items	Cronbach's Alpha
32.28	400	4.990	10	.80

The above table-1 exhibits, the mean (32.68), and SD (4.990) score and the reliability test (0.80) of Self-efficacy. Cronbach's Alpha value is very high.

Table 2: Statistics for Affective, Continuance and Normative Commitment Scales

Scales	N	Mean	Standard Deviation(SD)	Number of Items	Cronbach's Alpha
Organizational Commitment	400	28.78	4.552	7	.712
1) Affective		21.82	5.240	7	.677
2) Continuance		17.10	3.724	5	.623
3) Normative					

The above Table-2 exhibits, the Mean scores (28.78),(21.82),(17.10), SD(4.552),(5.240),(3.724) and Cronbach's Alpha scores (0.712),(0.677),(0.623) of Affective, Continuance and Normative Commitments respectively. Here Cronbach Alpha values are higher in all three scales in this research.

Table 3: Scale Statistics for Emotional Stability

Mean	N	Std. Deviation	Number of Items	Cronbach's Alpha
10.50	400	2.029	3	.116

The above Table – 3 shows, the Mean (10.50), SD (2.029) scores and the reliability test of emotional stability personality has 0.116 alpha values accordingly. Here the Cronbach Alpha is very low. This scale has only four items, and an item was removed to increase the reliability ( $\alpha=0.116$ ). In the previous study (Basnet, 2018) has also shown low alpha ( $\alpha=23.2\%$ ) value. The original scale of Emotional Stability consisted of 20 items.

### Hypothesis-1

There will be no impact of emotional stability on self-efficacy and organizational commitment of SACCOS employees.

The Kolmogorov-Smirnov test, a non-parametric approach is used for checking the normality tests of dependent variables are Self-efficacy, Affective, Continuance& Normative commitments and Emotional Stability as an independent variable.

Table I

Variables	Statistic	P-Value
Affective	2.290	0.000
Self-efficacy	2.001	0.001
Normative	1.368	0.047
Continuance	1.559	0.015
Emotional stability	1.788	0.003

The above table demonstrates that all the variables deviate from normality since their p-values are

less than 5% level of significance. This test suggests the use of a non-parametric approach for further analysis.

Table II

Four Separate Median Regression Models of Four Dependent Variables.

Dependent variables	Beta Coefficient	T	P-value	Pseudo R2(Squre)	Min sum of deviations
Self-Efficacy	-0.50	-4.30	0.000	0.024	1544
Affective	-0.40	-3.81	0.000	0.024	1412.2
Normative	-0.25	-2.72	0.007	0.0187	1180.4
Continuance	-4.44E-16	0.00	0.196	0	1584
Independent variable: Emotional stability					

The table II shows the Median Regression Model because it performs by considering emotional stability as an independent variable and each of four variables: Self-efficacy, Affective, Continuance, and Normative as a dependent variable. The above table –II shows the further finding the result in separate Median Regression Models of four dependent variables. The Self-efficacy decreases significantly by 0.50 units on its median point when emotional instability score increases by 1 unit. The Affective commitment significantly decreases by 0.40 units on its median value when emotional instability increased by 1 unit. The Normative commitment decreases significantly by 0.25 units on its median when emotional instability increases by 1 unit.

Likewise, the impact of Emotional Stability on Continuance commitment is not significant, so it decreases by  $-4.44 \times 10^{-16}$  units on the median when emotional instability increases by 1 unit. The overall performance of the organization affects by the increasing unstable emotional stability of employees which adversely impacts on employees' commitments and self-efficacy.

*Hypothesis-2*

There will be no significant relationship between self-efficacy and organizational commitment of Under-graduate and Graduate employees of the SACCOS.

**Table 5 (A):** Exhibits the result of the correlation between Self-efficacy and Organizational Commitments of under-graduate Employees of SACCOS

Scale		Self efficacy	Affective	Continuance	Normative	
Spearman's rho	Self-efficacy	Correlation Coefficient	1.000	.262**	.031	.346**
		Sig. (2-tailed)	.	.000	.625	.000
		N	256	256	256	256
	Affective	Correlation Coefficient	.262**	1.000	.165**	.426**
		Sig. (2-tailed)	.000	.	.008	.000
		N	256	256	256	256
	Continuance	Correlation Coefficient	.031	.165**	1.000	.334**
		Sig. (2-tailed)	.625	.008	.	.000
		N	256	256	256	256
	Normative	Correlation Coefficient	.346**	.426**	.334**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	256	256	256	256
**. Correlation is significant at the 0.01 level (2-tailed).						
a. Educational Level = Under-graduate						

