

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

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7

8 **Abstract**

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

20

21 *Index terms*— emotional instability, self-efficacy, affective, continuance, normative commitment,

22 **1 Introduction**

23 The personality has central role in this research. In this study, full efforts have been made to clarify the
24 important of personality traits relationships with organizational commitments and self-efficacy of the employees.
25 The personality traits are the consistent traits of an individual which makes him or her different from other
26 individuals. and Continuance) considers a significant indicator of job attitude and degree to which a worker
27 identifies with the organization and wants to continue actively participating. Employees with high level of
28 commitment are linked with high levels of individual performance in the organization. According to Park Rainey
29 (2007) describes that a high level of commitment among the workforce is more likely to produce social capital
30 that help in creating, retaining and transferring knowledge within an organization and lure other employees in
31 the marketplace to be a part of the organization.

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

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

43 The contribution of the Co-operative sectors' job employment based on data strives from 156 Organization
 44 commitment (Affective, Normative Keywords: emotional stability, self-efficacy, affective, ersonality always refers
 45 to the individual differences in characteristic patterns of thinking, feeling and behaving. A galaxy of personality
 46 traits is needed for success in the context of job. The traits are self-awareness, resilience, motivation, interpersonal
 47 sensitivity, influence, decisiveness and integrity. Traits are comparatively stable individual differences in thoughts,
 48 feelings and behaviors (Church, 2000). P countries; the update estimate shows that job employment in or within
 49 the scope of Co-operative concerns at least 279.4 Million people across the globe which contributes to 9.46
 50 percent of the World employee population (CICOPA, 2017). There are over 34,512 primary cooperatives and
 51 69 cooperatives networks (Statistics of Co-operative, 2017). There are total 13,578 SACCOs throughout the
 52 nationwide and 2997 SACCOs are running in Kathmandu district (Source: Statistics of Co-operative, 2017).

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

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

71 Therefore, the proposed research, aims to discover the impact of emotional instability on selfefficacy and
 72 organizational commitment and attempt to fill the gain the literature pertaining to antecedent of organizational
 73 commitment.

75 2 II.

76 Review of Literature Norman (1963) first developed "Five Factor Theory" which is called "Big Five." In recent
 77 years the Five-Factor Model has been the most popular personality theory in psychology ??McCrae & Costa, 1997.
 78 The International Personality Item Pool-Five-Factor Model (IPIP-FFM; Goldberg, 1999), Big Five Inventory
 79 (BFI; John& Srivastava, 1999), etc. have been widely applied in research and practice. This present study
 80 observed the psychometric properties of a short measure of the Big Five Factors of personality traits, the Mini-
 81 IPIP Scale (Donnellan, Oswald, Baird, & Lucas, 2006). The Big Five model of personality theory consisted of
 82 five relatively independent dimensions which provided a meaningful categorization for reflecting the individual
 83 differences. ??oldberg (1990) has explained in the following paragraphs. 1. Extraversion: This dimension is
 84 defined as the person's interest for the outer world which included some characteristics like loving people, looking
 85 for friendliness, being self-confident or assertive, energetic, and thinking always is effective to the situation even
 86 in the unfriendly environment. McCrae (1987) defined neuroticism or emotional instability as trait consisted of
 87 anxiety, affective instability, worry, tension, and self-pity, it was easy to understand that lower score of emotional
 88 stability predicted more intense subjective stress response, i.e., the individual with larger positive effect helped
 89 to decrease stress and lower feeling of control on stressful tasks. ??Bibbey, Carroll, Roseboom, Phillips, de Rooij,
 90 2013; ??c Ewen,1999 ??&,2001) showed that the individual with higher emotional instability might experiences
 91 a higher level of chronic stress lead to lower the control in the autonomic nervous system. Regmi's (1982) study
 92 showed the personality structure of Nepalese Gurungs was pioneer research in Nepal. The Big Five Personality
 93 traits used to describe Nepalese civil servant personality (Subedi & Regmi, 2015). Subedi (2017) explained that
 94 the trait of emotional stability in the big five personality dimension, the significant differences were obtained
 95 between the two ranks of officer levels ($M = 61.33$, $SD = 9.787$) and for non-officer level ($M = 69.99$, $SD =$
 96 12.170), $t (298) = 6.79$, $p ? .001$. The conclusion came out that emotional stability level of non-officers was
 97 higher than that of the officers.

