The human capital and human capability models: Showing the connection between graduation and employment

Sithobile Priscilla Dube *(a)*

*(a)*Department of Education Leadership and Management, University of Johannesburg, South Africa

---

**ARTICLEINFO**

**Article history:**

Received 07 June 2023

Received in rev. form 20 Aug. 2023

Accepted 27 August 2023

**Keywords:**

Human-capital, human-capability, graduation, employability

**JEL Classification:**

I121, I123, I124

---

**ABSTRACT**

The purpose of the paper is to examine the human capital and human capability models in order to show the connection between graduation and employment. There appear to be topical issues in Zimbabwean electronic and print media regarding the complaint of the mismatch between the students’ training and the product of graduates, which may lead to the failure to meet the industry’s needs. The mismatch between the university curriculum and national developmental needs results in the production of graduates who have to be trained in order to be employable in industry, and this little linkage led me to write this paper. A qualitative interpretive study of the examination of the gap between graduation and employability was used after identifying a small-scale case study with twenty (20) managers and university students that were purposefully sampled and then interviewed. The results of the interviews were presented in tables and graphs, then analyzed and interpreted. The findings of the results revealed that Zimbabwean businesses are suffering from the influx of recent graduates who lack the market-required scientific, technological, social, problem-solving, and creative abilities. The involvement of different stakeholders in higher education institutions, including the government, universities, and industries, should lead to the production of education and economic policy’s new language, posture, position, and direction that Zimbabwe could take to stabilize the economy. A new stable season where values are corrected and projected towards economic recovery, industrialization of the economy, and the creation of employment can be realized.

© 2023 by the authors. Licensee SSBFNET, Istanbul, Turkey. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (http://creativecommons.org/licenses/by/4.0/).

---

**Introduction**

The training needs of the industries are not being met by universities, as confirmed by Maylett & Wride (2017), as a result, literature suggest that the industries be involved in the evaluation of university programs or courses to ensure that the necessary skills are being taught. To create graduates for the sectors, training institutions are expected to utilize refined curriculum policies (Borrego, and Henderson, 2014). Recent graduates deal with occupational discrimination and unemployment. The current study was motivated by the need for problem-solving strategies based on research that would result in participatory individuals (Baert, and Verhaest, 2019). According to Dube (2019), there has been a long-standing focus on the need for additional investigation of the connection between curricular policy and student admission into industry. The recommendations made considering the newly discovered information could change how HEIs, people, businesses, and the entire nation operate (Jannach, and Adomavicius, 2016). The study sought to create a synergy where industries could be re-engaged in the redesigning of the curricula in order to solve problems and bring a long-term change from unrefined to refined and relevant education policies (Santo, 2017). It is believed that the process of studying the human capital and human capacity models will demonstrate the connection between graduation and the workplace thus showing the relationship between earning a degree and working in industry (Dube, 2019).

Katusiime (2014) posits that, as a country looks for ways to improve both their social and economic development, there is need for people to accumulate human capital and expand human capability. The enlightenment is that human capital enhances human beings’ resources in terms of skills and knowledge as applied in productive endeavours, while human development of capability focuses on
enhancing the freedoms of people so that they can live the kinds of life they value (Katusiime, 2014). In order to address citizens’ demands and concerns from a broad viewpoint, it has become increasingly clear that the human capital approach to education cannot be used independently. Instead, it requires support from other methods like human capability (Sen, 2013). According to Abd Razak & White (2015) the Triple Helix model emphasizes on the collaborative relationships between university, industry and government. The three groups are expected to work together in order to improve innovation and to solve the unemployment problem that is discussed in this thesis. Through the collaborations for the university, industry and government can come up with solutions either of how to assist the graduates to be self-reliant workers or as job-creators (Abd Razak & White, 2015). The human capital model in line with the Vaivode’s (2015) triple helix model and the human capability model will be discussed more in the literature review.

The purpose is to examine the human capital and human capability models to show the connection between graduation and the world of work. The study was guided by the following research objectives: establish the relationship between graduation and employment; to discuss the human capital and human capability models; and to examine how the models show the connection between graduation and employment. The study was also guided by a main question: How do the human capital and human capability models to show the connection between graduation and the world of work? The three sub-questions are as follows: What is the relationship between graduation and employment? What are the definitions and explanations of the human capital and human capability models? and How do the models show the connection between graduation and employment?