The above table 5(A) exhibits the result of Spearman's rho correlation because the differences measure in Median test shows that the Under-graduate employees, there is significant positive and linear correlation between Self-efficacy and Affective( $r=0.262, p<0.01$ ) as well as Normative commitment( $r=0.346, p<0.01$ ). Likewise, the Under-graduate employees of SACCOS, there is a very low insignificant positive and linear correlation exhibits between Self-efficacy and Continuance Commitment( $r=0.031, p <0.05$ ). The affective and normative commitment of the Under-graduate SACCOS employees shows positive relationship with self-efficacy. (Meyer et al.1991) stated that it helps to create the higher level of emotional attachments to continue their service at the same organization in the long time. According to Progress Report of Basnet (2018) explains that the mechanism of self-efficacy is significant to increase commitment to the job and the organization because self-efficacy increases employees' satisfaction, engagement, and work performance. He further adds that the affective and normative commitment helps to increase employees' their self-efficacy which determines organizational

success or failure as well as effectiveness and performance. Chi, Yeh&Choum (2013) describes that self-efficacy is one of the primary constructs of commitment.





Table 5 (B): Shows that the result of the correlation between Self-efficacy and Organizational Commitments of Graduate Employees of SACCOS

Scale		Self-efficacy	Affective	Continuance	Normative	
Spearman's rho	Self-efficacy	Correlation Coefficient	1.000	.255**	-.030	.220**
		Sig. (2-tailed)	.	.002	.725	.008
		N	144	144	144	144
	Affective	Correlation Coefficient	.255**	1.000	.163	.410**
		Sig. (2-tailed)	.002	.	.051	.000
		N	144	144	144	144
	Continuance	Correlation Coefficient	-.030	.163	1.000	.204*
		Sig. (2-tailed)	.725	.051	.	.014
		N	144	144	144	144
	Normative	Correlation Coefficient	.220**	.410**	.204*	1.000
		Sig. (2-tailed)	.008	.000	.014	.
		N	144	144	144	144
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						
a. Educational Level = Graduate						

The Table 5(B) exhibits that the Graduate level employees' Self-efficacy is significantly positive and linear correlation with Affective( $r=0.255, p<0.01$ ) and Normative Commitment( $r=0.220, p<0.01$ ). Likewise, there is no significant and negative correlation between Self-efficacy and Continuance Commitment ( $r=-0.03, p>0.05$ ) of Graduate level employees of SACCOS. Graduate Level employees' self-efficacy negatively correlates with continuance commitment. It proves that graduate level employees are not more concerned to use their energy, knowledge, and commitment to accomplish their assign tasks.

In conclusion, the result of Spearman's rho correlation shows that the Under-graduate & Graduate level of SACCOS employees have similar but in the Graduate level of SACCOS employees' finds insignificant negative relationship between Self-efficacy and Continuance commitment. The SACCOS employees showed moderate self-efficacy level situated between 3 and 4 points Likert type scale.

Hypothesis – 3

There will be no relationship between Self-efficacy and Organizational Commitment of Adult and Senior Adult Employees of SACCOS.

Table 6 (A): The result of the correlation between Self-efficacy and Organizational Commitments of Adult Employees of SACCOS

Scale		Self efficacy	Affective	Continuance	Normative	
Spearman's rho	Self-efficacy	Correlation Coefficient	1.000	.262**	.024	.340**
		Sig. (2-tailed)	.	.000	.676	.000
		N	296	296	296	296
	Affective	Correlation Coefficient	.262**	1.000	.155**	.426**
		Sig. (2-tailed)	.000	.	.007	.000
		N	296	296	296	296
	Continuance	Correlation Coefficient	.024	.155**	1.000	.304**
		Sig. (2-tailed)	.676	.007	.	.000
		N	296	296	296	296
	N Normative	Correlation Coefficient	.340**	.426**	.304**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	296	296	296	296
**. Correlation is significant at the 0.01 level (2-tailed).						

The Table 6(A) shows that the Adult employees' Self-efficacy is significant, positive and linear correlation with Affective ( $r=0.262, p<0.01$ ) and Normative ( $r=0.340, p<0.01$ ) commitment and there is no significant linear correlation between Self-efficacy and Continuance commitment( $r=0.024, p>0.05$ ) of Adult

employees of SACCOS. The test proved that the Affective and Normative commitments have significant relationships with Self-efficacy. In conclusion, the Continuance commitment does not show any relationships with Self-efficacy.



