Work disengagement among SME workers: evidence from India

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Abstract

Purpose – The purpose of this paper is to examine the two alternative theoretical explanations of disengagement at work. Following the job demands-resources (JD-R) perspective, the relationship between job complexity and disengagement is tested. In accordance with the process model of burnout, the association between exhaustion and disengagement is examined. The paper also examines conservation of resources (COR) as an integrative framework as far as the moderating role of resilience in both these relationships is concerned. Design/methodology/approach – Survey-based quantitative methodology was followed. A total of 138 employees of an agro-processing unit in North India were surveyed, and 119 usable responses were obtained. Besides the constructs of interest, the questionnaire also sought responses on the relevant demographic variables. Findings – Both job complexity and exhaustion predicted disengagement at work. However, contrary to a negatively hypothesized relationship between job complexity and disengagement, a positive association was found. Resilience was found to be negatively moderating exhaustion-disengagement relationship. No influence of resilience was found on the complexity-disengagement association.

Research limitations/implications – The findings could be specific to the sample and to India. Caution should be exercised while generalizing. Future researchers should validate the findings across contexts.

Practical implications – The results suggest that complexity may not necessarily be perceived as a resource. Hence organizations must invest in training and skill development programs for their workers. Further, managers should assess resilience as an important component while selecting workers.

Originality/value – Contrary findings *vis-à-vis* job complexity and disengagement could have implications for the JD-R perspective. Further, this research integrates alternative explanations of disengagement employing the COR framework.

Keywords Resilience, Disengagement, Exhaustion, JD-R, Conservation of resources, Job complexity **Paper type** Research paper

Introduction

Small and medium enterprises (SMEs) are increasingly being considered as the backbone of modern economies (Ajayi *et al.*, 2017). Not only do they stimulate economic growth, but are also likely to absorb shocks during economic downturns (Psychogios *et al.*, 2016). Particularly in the developing and emerging economy contexts, SMEs are known to generate employment and contribute significantly to a nation's gross domestic product and export earnings (Javalgi and Todd, 2011; Saini and Budhwar, 2008).

Despite the promise as well as a need for SME proliferation, it is a sad reality that the research literature in entrepreneurship and innovation in emerging markets is very scant. Particularly in the Indian context, there is hardly any entrepreneurship literature (Javalgi and Todd, 2011). In fact, the field of systematic HRM research in Indian SMEs is "almost barren" (Saini and Budhwar, 2008, p. 418). As a fallout, business leaders and managers in SMEs across the developing world are often groping in dark for solutions to their most pressing problems.

One such challenge that SMEs face is fostering engagement in their employees (Ajayi *et al.*, 2017), especially in the wake of practitioners' concerns about the rising levels of disengagement at work. Various estimates suggest that over 70 percent of the employees are either passively or actively disengaged (Wilson, 2014). Employee disengagement is argued to lead to diminished employee morale and lower productivity, increased accidents, and turnover (Frank *et al.*, 2004; Prencipe, 2001; Tritch, 2001). The problem is likely to be further accentuated in the SMEs because often such organizations function under severe resource constraints. In such a situation, the systematic management of human resources becomes a casualty (Kinnie *et al.*, 1999; Wilkinson, 1999) and investments in training and development is not a priority (Malik and Nilakant, 2011). Since SMEs in emerging economies generally lack formal mechanisms of human resource management (Saini and Budhwar, 2008), simmering disengagement amongst employees of any SME could be particularly fatal.

It is in this background that the current research seeks to examine the antecedents of disengagement in SMEs in the Indian context. This paper puts to empirical examination two alternative theoretical explanations of disengagement at work. Set in an agro-processing unit in the North Indian state of Uttar Pradesh, this research examines the relationship between job complexity and disengagement on the one hand, and exhaustion and disengagement on the other. Additionally, the moderating influence of resilience on both these relationships is also tested. In doing so, this paper makes a major theoretical contribution in integrating the job demands-resources (JD-R) perspective and the process model of burnout employing the conservation of resources (COR) framework. On the practice front, this paper is arguably one of the first to examine employee disengagement in SMEs.

The results are mixed at best. Exhaustion is positively associated with disengagement and resilience negatively moderates this relationship. Contrary to expectations, however, job complexity is positively related with disengagement. Further, resilience has no moderating influence over this relationship. The remaining paper is structured as follows. In the next section, relevant literature is integrated into the proposed theoretical framework and hypotheses are specified. This is followed by methods and results. Finally, the paper concludes with the discussion on findings and implications for research and practice.