**Literature Review**

**Theoretical framework**

The following hypotheses were generated to guide the study: There is a significant mismatch between graduation and employment and the human capital and human capability models significantly assist in showing the connection between graduation and employment. Therefore, it is important to note that theoretical analysis of the human capital model is supported by Vaivode’s (2015) triple helix model of university–industry–government cooperation. The human capability model by Sen (2013) also is of interest in this paper as it focuses on the human development through education and helps in establishing the relationship between graduation and employment.

**Human capital model**

To demonstrate the collaboration between academia, business, and government, the idea underlying the triple helix model of human capital is discussed (Chakanyuka, 2015). These models are discussed to show how the investigation of the graduate-to-industry transition might be examined. I am conversant with the most recent theories about how educational policies affect how graduates enter the workforce. Initially, I have followed the Nziramasanga Report's policymakers’ remarks and pronouncements (Nziramasanga, 1999). The goal was to prepare students for self-employment in accordance with what Waghid (2015) refers to as outcomes-based education (OBE).

According to Chakanyuka (2015), OBE has been widely utilized in the educational systems of nations including the United Kingdom, the United States of America, and Australia. OBE has been a key strategy in each of these nations for reflecting the effectiveness of institutions and the quality of student learning. Graduates from OBE should not resemble those who were educated via the standard method, which focuses mostly on performance. This may influence someone to use an OBE model rather than the conventional strategy in accordance with the human capital model.

The model is putting an emphasis on outputs in terms of what happens to graduates once education inputs have been put into place, the call should be to abandon the conventional strategy where universities, industry, and government collaborate and focus on inputs with little concern for what would happen to outputs (graduates) in terms of their employability (Stokes, 2017). As a certain degree of human knowledge and abilities is required for an organization or a country to succeed, human capital becomes important (Becker, 2013). I gathered information about the interactions between universities, government, and industry during the interviews in order to identify the inputs and outputs. Accordingly, the inputs: education policies, training, development and graduation produce an output of either employment or unemployment. The scenario thus shows the link between the triple helix model of university–industry–government cooperation and the human capital model, which guided my study (Vaivode, 2015). Basic discoveries made by people in academia, business, and government are essential to economic progress and the wellbeing of nations (Vaivode, 2015).

Furthermore, human capital is against oppression of graduates, which is supported by Freire’s (2018) pedagogy of hope. Pedagogy of hope supports freedom of graduates’ ability to cope with the world of work. Freire’s (2018) ideas present some transformation in the lives of educators and learners versus the pedagogy of the oppressed syndrome (Freire, 2018). The transformation from oppression as displayed in Freire’s book *Pedagogy of the oppressed* (2018), gave me a sound theoretical framework in my research (Waghid, 2015). I became deeply motivated to come up with new contributions to knowledge in order to inform policy and practice, just as Waghid (2015), and Chakanyuka (2015) advocate. The recommendations raised show how learners can be groomed into this pedagogy of hope and cope with the world of work versus the oppression that most graduates tend to display. Morales-Doyle (2017) lists a number of instances where graduates exhibit oppressive elements, these instances range from their inability to cope with the demands of the workplace due to low pay and a lack of resources to their failure to live up to industry expectations in situations.
where they would not have received adequate training. This was ample proof that the issue needed further research; hence, my choice of the topic.

In addition, the human capital approach encourages examining educational policy from the inside out and acting as a critical inquiry agent. Waghid (2015) participates in an analytical philosophical enquiry into South African educational institutions and policies, in keeping with what the human capital model advocates. The list of stakeholders in the current research comprised universities (students, educators), industries (employees, graduates, managers) and government officials (policymakers, politicians). The process related to the triple helix model of university-industry-government cooperation which shows how the stakeholders can collaborate (Vaivode, 2015). Stakeholders can share ideas and plans in order to achieve common educational objectives. This team effort increases the chances of realizing the set goals and can create positive student outcomes. Stakeholders aim to ensure that students have a quality education and that graduates become employed and/or become job creators. I chose to engage in this process of analytical inquiry in the process of examining the process of movement of graduates to industry, and to deal with issues of employability. This justified my pursuing the examination of the educational policy from inside and becoming an agent of critical inquiry into the problem, which is a process dealt with in the human capital model.