**Table 6 (B):** The result of the correlation between Self-efficacy and Organizational Commitments of Senior Adult Employees of SACCOS

Scale		Self efficacy	Affective	Continuance	Normative	
Spearman's rho	Self efficacy	Correlation Coefficient	1.000	.216*	-.044	.165
		Sig. (2-tailed)	.	.027	.656	.094
		N	104	104	104	104
	Affective	Correlation Coefficient	.216*	1.000	.168	.397**
		Sig. (2-tailed)	.027	.	.088	.000
		N	104	104	104	104
	Continuance	Correlation Coefficient	-.044	.168	1.000	.272**
		Sig. (2-tailed)	.656	.088	.	.005
		N	104	104	104	104
	Normative	Correlation Coefficient	.165	.397**	.272**	1.000
		Sig. (2-tailed)	.094	.000	.005	.
		N	104	104	104	104
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed).						

The above table 6(B) shows that the senior adult employees' Self-efficacy shows a significant positive and linear correlation with the Affective ( $r=0.216, p<0.5$ ) commitment and thus, the Normative commitment ( $r=0.165, p> 0.05$ ) has no significant correlation with the Self-efficacy. Likewise, there is a negative correlation between Self-efficacy and Continuance commitment ( $r=0.044, p>0.05$ ). Senior adult employees' Affective commitment has significant

relationship with Self-efficacy only. In conclusion, the Normative and Continuance commitment do not have any relationship with Self-efficacy and further analysis of senior adult employees' continuance commitment has a negative relationship with Self-efficacy.

*Hypothesis – 4*

There will be no gender differences in the Emotional Stability of SACCOS Employees.

**Table 7 (A)**

Mann-Whitney Test

Test Statistics	Emotional Stability
Mann-Whitney U	16443.5
Wilcoxon W	28071.5
Z	-2.157
Asymp. Sig. (2-tailed)	0.031

a. Grouping Variable: Gender

**Table 7 (B)**

Report	Emotional Stability			
	Mean	N	Std. Deviation	Median
Male	8.07	152	2.702	8
Female	8.76	248	2.693	9
Total	8.5	400	2.714	9

The Mann-Whitney U test table-7(A) shows that there is a significant difference on Median distribution of Emotional stability ( $Z= -2.157, p< 0.05$ ) between Male and female.

The table -7 (B) shows the Median (or Mean) values demonstrates that there is more emotional instability in female than male Nepalese employees of SACCOS. The previous research on emotional stability (or neuroticism) found that the female employees mean score was higher than the male counterpart (Basnet&

Regmi, 2018:36). The SACCOS female employees have a little higher degree of negative emotions, anxiety, vulnerability, immoderation, anger than the male counterpart. The female employees have emotional instable personality trait and the fluctuation of emotion (low balance of emotion).

McCrae & Costa Jr. (2010) did not find the expected Mean and also lower levels of emotional stability in Spanish female adults.

*Hypothesis – 5*

There will be no differences among Self-efficacy of Metropolitan City, VDC & Municipality employees of Co-operatives.

*Table 4*

Kruskal-Wallis Test Ranks

Factor	Area	N	Mean Rank
Self- efficacy	KMC	80	194.84
	VDC	268	208.32
	Municipality	52	168.89
	Total	400	

Test Statistic <sup>a,b</sup>	
	Self efficacy
Chi-Square	5.330
Df	2
Asymp. Sig.	.070

- a. *Kruskal Wallis Test*
- b. *Grouping Variable: Area*

Means

Report				
Self- efficacy				
Area	Mean	Median	Std. Deviation	N
KMC	32.15	32.00	4.661	80
VDC	32.56	34.00	5.117	268
Municipality	31.06	31.00	4.633	52
Total	32.28	33.00	4.981	400

Table 4 exhibits that the result of Kruskal-Wallis Test conforms that there is no significant differences on medians in (or distribution of) self-efficacy among employees of SACCOS operating in the area of Kathmandu Metropolitan City(KMC), Village Development Committee and Municipality( $p= 0.07$ ,  $p>0.05$ ) However, all different areas of SACCOS employees have a moderate level of self-efficacy. The analysis of the data proves that the self-efficacy level of the KMC, VDC and Municipality's SACCOS employees have not shown the significant differences in an individual's belief.