98 In the human resource management area, organizational commitment widely studied topic but also posed
 99 a bottom-line in organizational psychology due to its link with many worker related behaviors and attitudes
 100 and many situational level's variables strongly and influence the organization like absenteeism (Somers, 1995),
 101 organizational citizenship behavior(Zayas et al.,2015) and turnover ??Jaros, 1997; ??ehanzeb et al.,2013).
 102 Hackney (2012) and ??eyer et al., (1997) defined that multiple descriptions of organizational commitment
 103 proposed that all consider commitments as a psychological state that described an employee's prolonged
 104 relationship with their organization and a tendency to continue in the further relationship with the same

organization. Allen and ??eyer (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 threedimensional 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 ??eyer, 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; ??eyer et al.,2002). According to ??Gautam, 2004; ??oirala, 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.

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 selfefficacy 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 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 population is higher than the male employees in the Cooperative 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.

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).

147 **3 III.**

148 **4 Objectives**

149 The general objective of this study is to find the effect and relationships on emotional stability, selfefficacy and 150 organizational commitment of Saving and Credit Co-operative's employees.

151 The specific objectives of this study were as follow:

152 ? To find out the differences in self-efficacy between Co-operative employees of Metropolitan City, Village 153 Development Committee (VDC) and Municipality.

154 ? To study the relationship between the self-efficacy and organizational commitment of under-graduate and 155 graduate employees of the Co-operatives. ? To find the correlation between Self-efficacy and Commitments 156 of Adult and Senior Adult Employees of SACCOS. ? To find any differences in Emotional Stability between 157 male and female employees of SACCOS. ? To find the impact of Emotional Stability on Selfefficacy, Affective, 158 Continuance and Normative Commitment of SACCOS Employees.

159 IV.

160 **5 Research Questions**

- 161 1. Is emotional stability factor effect on self-efficacy and organizational commitments of SACCOS employees?
- 162 2. Is there any significant relationship between selfefficacy and organizational commitments of Undergraduate 163 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 164

15 TOOL -1: MINI INTERNATIONAL PERSONALITY ITEM POOL (IPIP):

165 the emotional stability found differences in male and female employees of SACCOS? 5. Is Self-efficacy found
166 differences working in the area of Metropolitan City, Village Development Committee and Municipality of
167 SACCOS?

168 V.

169 6 Hypotheses

170 The following null hypotheses were tested during this research:

171 Hypothesis -1 There will be no impact of emotional stability on self-efficacy and organizational commitment
172 of SACCOS employees.

173 7 Hypothesis -2

174 There will be no significant relationship between self-efficacy and organizational commitment of Undergraduate
175 and Graduate employees of the SACCOS.

176 8 Hypothesis -3

177 There will be no relationship between Selfefficacy and Organizational Commitments of Adult and Senior Adult
178 Employees of SACCOS.

179 9 Hypothesis -4

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

181 10 Hypothesis -5

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

184 11 VI.

185 12 Method a) Participants

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

194 13 b) Procedure

195 The researchers requested the head of the SACCOS Office related to their study by the written letter of researchers
196 explained the importance of participation along with recommendation letter of Division Co-operative Office
197 Kathmandu district and recommendation letter of National Co-operative Development Board, Government of
198 Nepal after the consent received by the authority, researchers requested to the HR Manager or Managing Director
199 of selected SACCOS to provide their employees including him or her (Head of the organization) to provide seat in a
200 room and to distribute questionnaire package to each subject and they were instructed by the researchers to fill-up
201 the questionnaire. The average time taken by the respondents in filling the set of questionnaire package was within
202 15 to 20 minutes. Participants assured regarding the anonymity and confidentiality of their responses. Survey
203 questionnaires were administered among 425 respondents as about 25 subjects' responses was not satisfactory
204 and some of the items omitted. Finally, researchers worked out with 400 subjects to complete this research.