After independence in Zimbabwe in 1980 a massive expansion of educational institutions was created and it led to a decline in public funding, hyperinflation, economic mismanagement and others, according to Chakaza (2018). Literature sheds light that such massive demands typically result from political pressure and result in an excessive use of resources (Siebert and Wilson, 2013). The disparity between a graduate who was expected to be employed by industry and receive a good salary and the industry’s unwillingness to accept such a graduate had been the issue (Siebert and Wilson, 2013). It would be required at this point to comprehend that the industry either failed to hire such graduates or would hire them and struggle to compensate them (Lee, Fraser, and Fillis, 2018). The expected benefits of more years of schooling continue to exceed private costs. Hence, the need to pursue the examination of the relationships between curriculum policy and students’ access to industry.

It is arguable if productivity trends in Zimbabwean higher education imply a rise in productivity and efficiency (Shrivastava, and Shrivastava, 2014). One productivity trend in Zimbabwe is the question of what education implies and policy reforms, as opposed to favourable input-output correlations (Yoo, Yang, Moon, and Hwang, 2019). Whilst this paper concentrates on the journey between graduation and world of work, it is of paramount importance that there be further research in order to analyse whether the cost of education is equal to the product, and then to advise policy makers. The focus was also on examining how employment and development are affected by the type of education provided in relation to HE. (MacLeod & Urquiola, 2019) affirm that education can provide two commodities that affect the value of human capital with skills and job match quality. Education is an investment into human capital (Becker, 2013) that creates an asset human capital or skill. Munyoro’s (2018) speech marks Zimbabwean President Mnangagwa’s (2018) words that government has called for greater infrastructural investment at institutions of higher learning to ensure broader access to university education, and the creation of linkages and interdependent relations among relevant stakeholders. This, therefore, brings about the fact that education in Zimbabwe is an investment rather than being consumptive. President Mnangagwa (2018) asserts that, there is need to prioritize infrastructure investment at colleges and universities for future generations to produce well-rounded graduates for the global market. He further encouraged higher learning institutions in that they are essential in building a Zimbabwe where everyone can be proud.

Education is acknowledged as an investment in human capital, which sustains and accelerates the rate of economic growth and socio-economic development (Paul, Owence and Alexander, 2014). Individual workers invest in technical skills and knowledge so that they can negotiate with those in control of the production process (firms and their agents) for the payment of their labor-skill as advocated by human capital theory (Paul, Owence and Alexander, 2014). Therefore, education is an investment in hope for a better future by individuals. Education as an investment is assumed to bring about the benefits of equity and social cohesion, democracy, economic growth and increased level of health. In light of the above notion, cost of education is anticipated to be an investment with the benefits that will be acquired through human capital (Paul, Owence and Alexander, 2014). MacLeod & Urquiola (2019) concur that, education in every sense is one of the fundamental factors of development. Enlightening further, no country can achieve sustainable economic development without substantial investment in human capital (Pelinescu, 2015). Education enriches people’s understanding of themselves and the world around them, it improves the quality of their lives and leads to broader social benefits to individuals and the society (Raju and Reddy, 2020). Education raises people’s productivity and creativity and promotes entrepreneurship and technological advances (Raju and Reddy, 2020).

The approach of my study was also a critical path analysis, which is evident in both the human capital model and the triple helix model (Vaivode, 2015). Here a problem was identified in the Zimbabwean HEIs. The central problem identified was that of the industry suffering from receiving university graduates who would be potential employees. These graduates would be interviewed because they qualify, but when they get employed, they get down to work, but cannot display the relevant skills (helyer and lee, 2014). The relevant skills are career and self-development, critical thinking, equity and inclusion, leadership, professionalism, teamwork, communication, problem solving, organisation, planning or management, enthusiasm, willingness to learn, flexibility, commercial awareness and relevant experience.