**VIII. DISCUSSION AND CONCLUSION**

The purpose of this study is to examine the impact and relationships on emotional stability, self-efficacy and organizational commitments of SACCOS employees in Kathmandu district in the geographical areas of Kathmandu Metropolitan City, Municipality and Village Development Committee. The study proved that higher the emotional instability impact the lower efficacy and commitment of the SACCOS employees.

The individual personality plays a pivotal role as well as their family background; caste and so on are affected to the behavior of the employees. The graduate-level employees influenced their favorable education, experiences and entrepreneurship oriented bosom friends.

The employees with a higher level self-efficacy demonstrates a higher level of task effort; increase persistence, maximize interest, and higher tolerance for the difficult task was related to affective, normative and continuance commitment. In this research, the undergraduate level of employees' Self-efficacy has shown very low correlation with continuance commitment. Likewise, this study showed that graduate level SACCOS's employees' Self-efficacy has a negative correlation with continuance commitment. It indicated that graduate level employees did not like to invest their energy, skills, and capacity to perform the job excellently. According to Meyer and Allen (1991) justified that finding of this study reported that individuals were much conscious of the cost of leaving in their existing working organization which derived them to continue their works and lead them not to leave the organization. This statement proved the graduate level employees of SACCOS were not more interested in continuance commitment in their existing job due to the negative correlation with self-efficacy. The internal factors of graduate level employee liked outside alternative job opportunity, high level of their own education, unstructured organizational atmosphere, their competency, benefits, security of a job, SACCOS's rules and regulation toward the employee's recruitment policy. The adult employees' self-efficacy positively correlated with Affective & Normative commitment and

incredibly low self-efficacy with the Continuance commitment.

The study showed that the decreased emotional stability of female employees' emotional well-being comparatively vulnerable than male employees. It showed that female employees had a high degree of a negative tendency than male employees and display ineffective coping mechanisms, and brought a hostile attitude, as well as they, were self-blaming in nature. Thus, this tendency has a negative impact on their productivity of the organization. Rothmann & Coetzer (2003) said that emotional stability trait recognized as an important predictor of job performance. Likewise (Lee, Dougherty & Turban, 2000) further added that it has a key role in maintaining conducive workplace social interactions. (Cutterbuck & Lane, 2004) described that the nature of ability of employees' low scored on emotional stability caused lack of the ability to find constructive solutions to the problem and their behavior seem to be indecisive.

There was no significant difference in self-efficacy of SACCOS employees working in the different geographical areas like Metropolitan City, Village Development Committee and Municipality of Kathmandu district. The different areas of SACCOS employees exhibited similar behaviors', beliefs, capabilities, and emotional reactions. This result explored that the self-efficacy was a construct which was understood to affect in all areas of an individual's life (public and private sectors, as well as emotional and psychological processes) as emphasized by Chiou & Wan (2007) and Tillema et al. (2001).

## IX. LIMITATION

This survey research was conducted on a limited sample size within Kathmandu district. Cooperative business has a large area in nationwide but the researchers' only covered a district with a nature Co-operative like Saving and Credit Co-operative (SACCOS). However, no studies have been found among personality traits organizational commitments, and self-efficacy of Nepalese Co-operative employees. The majority of the Co-operatives are not operating with organizational structure, norms, values, and principles of Co-operatives. This research helps for shedding light into the field of further studies of this area. This study did not considerably match to an equal number of a male and female employee during the questionnaire survey. The total numbers of Kathmandu SACCOS female's employees are comparatively higher than the male employees M/F: 5947/5978 (Statistic of Co-operative, 2016/2017). The limitation of this study may have some biases by the respondents during the filling-up the questionnaire set because the pattern of the questionnaires is psychometric so they felt uneasy and unable to understand the way to respond effectively.

## X. RECOMMENDATION AND SUGGESTIONS

The study found more emotional instability among female employees. Therefore, the concerned authorities should identify the problems for their career resilience and psychosocial mentoring on female employees. According to Costa & McCrae (1992a); and Goldberg (1993) stressed that low emotional stability proposed about an individual's regular effort with the feelings of uncertainty and self-consciousness, so such people were prone to minor mental disturbances. The analyses proved that individuals with high emotional stability are better able to handle novel situations more effectively and respond to uncertainty with a better performance with patience. Furthermore, such individuals displayed flexible verbal and nonverbal behaviors (Anget al., 2006) while dealing with others. We, therefore, expected that emotional stability were strongly related to self-efficacy and total commitments of the employees. This research would have more effective, if the researchers included at least N=1000 sample size with full IPIP 100 items to generalize the study.

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