

Trustworthiness of the female civil servants in three South Asian countries: Exploring the nature of associations with some of the key factors

or

Trustworthiness of the female civil servants in three South Asian countries: Identifying key determining factors

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Abstract

Keywords: female civil servants; trustworthiness, corruption, religion and religiosity; efficiency, South Asia

Introduction

The use of the words “trust or confidence” has become increasingly popular in Public Administration (Kim, 2005) research and there have been an increase in academic publications on this topic, measuring citizens trust in political and public institutions in different contexts. Most of these studies tended to measure citizens’ attitudes or perceptions towards the public administration and explained in a single country and cross country levels (Van de Walle, 2007). Nevertheless, there is limited or no evidence exploring trustworthiness of women civil servants in general and South Asia specifically and it seems Public Administration scholars have paid little or no attention on this theme so that it continues to remain an under-researched area. Nevertheless, previous studies on institutional trust establish that gender differences exist in trustworthiness of male and female civil servants. Neuse (1978) investigated difference in trust between male and female and concluded the fact that more trust exists in female than male, and in some of the studies it is found that citizens tend to have more trust in female police officials as they are less corrupt than male counterpart (Wängnerud, 2011; Neuse, 1978; Hossain and Rahman, 2017). Evidence also shows that female seem to be more trustworthy and they have perceived sense of anxiety, fear etc. in breaching established procedures, rules and regulations in performing their duties. (Warris, & Rafique, 2009). This seems to be the case in civil service where female civil servants tend to be more open and they are unlikely to foster malpractices in public institutions including bribing culture, corruption, abuse of power etc. (Neuse, 1978; Porat, 1991; Daley, & Naff, 1998).

Thus, gender plays a crucial role in assessing trustworthiness of civil servants, especially in South Asia where gender roles are well defined. Many researchers have found that women are less corrupt compared to men so that citizens tend to trust female civil servants in general and police in particular (Melnykovska and Michailova 2009 cited in Wangnerud 2012; Watson et.al, 2021). In this context, we were interested to see whether the level of citizens' trust varies based on the gender of civil servants in three South Asian countries such as Nepal, Sri Lanka and Bangladesh, based on Governance and Trust survey. It becomes evident through this article that there is no studies hitherto carried out to measure trustworthiness of female civil servants in South Asia and no much evidence available for other contexts as well. In this way, the article would contribute to the existing scholarship on institutional trust, corruption and quality of government.

Hossain and Rahman (2017) find in their study carried out in Bangladesh that almost each respondent in the in-depth interviews and questionnaire survey expressed their higher level of trust in female Police officers compared to the male counterpart, although many of them consider that females are less capable of discharging duties and responsibilities as police officers. Based on the empirical evidence, they also argued that female police are less corrupt and more sincere in performing their activities. The survey finds female police are less corrupt than male, female police officers are more sincere in discharging their duties and they are more trustworthy than male. Nevertheless, they find that regarding friendly attitude and capability, respondents were a bit sceptical about female police. Watson et. al (2021) find a similar pattern in Tuvalu which is an independent constitutional monarch made up of nine islands - the study involved 1896 respondents and investigated citizens perceptions of Police trustworthiness, Police effectiveness and relationship between community and Police. They find a mixed results in relation to trustworthiness of male and female police officers – in some cases citizens tended to have more trust in female Police than male.

The proceeding evidence shows that citizens generally show more trust towards female. Citizens are of the view that female police work sincerely and usually do not take any bribe since they are comparatively more honest and their economic demand, as well, is less than a male police whereas a male police have so many crises or needs which may invoke him to earn extra money. Cultural factors may have some influence for this pattern, because female are usually not highly involved in unethical activities and they are by nature very scared of crimes,

unlawful activities, malpractices, abuse of power and they are known as soft-hearted (Naff, 1998).