The workplaces would then have to start afresh to train the new employees. the assumption of industries could be that the training institutions would have trained the students well enough to face the world of work (Tymon, 2013). On the other hand, graduates
themselves could face unemployment or underemployment and would encounter various problems in organisations, which is likely to cause low staff morale (Tymon, 2013). The problems for employers and employees seem practical and would need to be attended to, hence, my need in this study to address the problems. The knowledge of recommendations to bring transformation and development in the HEIs, industry, individuals and the country, must be generated in the field of research. I trust that my recommendations in the last section would contribute to bringing change in the country. In the process of identifying the strengths, weaknesses, threats and opportunities of the country, a change plan should be developed. My study problem can be summarised in the form of a fish bone diagram developed from a critical path analysis as depicted in Figure 1.

![Figure 1: Fish bone diagram: Unemployment problem; Source: Adapted from Vaivode (2015)](image-url)

The diagram implies that the unemployment problem needs to be reviewed considering materials, methods, machines, human resources and other issues (Bhebhe, Nair, Zororo, Sifile and Chavunduka, 2015). Policy designers have made efforts to improve the relationships between curriculum policy makers for HEIs and industrialists in order to prepare a smooth transition of students from HEIs to industry (Dube, 2019). Feedback from the industrialists concerning the performance of workers or students on industrial attachment, makes it clear that there is a gap that needs to be filled through provisions of relevant curriculum innovations and the restructuring of HEIs. The current study sought to create a synergy where industry could be engaged in the redesigning of the curricula as a method of solving the problem and bringing a lasting change. As mentioned earlier on in this study, there will be reference to the human capability model and, the next section will discuss this briefly.

**Human capability model**

Jain, (2020)) puts forward that the capabilities approach ponders development through education to be understood not only as increasing income or better access to resources, but as the enhancement of people’s freedom to do and be what they have reason to value. People need education to be able to convert what they are able to do and be (capabilities) into better living conditions and well-being (Katusiime, 2014). In other words, being well educated is essential for the expansion of more capabilities (Carnevale, Smith, and Strohl, 2013). However, a higher level of education does not automatically permit one to obtain a better job and improve economic status although that may be attainable.

Katusiime (2014) attests that people in a society are different and are gifted with a diversity of capabilities that demand different processes of enhancing their capabilities. Moreover, it is not enough for people to have capabilities. They must also acquire an education that can enable them to convert their capabilities into their desired functions (Katusiime, 2014). From this perspective, policy makers need to consider what people are capable of doing and then design policies that can enhance people’s capabilities to enable them to live better lives and improve their well-being (Zaidi and Howse, 2017). People can have their capacities improved in a variety of ways, including through being exposed to learning opportunities, engaging in certain activities, receiving education, and receiving training (Katusiime, 2014). Kivunja (2015) posits that governments and all other stakeholders in education must discover ways to encourage students to aspire to success or a better quality of life and to strive toward achieving that goal in order for the future to be brighter.

In light of the view, capability theory encourages human beings to be future-oriented, in order to achieve a better tomorrow with all stakeholders involved. Katusiime (2014) submits that paying attention to the diversity of human capabilities and aspirations may assist to avoid the disadvantages of specialization. It is by using the lens of the capability approach that people can know their alternative capabilities that are equally important in their life (Kivunja, 2015).

**Research & Methodology**

This paper employed a qualitative interpretive study in order to bring a solution to the research problem of the gap between graduation and employability (Denscombe, 2017). Data was gathered through interviews with samples of managers and university students who made up the population for the small-scale study. The samples represented elements in the fields of education, training, and the workplace that interacted with and were dependent upon one another. Analyzing and comprehending are part of the interpretive...
qualitative inquiry (Denscombe, 2017). This study followed the natural scientists’ philosophical perspective, which holds that they "will prefer dealing with an observable social reality and that the end outcome of such research can be law-like generalizations comparable to those produced by the physical and natural scientist" (Mayer, 2015). This posture raises the possibility of an interpretive approach standpoint.

The qualitative interpretative approach (Edwards and Holland, 2013) was pertinent to the paper because, in my opinion, it was necessary to comprehend the gap between students’ education and training up to the point of graduation and their entry into the workforce. The tool that might be utilized to gather data for this study was a discussion of what people in universities (students and administrators) and industry managers said, and then to contextualize that within the overall area of education in Zimbabwe. Following that, the participants’ responses to the qualitative questions provided to them while collecting data were used to determine how to interpret the phenomenon (Malterud, 2016). The intended 20 participants were chosen from the four universities: National University of Science and Technology (NUST) in Bulawayo, Lupane State University (LSU) in Lupane, Midlands State University (MSU) in Gweru, and Great Zimbabwe University (GZU) in Masvingo as well as the local business communities in those towns. The selection was done using purposive sampling method where 5 participants (2 managers and 3 students) were sampled from each university. Purposive sampling "...means that the researcher is looking for people who possess certain attributes or qualities" (Campbell, Greenwood, Prior, Shearer, Walkem, Young, Bywaters and Walker, 2020).