Theory and hypotheses

While the practitioner literature is inundated with concerns about employee disengagement (Allenbaugh, 2003; Johnson, 2004; Momal, 2003; Pater, 2013), academic research has not kept pace (Wollard, 2011). The focus of academic research rather has been on employee engagement with multiple perspectives being pursued. To name a few prominent ones, they include the role theory approach (Kahn, 1990), burnout approach (Maslach and Leiter, 1997; Schaufeli *et al.*, 2002), and the social exchange theory approach (Saks, 2006). In the process, disengagement at work has received scant attention (Dawsey and Taylor, 2011).

To the best of our knowledge, the management literature contains only two approaches to decipher disengagement. The first approach pioneered by Kahn (1990, p. 701) defines personal disengagement as "simultaneous withdrawal and defense of a person's preferred self in behaviors that promote a lack of connections, physical, cognitive, and emotional absence, and passive, incomplete role performances." The second prominent approach considers disengagement as a component of burnout, the other component being exhaustion. Whereas exhaustion is understood to be "a consequence of intensive physical, affective, and cognitive strain, for example as a long-term consequence of prolonged exposure to certain demands," disengagement has been defined as "distancing oneself from one's work, and experiencing negative attitudes toward the work object, work content, or one's work in general" (Demerouti *et al.*, 2001, pp. 500-501).

Further, the first approach argues that the absence of psychological conditions of meaningfulness, safety, and availability lead to disengagement at work (Kahn, 1990).

However, beyond the grounded findings of Kahn's (1990) qualitative work, disengagement has not been operationalized. This has hindered empirical investigation on the construct. The second approach, in contrast, has been empirically followed up. It suggests that job demands lead to exhaustion and lack of job resources leads to disengagement at work (JD-R model of burnout, Demerouti *et al.*, 2001). Further, the related literature suggests that exhaustion also predicts disengagement (process model of burnout, Bakker *et al.*, 2004; Leiter, 1993).

Job complexity and disengagement

Job complexity is understood to be "the extent to which the tasks on a job are complex and difficult to perform" (Morgeson and Humphrey, 2006, p. 1323). Complex jobs are likely to employ high-level skills and cognitive capacity and are associated with greater challenge and stimulation (Fried *et al.*, 2002). Jobs that are likely to stretch the skills and abilities of employees are argued to be experienced as meaningful (Hackman and Oldham, 1976). Further, since such complexity on job is likely to satisfy learning- and growth-related needs (Schaufeli and Bakker, 2004), it is likely to have positive effects on individual and work outcomes (Morgeson and Humphrey, 2006; Zacher and Frese, 2011). Disengagement, on the contrary, is a state of withdrawal and distancing oneself from one's work (Demerouti *et al.*, 2001). It is likely to result from a perceived loss of resources. This is in accordance with the JD-R perspective (Demerouti *et al.*, 2001), which states that individuals are likely to experience reduced motivation in the event of loss of job resources. Further, COR framework also holds that threatened by a perceived loss of resources, individuals may feel vulnerable to further loss of resources (Hobfoll, 1989). In such situations, withdrawal can be an important self-protection and coping mechanism (Demerouti *et al.*, 2001; Hobfoll, 1989).

The amount of challenge offered by a job is considered to be an important job resource (Salanova and Schaufeli, 2008; Zacher and Frese, 2011). Thus, following the JD-R perspective, in the event of a perceived lack of job complexity an individual is likely to feel less motivated to perform. If the job is not sufficiently complex, it is less likely to satisfy learning and growth needs, causing an individual to disengage. Job complexity has been found to positively relate with desirable workplace outcomes such as engagement, workplace creativity, and performance (Salanova and Schaufeli, 2008; Sia and Appu, 2015; Zacher and Frese, 2011). Further, there is empirical evidence available of lack of job resources triggering disengagement (Demerouti *et al.*, 2001; Peterson *et al.*, 2008). Therefore, we make the following conjecture:

H1. Job complexity is negatively associated with disengagement at work.

Exhaustion and disengagement

As discussed, exhaustion and disengagement are two components of burnout (OLBI, Demerouti *et al.*, 2001). While the JD-R model states that both have different antecedents with job demands leading to exhaustion and lack of job resources causing disengagement, researchers have also explored the possibility of exhaustion predicting disengagement. This alternative explanation of disengagement is in consonance with the process model of burnout (Leiter, 1993). The process model of burnout suggests that aspects of the job such as work overload lead to exhaustion which in turn causes disengagement (Leiter, 1993). There have been other attempts to integrate the process model into the JD-R perspective. Bakker *et al.* (2004) found a positive association between exhaustion and disengagement.