Against this backdrop, the article intends to answer what explains the variations of the degree of trustworthiness of female civil servants in three South Asian countries, for which the study employs explanatory variables such as efficiency, degree of corruption, religiosity, generalized trusts, life satisfaction and the different standard socio-demographic variables such as age, gender, education and income. The article starts with an examination of previous research on trustworthiness in female in general and civil service specifically. Then the article proceeds to the methodology adopted to the study followed by examination of trustworthiness of female civil servants in selected SA countries using survey data.

Female civil servants in South Asia: A short overview

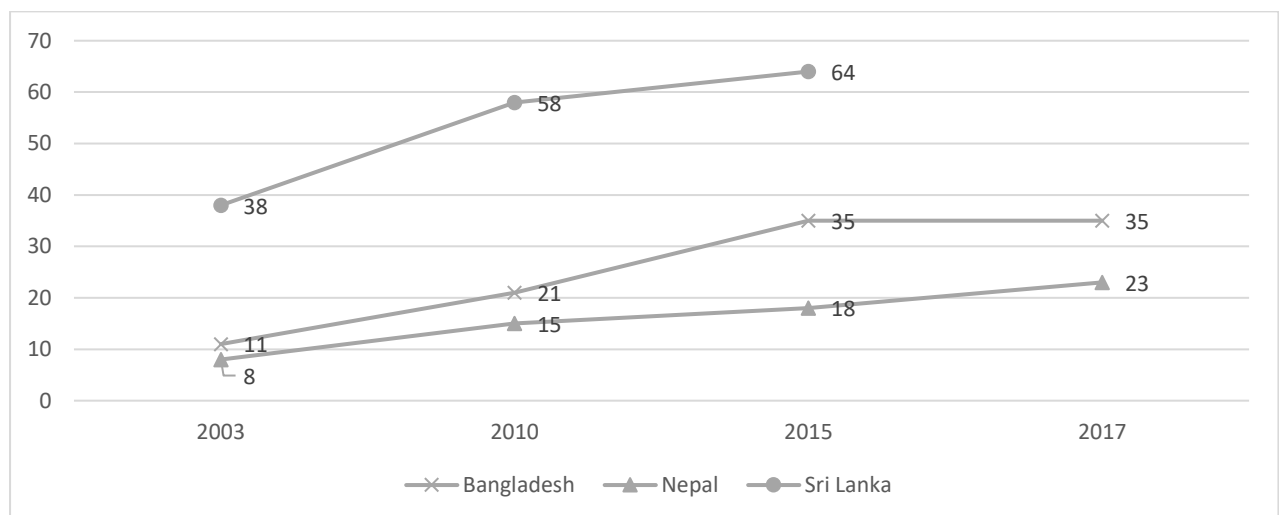


Figure 1: Share of women in the civil service in the sample three countries

Source: BBS, 2003-19; Nilmi and Thoradeniya, 2018; Paudel, 2018; and UN, 2020

Theoretical discussion and review of literature

At the outset, it is pertinent to mention that there is not much empirical and theoretical evidence exploring the dynamics of trustworthiness of female civil servants in general and South Asia in particular. This seems to be the first attempt aims to capture the degree of trustworthiness of female civil servants using aforementioned explanatory variables. Existing evidence does not have a direct focus on trustworthiness of female civil servants – they explore involvement of female civil servants in corruption and mostly highlight general characteristics of female civil

servants in different contexts, except for one study carried out by the Oxfam International in 2015, though it has a main focus on women political leaders. Yet, research at the individual level has presented evidence that women are more trustworthy than men (Wängnerud, 2011; Bailey and Paras, 2006; Treisman, 2007). Existing scholarship demonstrates various characteristics of female officials in the following manner. As such, women always and everywhere are less likely to commit criminal acts and they are scared of doing such offenses, therefore, they most of the time stand out with rules and regulations (Mendoza, 2003; Wängnerud, 2011). Some scholars agree with the fact that women have helping behavior and they exhibit it and they have social concerns as well (Wängnerud, 2011; Goertzel, 1983; Eagly and Crowley, 1986). In a similar vein, Sung (2003) argues that gender equality and government accountability are great achievements of modern liberal democracy, implying the fact that gender equality in civil service have contributed to enhancing accountability in government acts.