Furthermore, this small-scale study purposefully used semi-structured interviewing (Adeoye-Olatunde and Olenik, 2021). I believed the interview strategy to be the finest way to generate knowledge in qualitative research and, as a result, tried to approach each interview as a social interaction in which knowledge was generated (Denscombe, 2017). According to Denscombe (2014), when conducting small-scale, low-budget research projects, the researcher must guarantee that the participants are spread out over a wide geographic area and that the cost of conducting the interviews will not be prohibitive. Robson (2017) asserts that semi-structured interviews are common in small-scale reviews. Anonymity and confidentiality were observed and participants were allowed to freely express ideas in a relaxed atmosphere. The interviews were conducted face-to-face.

**Empirical Data**

Data gathering included utilizing a smartphone to record audio and take notes, followed by data transcription. Data was analyzed to generate concepts and themes (Denscombe, 2017). The NVivo Version 20 (Jackson, and Bazeley, 2019), tables and graphs, Microsoft Excel and the Statistical Package for the Social Sciences (SPSS) Version 20 were used (Abu-Bader, 2021) as presented in the results and discussion section in the next section.

**Results and Discussion**

The results from the semi-structured interviews will be presented, analyzed, interpreted and discussed in the following section.

---

**Figure 2:** Relationship between policy, employability and graduate performance; *Source:* Research results

Figure 2 presents a word cloud that presents a summary of the relationship between policy, employability and graduate performance in industry. The text search query confirms that there exists a relationship between the performance of graduates as a result of policy in universities, as well as the experiences of graduates.
The findings in Figure 3 show that 8 out of 20 responses see a positive relationship between policy, employability and graduate performance whilst the 12 responses see no positive relationship.

Table 1: Relationship between policy, employability and graduate performance

<table>
<thead>
<tr>
<th>NVivo node</th>
<th>Number of coding references</th>
<th>Coding reference percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive relationship</td>
<td>8</td>
<td>40</td>
</tr>
<tr>
<td>Negative relationship</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No relationship</td>
<td>12</td>
<td>60</td>
</tr>
</tbody>
</table>

Source: Research results

Table 1 illustrates that 40% of the target population, see a positive relationship between policy, employability and graduate performance whilst 60% do not see the relationship.

Findings and Discussions

Respondents who saw the relationship, but not as close as it is supposed to be and are worried mostly by the effect this relationship has on graduates. When the graduates become unemployable the reasons range from the fact that there are too many graduates and few jobs, to the fact that the students get trained to be qualified citizens but are faced with a jobless society. In most cases, because the country cannot employ the many graduates, other countries welcome them. The brain drain is another serious problem affecting human capital and human capability for the country. The graduates are on demand in other countries, showing that they are trained well enough. Those who clearly declare this positive relationship, especially with those universities that create a strong linkage by giving students an opportunity to go for industrial attachment and they get helped to become more relevant to the industry, become job creators and become employable. The respondents emphasise the need for the government, ministries and the universities to work closely with the industries in the training process, in order to produce employable graduates who are also job creators and businesspeople.

This is upheld in literature as cited by Garwe (2014) in their review of graduate employability. The writers confirm Zimbabwean efforts to enhance graduate employability, thus seeing a positive relationship between policy, employability and graduate performance in the industry in support of the 40% of the population who responded to the interviews as presented in Figure 1.3 and Table 1.2. The writers agree that the highlighted problems that the country faces as far as education matters are concerned, do not despise the efforts of the country to ensure that there is a correlation between policy, employability and graduate performance in the industry. Their argument is based on the fact that there is always a discrepancy between what academics view universities are for, and how the government views the institutions.