Recently, Thanacoody *et al.* (2014) argued from the COR theory (Hobfoll, 1989) to suggest that exhausted individuals may employ disengagement as a coping mechanism to prevent further loss of resources. The central premise of COR is that "people strive to retain, protect, and build resources and that what is threatening to them is the potential or actual loss of these valued resources" (Hobfoll, 1989, p. 516). Exhausted by job demands, individuals may

choose to withdraw and fulfill their job requirements with a diminished investment of effort (Thanacoody *et al.*, 2014). This leads us to our second hypothesis:

H2. Exhaustion is positively related with disengagement at work.

The moderating effects of resilience

Resilience is understood to be a "developable capacity to rebound or bounce back from adversity, conflict, and failure or even positive events, progress, and increased responsibility" (Luthans, 2002, p. 702). Along similar lines, Smith *et al.* (2008, p. 194) define resilience as "the ability to bounce back or recover from stress." Connor and Davidson (2003) concur holding that resilient individuals are likely to cope with stress successfully and strive in adverse situations. Resilience is conceptualized as a positive psychological resource capacity (Luthans, 2002; Youssef and Luthans, 2007). Resilient individuals therefore are likely to thrive amidst challenging circumstances which may range from increased responsibility to outright adversity.

Job complexity, in our opinion, represents positive challenge at work (e.g. Christensen and Knardahl, 2010; Idsoe, 2006). As discussed earlier, it is perceived to be a valuable job resource (Demerouti *et al.*, 2001). It has been argued that job complexity is negatively related with disengagement at work. Since resilience also involves thriving and striving in the event of increased responsibility, it is going to further increase the magnitude of the negative relationship between job complexity and disengagement. The COR theory suggests that individuals may be willing to make the investment of the personal resource of resilience to acquire the job resource of complexity (see Halbesleben *et al.*, 2014). Resilience as a personal resource is likely interact with complexity as a job resource to contribute to a positive spiral (e.g. Llorens *et al.*, 2007; Salanova *et al.*, 2006) preventing individuals from disengaging. In other words, the relationship between job complexity and disengagement is going to be more negative for individuals high in resilience than the ones low in it. Therefore, we hypothesize:

H3. Resilience will moderate the negative relationship between job complexity and disengagement at work such that this relationship will be stronger for individuals high in resilience compared to individuals low in resilience.

Exhaustion represents a situation of adversity characterized by intensive physical, affective, and cognitive strain as a result of job demands that one faces at work (Demerouti et al., 2001). The extant literature suggests exhausted individuals are likely to disengage in order to conserve resources (Hobfoll, 1989; Thanacoody et al., 2014). According to COR theory, it is likely, however, that individuals may seek to substitute diminishing resources with other available resource (Hobfoll, 1989, 2001). Resilience is an important personal resource that may be helpful in mitigating the influence of exhaustion on disengagement. Exhausted individuals who are high in resilience are less likely to disengage in comparison with the individuals low in resilience. Accordingly, we hypothesize:

H4. Resilience will moderate the positive relationship between exhaustion and disengagement at work such that this relationship will be weaker for individuals high in resilience compared to individuals low in resilience.

See Figure 1 for the conceptual model.

Method

Participants and procedure

The participants in this study consisted of 138 workers employed with one of the SME situated in Uttar Pradesh, a North Indian state (province). The organization operates in the food processing industry with the main objective of manufacturing and processing

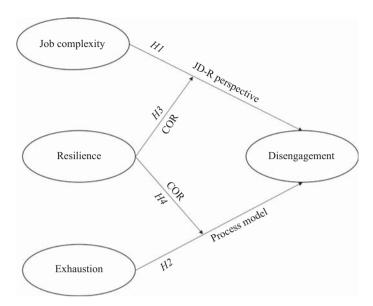


Figure 1. Multi-theoretic conceptual model

agro-based products, especially non-white rice milling and wheat flour production. The choice of context for the study was guided by our realization that the food processing industry in India has emerged as an important segment in the Indian economy in terms of its contribution to GDP, employment, and investment. Its average annual growth rate (AAGR) was estimated to be 2.26 percent as compared to around 1.69 percent in agriculture and 6.23 percent in manufacturing at 2011-2012 prices. With 33 percent of the firms in the sector characterized as small scale, it is viewed by policymakers as a significant driver in encouraging labor migration from agriculture to manufacturing (Ministry of Food Processing Industry, 2015/2016). Therefore, it is imperative that the workplace experiences of the workers be studied for bringing about necessary and appropriate interventions for sustained competitiveness in the sector.