205 14 c) Measures

206 The following tools used in this research.

207 15 Tool -1: Mini International Personality Item Pool (IPIP):

208 The present study examined the psychometric properties of a short questionnaire of the Big Five Factors of
209 Personality, the Mini-IPIP Scale (Donnellan, Oswald, Baird, & Lucas, 2006).The Mini-IPIP Scale developed
210 and based on the 50-item IPIP-FFM (Goldberg, 1999). This scale consisted of 20 items which measured Big
211 Five Personality traits of Neuroticism, Extraversion, Agreeableness, Conscientiousness, and Intellect. Out of
212 20 items, 11 were scored reversely. There were five 4-items' subscales, corresponding to each of the five major
213 constructs of personality trait. Each statement was describing behavior of the employee (e.g."Have frequent

214 mood swings"). Donnellan, et al., (2006) items were responded to 5 -point Likert-type scale ranging from 1-
215 (Strongly Disagree) to 5 (Strongly Agree) used this research. The researchers removed 1 item from emotional
216 stability (Neuroticism) (e.g., "Am relaxed most of the time"). The Mini-IPIP has shown good test-retest reliability,
217 convergent, discriminant and criterion-related validities in the previous researches (Donnellan et, al., 2006;
218 ??ooper, et al., 2010). The items independently translated and adapted into Nepali with a two-stage process of
219 translation and back translated by ??Basnet, Regmi, & Birla, 2018). One of the translators (Regmi) was highly
220 qualified experts in personality researches. The Cronbach's Alpha was found 0.1160 in this study.

221 **16 Tools -2: General Self-efficacy (GSE):**

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

228 **17 Tool -3: Organizational Commitment (OC):**

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

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

241 no specific department, and its employees had chose as the subjects. Here the Cronbach Alpha is very low. This
242 scale has only four items, and an item was removed to increase the reliability (?=0.116). In the previous study
243 (Basnet, 2018) has also shown low alpha (?=23.2%) value. The original scale of Emotional Stability consisted of
244 20 items.

245 **18 Data Analysis**

246 **19 Hypothesis-1**

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

249 The Kolmogorov-Smirnov test, a non-parametric approach is used for checking the normality tests of dependent
250 variables are Self-efficacy, Affective, Continuance& Normative commitments and Emotional Stability as an
251 independent variable. The above table demonstrates that all the variables deviate from normality since their
252 p-values are less than 5% level of significance. This test suggests the use of a non-parametric approach for further
253 analysis. The table II shows the Median Regression Model because it performs by considering emotional stability
254 as an independent variable and each of four variables: Self-efficacy, Affective, Continuance, and Normative as
255 a dependent variable. The above table -II shows the further finding the result in separate Median Regression
256 Models of four dependent variables. The Self-efficacy decreases significantly by 0.50 units on its median point
257 when emotional instability score increases by 1 unit. The Affective commitment significantly decreases by 0.40
258 units on its median value when emotional instability increased by 1 unit. The Normative commitment decreases
259 significantly by 0.25 units on its median when emotional instability increases by 1 unit.

260 Likewise, the impact of Emotional Stability on Continuance commitment is not significant, so it decreases by
261 -4.44 * E-16 units on the median when emotional instability increases by 1 unit. The overall performance of
262 the organization affects by the increasing unstable emotional stability of employees which adversely impacts on
263 employees' commitments and self-efficacy.

264 **20 Hypothesis-2**

265 There will be no significant relationship between self-efficacy and organizational commitment of Undergraduate
266 and Graduate employees of the SACCOS. a. Educational Level = Under-graduate

267 The above table 5(A) exhibits the result of Spearman's rho correlation because the differences measure in
268 Median test shows that the Under-graduate employees, there is significant positive and linear correlation between
269 Self-efficacy and Affective($r=0.262, p<0.01$) as well as Normative commitment($r=0.346, p<0.01$). Likewise, the
270 Under-graduate employees of SACCOS, there is a very low insignificant positive and linear correlation exhibits

271 between Self-efficacy and Continuance Commitment($r=0.031$, $p < 0.05$). The affective and normative commitment
272 of the Undergraduate SACCOS employees shows positive relationship with self-efficacy. ??Meyer et al.1991)
273 stated that it helps to create the higher level of emotional attachments to continue their service at the same
274 organization in the long time. According to Progress Report of Basnet (2018) explains that the mechanism of
275 self-efficacy is significant to increase commitment to the job and the organization because self-efficacy increases
276 employees' satisfaction, engagement, and work performance. He further adds that the affective and normative
277 commitment helps to increase employees' their self-efficacy which determines organizational success or failure as
278 well as effectiveness and performance. Chi, Yeh&Choum (2013) describes that self-efficacy is one of the primary
279 constructs of commitment. The Table 5(B) exhibits that the Graduate level employees' Self-efficacy is significantly
280 positive and linear correlation with Affective($r=0.255$, $p < 0.01$) and Normative Commitment($r=0.220$, $p < 0.01$).
281 Likewise, there is no significant and negative correlation between Self-efficacy and Continuance Commitment
282 ($r=-0.03$, $p > 0.05$) of Graduate level employees of SACCOS. Graduate Level employees' self -efficacy negatively
283 correlates with continuance commitment. It proves that graduate level employees are not more concerned to use
284 their energy, knowledge, and commitment to accomplish their assign tasks.