Summary of findings

Generally, the results of the interviews exerted pressure and posed a responsibility on universities to produce employable graduates and on the country to have a sustainable economy that can assist universities to run well. Pressure was also exerted on the employers to input on how to handle a complicated transition in the journey from graduation to industry. As a result the findings revealed that there was a need for dialogue and collaborations amongst universities, industries and government. The three need to agree on how
they can work together to produce graduates who are skilled enough to contribute to meeting the challenges of the economy and also improve universities (Vaivode, 2015). It can be noted that the weight of involvement is given to all stakeholders, although more weight seem to hinge on government, universities, and industry collaborations. There seems to be no stable economic development in Zimbabwe due to the prices and exchange rates that are unstable. There is misallocation of productive resources, low investment, and limited structural transformation and volatile economic growth which has affected graduates and industries. The government with its misplaced priorities, corruption, nepotism, droughts, lack of specific job skills, and others has led to industries closing operations and some facing many production challenges such as high product costs, high staff turnover and inadequate funds. Even education institutions face many challenges in providing quality education ranging, for example, shortage of learning and other facilities, manpower shortages and compromised delivery of the curricula. As result graduates face challenges such as unemployment, unaffordable education, and lack of access to health care due to excessive poverty, forced mobility (migration) due to limited opportunities, child marriages and sexual abuse of young women, among others.

Conclusions

Zimbabwe is facing two scenarios regarding employment: unemployment and underemployment of the educated. This shows a glaring mismatch between graduation and employment. From the presentation, analysis and interpretation of data collected from the interviews, it can be concluded that many graduates have remained unemployed and the figures in media reports show a high rate of unemployment. The graduates are measured as the health of the economy. However, many have been underemployed. Underemployment has been defined as many in the labour force not employed full time, or highly skilled workers who are paid low wages. There are few opportunities to utilise the skills that are acquired at school in the university. Therefore, unemployment has soared, leading to high levels of unemployment and underemployment in Zimbabwe. By way of concluding, the hope is that the government, universities and industries, with all relevant stakeholders, would have constructive consultations and be able to come up with new education policies and new reforms that will bring a renaissance in the Zimbabwean economy. The hope is that the Zimbabwean economy will be revamped and resuscitated, and more employment opportunities created. The Zimbabwean education system can be adjusted to better align with industry needs and improve graduate employability. There is a need for dialogue and collaborations amongst universities, industries and government which is important in addressing the mismatch between graduates and the world of work. The three need to agree to collaborate on how they can work together to produce graduates who are skilled enough to contribute to meeting the challenges of the economy and also improve universities.

Recommendations

i. Since most graduates face the risk of unemployment, there is need for the policymaking and development process to include graduates, so that they get prepared for what to face in the world of work.
ii. Universities should form partnerships with private colleges, businesses, other universities, and civil society organisations to tailor curricula and training programmes to meet local market needs.
iii. To reform higher education and be able to develop new funding streams and respond directly to the unemployment problem.
iv. Universities need to prepare graduates for the challenging, changing global economy and have an ethical obligation to assist in solving society’s problems.
v. The government and industries should not exert pressure to universities in order to produce employable graduates, but instead they should work together in order to produce a well-rounded graduate.

Acknowledgement

I would like to acknowledge the contributions of my doctoral Supervisor, the Distinguished Professor Yusef Waghid, Stellenbosch University, South Africa who aided my efforts as he supervised me during the period of my studies until my graduation in December 2019. Some parts of the content of the manuscript have previously appeared online in my Doctoral dissertation, Stellenbosch: Stellenbosch University, in addition to listing the source within the reference list below.

I have read and agreed to the published version of the manuscript.

Author Contributions: Conceptualization; methodology; formal analysis; investigation; resources; writing—original draft preparation; writing-review and editing.

Funding: This research was funded by Department of Education Leadership and Management, University of Johannesburg

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.
Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

Conflicts of Interest: As an author I declare no conflict of interest.

References


**Publisher’s Note:** SSBFNET stays neutral with regard to jurisdictional claims in published maps and institutional affiliations.

© 2023 by the authors. Licensee SSBFNET, Istanbul, Turkey. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (http://creativecommons.org/licenses/by/4.0/).

International Journal of Research in Business and Social Science (2147-4478) by SSBFNET is licensed under a Creative Commons Attribution 4.0 International License.