After seeking permission from the organization, the workers were approached individually during work hours and requested to participate in the study. Although most of the workers claimed to have completed their schooling, yet they expressed ignorance of English and discomfort in reading Hindi (the native language). This is consistent with the findings of Aggarwal (2004), that "not-literate worker's proportions are highest in the major sectors of agriculture, manufacturing and construction," with most of the rural workers "either not-literate or literate up to primary level only." Similarly, Shanbhag and Joseph (2012), in their research involving women workers in a garment factory, found 60 percent of them to have studied up to high school. Therefore, in interest of making the workers feel comfortable we did not emphasize further on their educational qualification[1]. They were also reluctant to spare time for studying and responding to the survey. Accordingly, a committee based approach for translating the English language survey instrument was employed (see Harkness and Schoua-Glusberg, 1998). Two researchers, conversant superiorly in Hindi and English, translated the survey to Hindi independently. Thereafter they engaged in a mutual discussion on the translated items for consensually arriving on the final translation. A few words were modified and new words to indicate items were thought through during the discussion. Consequently, each of the translated items were read out to the workers for their responses. Multiple visits to the organization were carried out for a sizeable sample size.

Only 119 responses were found appropriate for the study. In total, 88 percent of the respondents were males with 65 percent of them found to have an annual income below INR2.5 lakhs[2]. Similarly 31 percent had an annual income between INR2.5 lakhs and INR5 lakhs while the rest earned between INR5 lakhs and INR10 lakhs. Further, 54 percent of sample were found to be less than 30 years, while 35 percent were calculated to be between 30 and 40 years. The rest were between 40 years and 50 years. No requests for the names of the respondents were made in order to enhance trust and also to limit the effect of common method bias on the findings (see Podsakoff *et al.*, 2003).

Measures

Disengagement was measured using five items from the disengagement subscale of the OLBI (Demerouti $et\ al.$, 2001) through a four-point Likert continuum (1 = strongly disagree, 4 = strongly agree). A sample item is "Lately, I tend to think less at work and do my job almost mechanically."

Exhaustion was assessed using four items from the exhaustion subscale of the OLBI (Demerouti *et al.*, 2001), through a four-point Likert continuum (1 = strongly disagree, 4 = strongly agree). A sample item is "During my work, I feel emotionally drained."

Job complexity was appraised using three items borrowed from Shaw and Gupta (2004), through a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). A sample item is "My job is very complex."

Resilience was measured using five items from Smith *et al.* (2008) through a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). A sample item is "I tend to bounce back quickly after hard times."

The control and background variables used in the analysis of this data include age, gender, and annual income. These variables were collected as part of the survey. Hierarchical moderated multiple regression analysis was used to investigate the study hypotheses.

Analysis and results

Harman's single-factor test was conducted. All items were loaded on a single factor. The total variance explained for the single factor was 32.48 percent, indicating that common method bias does not affect the data, and by implication, the results. Table I presents the means, standard deviations, correlations, and Cronbach's α (internal consistency reliability estimate) of all the study variables. The Cronbach's α for all the measures were calculated to be greater than 0.7 (as required by Nunnally, 1978). Disengagement exhibited a high positive correlation with exhaustion (r = 0.774; p < 0.01), which is not surprising given such evidence available in the extant literature (see Demerouti *et al.*, 2010). Further, it exhibited a moderate negative relationship with resilience (r = -0.458; p < 0.01). Surprisingly, it exhibited no correlation with complexity (r = 0.164; ns). Further, resilience shared a moderate negative relation with exhaustion (r = -0.573; p < 0.05).