In a study conducted by the Oxfam International in 2015 in Vietnam relating to trust and choice of the public on women leadership, they have found that more than 90% of the respondents stated that they trust female political leaders and female civil servants. Interestingly, 91.4% of the interviewed men stated that they trust female political leaders and civil servants and they are good leaders. They study administered questionnaire survey for 576 respondents who were from various population characteristics, in addition to 213 in-depth interviews with different ethnicity, age, gender and occupation. The same study found that more than half of the respondents believed that female leaders could manage their work well, they are responsible and devoted to their work. Importantly, for every four respondents, one trusted in women's leadership, as women are close to people and their staff members in the organization. Findings further reveal that female officials and political leaders are good at communication, and they are less likely to be exposed to corruption and other abusive acts. In the same study, around 30% of the male respondents, including male civil servants, political leaders and general public, stated that men can be better leaders than women and the former is more trustworthy as well. Yet, this study was largely confined to women political leaders.

Porat (1991) argue that women civil servants focus on the process whereas men tend to emphasize the goal. Valentine and Godkin, (2000) have found that women in bureaucratic organization place more value on the equity, efficiency and authorization power of bureaucracy and perceive bureaucratic rules more favorably than men. Neuse (1978) claims that women rank higher on measures of professionalism and are less committed to hierarchical authority

than men. Some research shows that women are more likely than men to value public participation in administrative process. Gupta et al. (1998); Verma and Gaba (2020) have found that women prefer interactive style whereas men prefer command and control style of administration –women they use the top-down administrative style in making decisions. Smith & Smits (1994) have distinguished that men focus on competitiveness, and in some instances become aggressive and even ruthless, but women more towards helping people, cooperating with subordinates and nurturing a sense of family in the workplace. There is another line of argument, that is, women civil servants are found to be more socially oriented, they have social concern, egalitarian, foster equality and self-aware and nurturing than men (Daley and Naff, 1998, Meeker and Elliott, 1996; Rosener, 1990; Verma and Gaba, 2020). Rey (2005) finds women are more transparent, participatory, democratic, more sensitive, nurturing and caring to citizens needs and they are also good at conflict management, being excellent listeners and showing tolerance and empathy. Thus existing evidence reviewed thus far demonstrate that female civil servants possess certain virtues such as nurturing, sensitive, empathetic, accountable, transparent, benevolent, intuitive, compromising, caring, cooperative, and accommodative, all of which may have some influence in shaping citizens trust perception in female civil servants.

Moreover, Wängnerud, (2011) in his article on why women are less corrupt than men, taking Mexico a case in point, argue from a rationality perspective is that the different positions women and men hold in society affect them in fundamental ways in shaping their attitudes and behaviors which is not an exception to civil servants and politicians. In this way, there are particular reasons for women to abstain from corruption and other mal practices which seems to have a positive impact in the society in relation to trustworthiness of female civil servants. Further, Wängnerud, (2011) claims that corruption is viewed as an extra expense for citizens and it leaves people with less money for food, schooling and clothing, and necessities, thus it becomes quite understandable that it would be rational for women to abstain from corrupt and unethical behavior as it mostly hit women and their families in general and the poor in particular. Women seems to have an understanding on multiple impacts of corruption, administrative malpractices, unfair treatment and discriminations etc. Moreover, women's role as caregiver, they women exhibit more social/helping behavior to fellow citizens and understand the multiple impacts of poor performance of public institutions, including wicked problems of civil service unresponsiveness, unaccountability, unfair treatments and discrimination. All of which make it rational for women to actively avoid unethical acts and

corrupt transactions in performing their duties which in turn tend to led to increased trustworthiness over female civil servants.