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

289 **21 Hypothesis -3**

290 There will be no relationship between Selfefficacy and Organizational Commitment of Adult and Senior Adult
291 Employees of SACCOS.

292 **22 Table 6 (A): The result of the correlation between Self- 293 efficacy and Organizational Commitments of Adult**

294 Employees of SACCOS

295 The Table 6(A) shows that the Adult employees' Self-efficacy is significant, positive and linear correlation
296 with Affective ($r=0.262$, $p < 0.01$) and Normative ($r=0.340$, $p < 0.01$) commitment and there is no significant
297 linear correlation between Self-efficacy and Continuance commitment($r=0.024$, $p > 0.05$) of Adult employees of
298 SACCOS. The test proved that the Affective and Normative commitments have significant relationships with
299 Self-efficacy. In conclusion, the Continuance commitment does not show any relationships with Self-efficacy.

300 **23 Scale**

301 Self The above table 6(B) shows that the senior adult employees' Self-efficacy shows a significant positive and
302 correlation with the Affective ($r=0.216$, $p < 0.5$) commitment and thus, the Normative commitment ($r=0.165$, $p >$
303 0.05) has no significant correlation with the Self-efficacy. Likewise, there is a negative correlation between Self-
304 efficacy and Continuance commitment ($r=-0.044$, $p > 0.05$). Senor adult employees' Affective commitment has
305 significant relationship with Self-efficacy only. In conclusion, the Normative and Continuance commitment do not
306 have any relationship with Self-efficacy and further analysis of senior adult employees' continuance commitment
307 has a negative relationship with Self-efficacy.

308 **24 Hypothesis -4**

309 There will be no gender differences in the Emotional Stability of SACCOS Employees. The Mann-Whitney U
310 test table-7(A) shows that there is a significant difference on Median distribution of Emotional stability ($Z=-2.157$,
311 $p < 0.05$) between Male and female.

312 The table -7 (B) shows the Median (or Mean) values demonstrates that there is more emotional instability in
313 female than male Nepalese employees of SACCOS. The previous research on emotional stability (or neuroticism)
314 found that the female employees mean score was higher than the male counterpart (Basnet& Regmi, 2018:36). The
315 SACCOS female employees have a little higher degree of negative emotions, anxiety, vulnerability, immoderation,
316 anger than the male counterpart. The female employees have emotional instable personality trait and the
317 fluctuation of emotion (low balance of emotion).

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

320 **25 Report**

321 **26 9**

322 Hypothesis -5

323 There will be no differences among Self-efficacy of Metropolitan City, VDC &Municipality employees of
324 Cooperatives.

325 27 Discussion and Conclusion

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

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

333 The employees with a higher level self-efficacy demonstrates a higher level of task effort; increase persistence,
334 maximize interest, and higher tolerance for the difficult task was related to affective, normative and continuance
335 commitment. In this research, the undergraduate level of employees' Self-efficacy has shown very low correlation
336 with continuance commitment. Likewise, this study showed that graduate level SACCOS's employees' Self-
337 efficacy has a negative correlation with continuance commitment. It indicated that graduate level employees did
338 not like to invest their energy, skills, and capacity to perform the job excellently. According to Meyer and Allen
339 (1991) justified that finding of this study reported that individuals were much conscious of the cost of leaving
340 in their existing working organization which derived them to continue their works and lead them not to leave
341 the organization. This statement proved the graduate level employees of SACCOS were not more interested in
342 continuance commitment in their existing job due to the negative correlation with self-efficacy. The internal
343 factors of graduate level employee liked outside alternative job opportunity, high level of their own education,
344 unstructured organizational atmosphere, their competency, benefits, security of a job, SACCOS's rules and
345 regulation toward the employee's recruitment policy. The adult employees' self-efficacy positively correlated with
346 Affective & Normative commitment and incredibly low self-efficacy with the Continuance commitment.