Hierarchical moderated multiple regression analysis (Cohen *et al.*, 2003) was conducted to examine the interaction effects of resilience and exhaustion (Exhaustion × Resilience) as well resilience and job complexity (Job complexity × Resilience) on disengagement. Income, gender,

	Mean	SD	1	2	3	4
 Job complexity Resilience Exhaustion Disengagement 	3.36 2.95 2.62 2.36	0.72 0.73 0.35 0.30	(0.831)	-0.075 (0.797)	0.053 -0.573** (0.732)	0.164 -0.458** 0.774** (0.707)
Notes: Numbers shown in diagonals are Cronbach's α . ** $b < 0.01$						

Table I. Descriptive statistics and inter-correlations

and age were entered in the first step to control for potential demographic effects. In the second step, complexity, resilience and exhaustion were entered. In the third step, the interaction terms (i.e. Exhaustion × Resilience and Job complexity × Resilience) were entered. All predictors were standardized. We expected that in the third step only the interaction should predict disengagement.

As the results indicate in Table II, interestingly disengagement was positively predicted by job complexity ($\beta = 0.134$, p < 0.05) and exhaustion ($\beta = 0.744$, p < 0.01). Thus H1 was not supported while H2 found support as hypothesized. Further, it was found that resilience acted as a moderating variable in the relationship between exhaustion and disengagement, thus lending support to H4 (Figure 2). However, it did not appear to moderate the relationship between job complexity and disengagement (H3).

Variable	β	ΔR^2
Step 1		
Income	-0.121	
Gender	-0.077	0.048
Age	0.204	
Step 2		
Job complexity	0.134*	
Resilience	-0.016	0.587**
Exhaustion	0.744**	
Step 3		
Exhaustion × Resilience	-0.153*	0.024*
Job complexity × Resilience	-0.056	
Notes: Dependent variable: disengagement	t. *p < 0.05; **p < 0.01	

Table II. Regression analyses

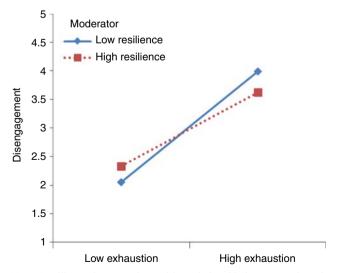


Figure 2.
The interactive effects of resilience and exhaustion on disengagement

Note: Resilience dampens the positive relationship between exhaustion and disengagement

Discussion

The objective of this research was to empirically examine two alternative explanations of disengagement simultaneously. In doing so, this paper put to test the JD-R model partially as well as the process model of burnout. Accordingly, job complexity and exhaustion were examined as the predictors of disengagement, respectively. The results suggest that both these models are valid explanations of disengagement at work. Further, the research sought to examine the COR framework in proposing resilience as a moderator. The findings indicate at least a partial support for the moderating role of personal resources. In this section, findings are discussed in the light of the extant literature. Further, contextual explanation is provided for counterintuitive findings. This is followed by an elaboration on implications for research and practice.

It was hypothesized that job complexity will relate negatively with disengagement at work. However, surprisingly the association turned out to be significant yet positive. Possibly, the respondents perceived their jobs as a "negative" challenge difficult to surmount (see Christensen and Knardahl, 2010; Idsoe, 2006) due to the lack of adequate know-how. Doing their jobs without sufficient skills, they sought to withdraw psychologically from a situation causing stress. Hence, their perceived job complexity related positively with disengagement. The positive association between exhaustion and disengagement was on expected lines and so was the moderation of this relationship by the personal resource of resilience. These results validate the process model of burnout as also the COR framework to explain disengagement. However, resilience had no influence over the relationship between job complexity and disengagement. As the original relationship was significant in the opposite direction from what was hypothesized, it was likely to have implications for moderation hypothesis as well. Since it is evident that the job was complex to the respondents in a "negative" way, it is possible that they were not trained enough for the jobs that they were doing. Now, resilience as a personal resource may help an individual in tiding over exhaustion and perhaps sustain in situations where job resources are scant. But any amount of resilience may be ineffective for an individual lacking sufficient and appropriate skills for the job. Therefore, resilience was not found to influence the positive relationship between perception of job complexity and disengagement.

Implications for research

It may be noted that such work has been done earlier (e.g. Bakker *et al.*, 2004); however, it is perhaps one of the first works of its kind in the emerging economies. What strengthens it further is the consideration of personal resource of resilience as a moderator. Thus, this work also seeks to consolidate extant approaches to disengagement employing COR framework. The choice of SME as a context is also important, as majority of HRM research is concentrated in big firms (Bacon and Hoque, 2005; Saini and Budhwar, 2008). It is in this background that the implications of this research are discussed.