In some instances, it is argued that gender does make a difference in forming trust perception. Because the level of trust basically depends on the service delivery or quality of the services and institutional working. Namely, their honesty, uncorrupt practices and prompt responses to the needs of citizens, impartiality and fairness all of which may have a significant influence in determining trust in female civil servants as well. In some cases, citizens tend to look at capability, competency and qualifications of female civil servants in discharging the critical duties assigned to them. In such situations, citizens tend to give priority to performance rather than virtues of civil servants. Thus, when looking at some existing evidence it would be very difficult to make a conclusion that gender difference does not make a sense in forming citizens' trust. This seems to be a puzzle but there is no or little evidence available to proof this pattern in a comparative manner. As in a survey findings Wagner, et.al (2016) argued that women are not inherently more ethical or qualified police officers but both of them have similar ethical standards. Therefore, recruiting more female police officers is not a very good solution to improve the service delivery or upholding ethical standards in civil service.

The World Bank researcher Dollar and his colleagues (2001) argue that there has been an assumption that women are more honest, less corrupt, helpful and fair than men, but which is never tested. Swamy et.al (2001) suggests that socialization process seems to have an impact on behaviors of men and women, namely women are brought up to be more honest and law abiding than men. But they also argue that there is no thorough theoretical reasoning for this claim and therefore it is plausible. This indicates that female civil servants are trustworthy and less corrupt than men all have been derived based on hypothesis looking at socialization process, but such claims demand theoretical reasoning. Against this backdrop, the article intends to empirically test what explains trustworthiness of female civil servants with the view contribute to the existing scholarship on institutional trust and gender; and gender and administration.

Methodology: Source of the data and measurement of the variables

The study is based on Governance and Trust Survey (GoT) in three South Asian countries (Bangladesh, Nepal and Sri Lanka) which is a country representative novel dataset. The survey is conducted at the beginning of 2020 and it is the third wave of the same survey. Earlier two

waves of the survey were conducted in the year 2008 and 2014-15 respectively. The sample size for the analyses of this study from the third round of survey for Bangladesh is 2,740; for Nepal is 2,256; and for Sri Lanka is 1,244. The main dependent variable for this study is the trustworthiness of the female civil servants which is measured based on the opinions of the respondents on the image of female civil servants (1 = Very negative & 10 = very positive). In this measure higher positive image indicates higher trustworthiness.

To explain the variations of the degree of trustworthiness, the study also considers a number explanatory variables such as efficiency, degree of corruption, religiosity, generalized trust, life satisfaction and the different standard of socio-demographic variables such as age, gender, education and income. The perceived efficiency level of the female civil servants is measured by 1-10 scale where 1= Very inefficient and 10 = Very efficient. The magnitude of corruption is measured by 1-5 scale where 1 = None, 5 = Everyone is involved with corruption. The variable ‘religiosity’ is measured by 1-10 scale (1= not religion at all, 10 = Very religious). This means, higher values indicate higher level of religiosity. The study also considers generalized trust and overall life satisfaction variables as people with higher positive views and life satisfactions may have positive view about female civil servants. The variable ‘generalized trust’ is measured by standard binary measure used in different surveys: 1 = most people can be trusted & 2= Need to be careful in dealing with people. This variable is recoded for the conveniences of interpretation; for the recoded measure, 0 = Need to be careful in dealing with people and 1 = most people can be trusted. Here, people responding to number ‘1’ option is considered to have generalized trust. The life satisfaction variable is measured by 1-10 scale where 1= Very dissatisfied & 10 = Very satisfied.