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

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

362 IX.

363 28 Limitation

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

375 29 X. Recommendation and Suggestions

376 The study found more emotional instability among female employees. Therefore, the concerned authorities should
377 identify the problems for their career resilience and psychosocial mentoring on female employees. According
378 to Costa & McCrae (1992a); and ??oldberg (1993) stressed that low emotional stability proposed about an
379 individual's regular effort with the feelings of uncertainty and self-consciousness, so such people were prone to
380 minor mental disturbances. The analyses proved that individuals with high emotional stability are better able
381 to handle novel situations more effectively and respond to uncertainty with a better performance with patience.
382 Furthermore, such individuals displayed flexible verbal and nonverbal behaviors (Anget al.,2006) while dealing
383 with others. We, therefore, expected that emotional stability were strongly related to self-efficacy and total

29 X. RECOMMENDATION AND SUGGESTIONS

384 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.

1

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.

Figure 1: Table 1 :

2

Scales	N	Mean	Standard Deviation(SD)	Numb	Cronbach's of Al-
Organizational Commitment 1) Affective 2) Continuance 3) Normative	400	28.78	4.552	5.240	3.724
		21.82			.712
		17.10		5	.677

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 all three scales in this research.

Figure 2: Table 2 :

3

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.

Figure 3: Table 3 :

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

Figure 4: Table I

II

Dependent variables	Beta Coefficient	T	P-value	Pseudo R2(Square)	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

Figure 5: Table II

5

Scale		Self-efficacy	Affective	Continuance	Normative
	Correlation Coefficient	1.000	.262 **	.031	.346 **
Self-efficacy	Sig. (2-tailed)	.	.000	.625	.000
	N	256	256	256	256
	Correlation Coefficient	.262 **	1.000	.165 **	.426 **
Affective	Sig. (2-tailed)	.000	.	.008	.000
Spearman's rho	N	256	256	256	256
	Correlation Coefficient	.031	.165 **	1.000	.334 **
Continuance	Sig. (2-tailed)	.625	.008	.	.000
	N	256	256	256	256
	Correlation Coefficient	.346 **	.426 **	.334 **	1.000
Normative	Sig. (2-tailed)	.000	.000	.000	.
	N	256	256	256	256

**. Correlation is significant at the 0.01 level (2-tailed).

Figure 6: Table 5 (

5

Scale			Self-efficacy	Affective	Continuance	Normative
	Correlation	1.000	.255	-.030	.220	
	Coefficient		**		**	
Self-efficacy	Sig. (2-tailed)	.	.002	.725	.008	
	N	144	144	144	144	
	Correlation	.255 **	1.000	.163	.410	
	Coefficient				**	
Affective	Sig. (2-tailed)	.002	.	.051	.000	
Spearman's	N	144	144	144	144	
rho	Correlation	-.030	.163	1.000	.204 *	
	Coefficient					
Continuance	Sig. (2-tailed)	.725	.051	.	.014	
	N	144	144	144	144	
	Correlation	.220 **	.410	.204 *	1.000	
	Coefficient			**		
Normative	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

Figure 7: Table 5 (

						Year
						2019
						(A)
Spearman's rho **.	Correlation	efficacy	Affective	Continuanc	Normative	Global
is significant at the 0.01 level (2-	1.000	.	.262 **	.024 .676	.340 ** .000	Jour-
tailed). Self-efficacy Correlation Co-	296	.262	.000 296	296	296 .426 **	nal of
efficient Sig. (2-tailed) N Affec-	**	.000	1.000	.	.000 296	Hu-
tive Correlation Coefficient Sig. (2-	296	.024	.296 .155	.007 296	.304 ** .000	man
tailed) N Continuance Correlation	.676	296	** .007	1.000 .	296 1.000 .	Social
Coefficient Sig. (2-tailed) N Norma-	.340 **	296	.426	296 .304	296	Sci-
tive Correlation Coefficient Sig. (2-	.000	296	** .000	** .000		ence
tailed) N			296	296		-

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Figure 8:

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

Figure 9: Table 6 (

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		

Figure 10: Table 7 (

Figure 11: Table 7 (

4

Factor	Area	N	Mean Rank	
Self-efficacy	KMC	80	194.84	
	VDC Municipality	268	208.32	
	Total	52	168.85	
		400		
	Test			
	Statis-			
	tic			
	a,b			
	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. Devia-tion	
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 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.

Figure 12: Table 4

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29 X. RECOMMENDATION AND SUGGESTIONS

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