First, our contrary findings with respect to the relationship between job complexity and disengagement indicate that job resources may not always be seen as enabling, motivating factors. Conversely, they may be seen as unwanted, eliciting negative workplace outcomes like disengagement. Researchers have underlined how resources perceived as excessive and imposed may lead to negative reactions (Deelstra *et al.*, 2003; Schwartz, 2000). The participants of this study were engaged in production, had lower income, and little education. While this may not be sufficient to infer their degree of professional competence, it is quite possible that they were overwhelmed with the complexity of the job rather than perceiving it as a positive challenge. Arguably, they found working with machines highly demanding. Therefore, the call of van Veldhoven *et al.* (2017, pp. 353-354) for "understanding of why, when and for whom job resources are either beneficial or harmful" becomes all the more relevant.

Second, resilience was proposed as a moderator for both the direct relationships. While it proved significant for the exhaustion-disengagement relationship, resilience had no influence on the job complexity-disengagement association. As discussed, psychological resilience may not be a useful personal resource when one lacks the skills to perform a job. What one needs in such a situation is possibly a functional ability to manage the complexity at hand with small improvisations based on previous experience at same or similar work. We suggest resourcefulness as an important personal resource that could be a relevant moderator in this relationship, since it entails optimizing what one has (Baldoni, 2010). This is akin to the concept of bricolage, i.e., "making do with what is at hand" (Baker and Nelson, 2005, p. 329) at the individual and/or group level. Thus it would be interesting for future research to examine abilities like resourcefulness and bricolage as possible personal resources in such situations.

Third, this study has contextual significance for it seeks to empirically examine western models and frameworks in India, an emerging economy. Organizational research is waking up to the fact that generalizations based on findings in one context may not be appropriate elsewhere. For instance, conventional wisdom is being challenged in strategy research (see Wright *et al.*, 2005; Xu and Meyer, 2013). Similarly, cross-cultural research indicates significant differences across multiple dimensions such as risk perception, self-concept, trust, etc. across national contexts (e.g. Bochner, 1994; Bontempo *et al.*, 1997; Yuki *et al.*, 2005). In this backdrop, this study based in an emerging context like India is important.

Finally, as mentioned previously, the fact that this study is rooted in SME is also important, particularly when researchers have lamented the concentration of HRM research in big firms (Bacon and Hoque, 2005; Saini and Budhwar, 2008). Clearly, more needs to be done on this front.

Implications for practice

The practical implications of this study are anchored on the observed positive relationship between job complexity and disengagement. Since at certain levels in organizational hierarchy, complexity may not necessarily be perceived as a resource (see Deelstra *et al.*, 2003; Schwartz, 2000), managerial intervention becomes necessary. Specifically, appropriate interventions to modify the levels of complexity for workers may be initiated. Investment in suitable training programs needs to be made in order to enable the workers to cope with the challenge. Additionally, the importance of resilience also needs to be appreciated by SMEs in particular. Managers may consider assessing resilience as an important component during the selection of workers. Further, it is necessary to appreciate that resilience is a developable capacity (Luthans, 2002). Managers should take all possible measures to enhance employee resilience. This may include development of social support at work, work-life balance practices, resilience training, and diversity management among others (Bardoel *et al.*, 2014). Such organized efforts are likely to help employees strive and thrive amidst challenging circumstances at workplace. Careful consideration of these measures is important so as to arrest the rising disengagement among employees.

The study is not without its limitations. First, the findings are based on a sample from one kind of industry, namely, the food processing industry. Thus caution ought to be exercised before generalizing the findings to other industries and workers of other industrial sectors. Accordingly, future research may be directed at validation of the study findings in different industrial contexts. Second, the study is based on an Indian sample. Thus, a cross-cultural validation may also be undertaken to enhance generalizability of the findings. Third, we employed quantitative analysis as methodology in the current study. It would prove insightful to design a qualitative research involving the workers of the food processing industry for future studies to get deeper insights on the variables that contribute to exhaustion and disengagement. Lastly, males dominated the sample. Future studies might focus on testing the possible invariance of the study findings through representative samples drawn across age groups, occupational groups, and gender.

Notes

- The researchers noticed that although most of the participants were finding difficulty in reading
 Hindi language through which the survey questionnaire was circulated, yet all of them stated to
 have completed their schooling with a few claiming to be graduates upon requesting their
 educational qualifications. The researchers felt that the educational qualification data provided felt
 suspicious and consensually decided to exclude it from further analyses.
- 1 lakh equals 100,000. INR100,000 roughly equals USD1,536 as per foreign exchange rates dated November 8, 2017.

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