Table 1: Descriptive statistics

		N	Mean	Std. Deviation	Minimum	Maximum
Age	Bangladesh	2739	42.08	13.059	19	92

		N	Mean	Std. Deviation	Minimum	Maximum
	Nepal	2255	38.71	13.829	18	98
	Sri Lanka	1244	39.54	13.385	18	84
	Total	6238	40.36	13.495	18	98
Gender (Male = 0)	Bangladesh	2740	.53	.499	0	1
	Nepal	2254	.48	.500	0	1
	Sri Lanka	1244	.50	.500	0	1
	Total	6238	.51	.500	0	1
Education	Bangladesh	2740	3.30	1.125	1	5
	Nepal	2255	3.68	1.236	1	5
	Sri Lanka	1244	3.99	.653	1	5
	Total	6239	3.57	1.125	1	5
Income (in USD)	Bangladesh	2740	113.92	100.650	.00	1898.05
	Nepal	2256	190.84	287.198	.00	5352.21
	Sri Lanka	1230	199.52	162.890	10.85	2711.50
	Total	6226	158.	202.882	.00	5352.21

Findings

Table 2 indicates the variations about the degree of trustworthiness of female civil servants in the sample three countries. The table indicates that in Bangladesh, there is the highest level of trustworthiness as $M = 7.01$ and in Nepal, there is the lowest level of trustworthiness as $M = 6.45$ (1-10 scale). In terms of perceived efficiency of the female civil servants, there are slight differences among the countries; Bangladesh has the highest perceived efficiency of the female civil servants as $M = 7.17$ and Sri Lanka has the lowest perceived efficiency of the female civil servants as $M = 5.36$ (1-10 scale).

Table 2: Respondents' opinions about female civil servants

		N	Mean	Std. Deviation	Minimum	Maximum
Female civil servants' trustworthiness (1- 10 scale)	Bangladesh	2698	7.01	2.067	1	10
	Nepal	2240	6.45	1.981	1	10
	Sri Lanka	1237	6.49	2.123	1	10
	Total	6175	6.70	2.065	1	10
	Bangladesh	2699	7.17	2.049	1	10
	Nepal	2232	6.63	1.925	1	10

		N	Mean	Std. Deviation	Minimum	Maximum
Perceived efficiency of the female civil servants (1- 10 scale)	Sri Lanka	1234	5.36	2.571	1	10
	Total	6165	6.61	2.225	1	10
Involvement in corruption of the female civil servants (1- 5 scale)	Bangladesh	2601	2.71	.972	1	5
	Nepal	2221	2.86	.905	1	5
	Sri Lanka	1184	2.66	.906	1	5
	Total	5904	2.75	.939	1	5

Figure 2 indicates that in all the sample three countries, female civil servants are considered less corrupt than civil servants in general. Interestingly, people from Sri Lanka think that their female civil servants are less involved with corruption as $M = 2.66$, and the people from Nepal think that their female civil servants have higher involvement with corruption as $M = 2.86$ (1- 5 scale) (Figure 2). Despite of lower involvement with corruption of the female civil servants, Sri Lankan respondents reported lower degree of trust to their female civil servants. So, we need to explore the trustworthiness dynamics more elaborately in the sample three countries for better understanding. For more better understanding of the trustworthiness dynamics, the study explores the data further through regression analyses by combining different possible explanatory factors of female civil servants' trustworthiness.

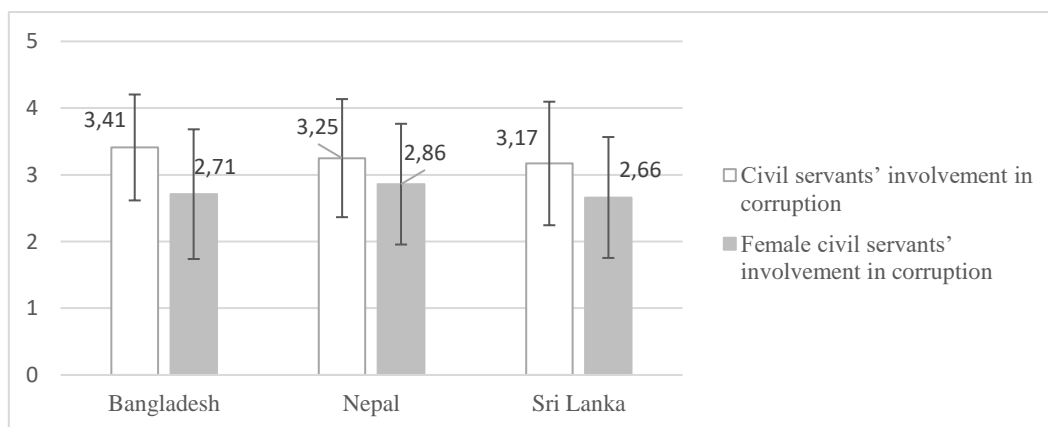


Figure 2: Perceived corruption on civil servants in general and female civil servants in specific among the sample countries

Table 3 indicates that perceived efficiency level of the female civil servants has strong positive associations in the trustworthiness of the female civil servants of both Bangladesh (as $\beta = .799$ and $p < .001$) and Nepal (as $\beta = .456$ and $p < .001$) but such affect is not visible in Sri Lanka. On the other hand, perceived corruption level does not have any statistically significant affect for both Bangladesh and Nepal but in Sri Lanka, **it has negative affect on the trustworthiness of the female civil servants as $\beta = -.091$ and $p < .01$.** The variable religiosity has negative associations in Bangladesh (as $\beta = -.023$ and $p < .05$) but it has positive affects both in Nepal (as $\beta = .075$ and $p < .001$) and Sri Lanka (as $\beta = .077$ and $p < .001$). In Bangladesh, there is no particular religion which has statistically significant lower trust in the female civil servants but in both Nepal and Sri Lanka, we can see that there are some religious groups which has lower trustworthiness. In Nepal, Hindus (as $\beta = -.114$ and $p < .01$) and Buddhists (as $\beta = -.140$ and $p < .001$) have lower trustworthiness than Christians. **And in Sri Lanka, Muslim (as $\beta = -.198$ and $p < .001$) and Buddhists (as $\beta = -.245$ and $p < .001$) have lower trustworthiness than Christians.** Generalized trust has positive effects on the trustworthiness of the female civil servants in Bangladesh only; as $\beta = .030$ and $p < .01$ for Bangladesh. This means, those who have generalized trust, they tend to have higher trustworthiness in civil service. But, in Nepal and Sri Lanka, there is no statistically significant effect of this variable.

Table 3: Summary of the linear regression models of trustworthiness of female civil servants in three South Asian countries (Standardized Beta Coefficients)

	Bangladesh	Nepal	Sri Lanka
Female civil servants' efficiency (low-high)	.799***	.456***	-.019
Involvement in corruption of the female civil servants (low-high)	-.011	-.003	-.091**

	Bangladesh	Nepal	Sri Lanka
Religiosity (low-high)	-.023*	.075***	.077***
Generalized trust (binary & 1 = Most people can be trusted)	.030**	.009	-.055
Satisfaction in life (low-high)	.076***	.126***	.076***
Age (low-high)	-.020	-.006	.086**
Gender (Ref: Male)	.029*	.016	.112***
Education level ((low-high)	-.028*	.070**	.097**
Income (low-high)	-.003	-.016	-.003
Religion (Ref: Christian)			
Muslim	-.067	-.030	-.198***
Hindu	-.055	-.114**	-.076
Buddhist	-.009	-.140***	-.245***
Others	NA	-.032	NA
Constant (unstandardized)	1.829***	2.977***	5.164***
Adjusted R ²	.692	.265	.078

* p < .05, ** p < .01 and *** p < .001, (two-tailed tests)

Interestingly; the study finds that ‘satisfaction in life’ also has positive affect on the trustworthiness of the female civil servants in all the three countries as $\beta = .076$ and $p < .001$ for Bangladesh; $\beta = .116$ and $p < .001$ for Nepal; and $\beta = .076$ and $p < .001$ for Sri Lanka. For Nepal, this variable has the second highest positive affect. The study also finds the effect of the respondents’ gender on the perceived trustworthiness of the female civil servants in both Bangladesh (as $\beta = .029$ and $p < .01$) and Sri Lanka (as $\beta = .112$ and $p < .001$); but not in Nepal. For Sri Lanka, this variable has the highest positive affect. The education level has positive affect in Nepal (as $\beta = .070$ and $p < .01$) and Sri Lanka (as $\beta = .097$ and $p < .01$) but in Bangladesh, it shows negative associations as $\beta = -.028$ and $p < .05$. This means in both Nepal

and Sri Lanka; higher educated people consider female civil servants as more trustworthy but in Bangladesh, there is opposite associations. The study does not find any effect of income of the respondents on the trustworthiness of the female civil servants in any countries. Among the three regression models for three sample countries; the models of Bangladesh and Nepal are appeared to be good models to explain the trustworthiness of the female civil servants as Adjusted R² is .692 for Bangladesh and .265 for Nepal. However, the model for Sri Lanka has poor explanatory power.

Discussion

The study maps the degree of trustworthiness of the female civil servants in three South Asian countries and found that Bangladesh has the highest trustworthiness on the female civil servants among the three sample countries. The study also explores the perceived efficiency of the female civil servants. Among the three countries, Bangladeshi people also reported to have higher efficiency of their female civil servants compare to the reported level of efficiency from other two countries' respondents. This higher reported efficiency contributed significantly to define the trustworthiness of the female civil servants in Bangladesh. In Sri Lanka, as the majority of the civil servants are female; there, the usual failures, ineffectiveness and other negative factors may be attributed to efficiency of female civil servants.

More importantly, lack of correlation between efficiency and trustworthiness of female civil servants could also be explained from an institutional cultural perspective because the social contexts within which public institutions operate or carry out functions tend to shape the degree of efficiency of female civil servants in Sri Lanka. Existing institutional structures and process are far less likely to provide importance to the efficiency of civil servants in general and female civil servants specifically – which is because of excessive political control over civil service. The latter has dismantled the performance and efficiency of civil servants so that there seems to be a common perception among citizens that public service is inefficient and serves the interests of political class more than that of citizens. Moreover, although Sri Lanka's civil service is overwhelmingly comprised of female civil servants, they are largely confined to

lower or middle level or intermediately positions which means executive level positions are being held or controlled by male civil servants all of which inherently prevent female civil servants to demonstrate their skills and competency. Political elites in Sri Lanka are more likely to have male civil servants at the executive positions in a manner as to break, breach and adjust established procedures, rules and regulations to attain their political gains including patron–clientelism, etc. This seems to be the case in developing countries as well (Kabir, 2013; United Nations, 1989; Hofstede, 2001; Jamil, 1994; Zafarullah, 2000; UNDP, 2004). Moreover, public service remains poorly performing for several decades so that there has been a common perception among the public that the civil service poor and inefficient (Liyanage et al, 2018; Liyanage and Liyanage, 2020). All could have an impact to give least prominence to efficiency factor in measuring trustworthiness of female civil servants in Sri Lanka. And that is why we may see lower trustworthiness on female civil servants in Sri Lanka and they also perceived them as less efficient. On the other hand, the presence of the female civil servants is still lower in Bangladesh and Nepal, and in addition to this, there are strong campaign from different corners (for example, civil societies, media, development partners) to increase female in the public sectors and political leaderships. This may create a positive attitude among the people about female leadership and professional engagement in different sectors. These factors may contribute to perceive female civil servants as more efficient and that may contribute to increase the trustworthiness of the female civil servants of these two countries.

On the other hand, Sri Lanka has the lowest magnitude of corruption among the three countries, but such lowest magnitude has negative affects on the trustworthiness of Sri Lankan female civil servants. People in Sri Lanka may have higher sophistications in their assessment of civil services. Such, higher sophistications may make the respondents more demanding and conscious about the problem of corruption than others. They may react more compare to others with such lower extend of corruption and that is why, we may see that corruption has negative effects on trustworthiness of female civil servants in Sri Lanka. Moreover, high level of literacy also seem to enable Sri Lankan citizens to be vigilant and evaluate institutions and officials more objectively and citizens tend to expose administrative malpractices through social media. Therefore perceived sense of fear among female civil servants is more likely to prevent from involving corruption (Porat, 1991; Wangnerud, 2012; Watson et.al, 2021). Yet, the general and

established perception in the society that public servants are poor, inefficient, ineffective, unproductive all did not increase the level of trust in female civil servants or trustworthiness. We can see such types of effects on the perceived magnitude of corruption from a study on African countries; that study indicates that higher assertive people tend to report higher magnitude of having corruption in the African countries compare to less assertive people (Baniamin, 2021).

The study also finds that higher religiosity has positive effects on the trustworthiness of the female civil servants in both Sri Lanka and Nepal, but it has negative affects in Bangladesh. Though, in Bangladesh, the respondents reported higher overall religiosity compare to other two countries, and at the same time, they also express to have higher trustworthiness to female civil servants compare to other two countries. The findings of Nepal and Sri Lanka are surprising as usually it is not expected to have favourable views about female leadership and professionals from higher religious people. In Bangladesh, having higher trustworthiness may indicate that there some religious people may have negative view about female civil servants, but such negative view is still lower than the opinions of the people from different religions in other two countries. A details analyses based on religion provide us a bit more insights on the affects of religion in these countries. In Bangladesh, there is no statistically significant variations on the trustworthiness of female civil servants among the people of different religions but in both Nepal and Sri Lanka, we can see such variations. In Nepal, Hindus and Buddhists have lower trustworthiness in female civil servants, and in Sri Lanka, Muslims and Buddhists have lower trustworthiness in female civil servants compare to Christians. This negative opinions in Nepal and Sri Lanka may contribute to lower the overall trustworthiness of female civil servants in those two countries. On the other hand, as there is no such variations in Bangladesh; there is higher overall trustworthiness in female civil servants compare to other two countries.

We can see expected affects of generalized trust in Bangladesh only on the trustworthiness of female civil servants; in this country, people who have generalized trust, they tend to express higher trust in female civil servants. In general, in South Asia, there is lower level of generalized trust and that is why we do not see the effects of this variable on other variables like the trustworthiness in female civil servants. Like this variable, the people with higher life satisfaction also may have positive views due to their relative comfort in life and that is why, they may express higher trust in female civil servants.

Among the socio-demographic variables, the study finds that female tend to express more higher trustworthiness towards female civil servants in both Bangladesh and Sri Lanka. This type of opinion is expected as female may feel more comfortable with female civil servants and accordingly, they may express higher trustworthiness. Though, it is not clear why such affect does not exist in Nepal. The study finds that older people tend to express higher trustworthiness in female civil servants of Sri Lanka. Probably, the caring nature of female civil servants may contribute to such positive view in Sri Lanka (Porat, 1991; Neuse, 1978). As the number of female civil servants is much higher than other two countries, we may see such kind of affects in Sri Lanka. The variable education shows positive affect in Nepal and Sri Lanka, but it shows negative effect in Bangladesh. Usually, it is expected that higher educated people may have better understanding on the necessity of having female civil servants and that is why they may express higher trustworthiness in female civil servants. However, it is not clear why higher educated people from Bangladesh have lower trustworthiness in female civil servants.

Conclusion

The study aimed to answer what explains trustworthiness of female civil servants in three South Asian countries. For this purpose, the article used the following explanatory variables such as

efficiency, degree of corruption, religiosity, generalized trust, life satisfaction and the different standard socio-demographic variables such as age, gender, education and income. Overall, the article reveals that efficiency of female civil servants, level of corruption, life satisfaction, generalized trust all seem to have varied levels of impact on trustworthiness of female civil servants. As such, efficiency matters a lot in Bangladesh and Nepal in determining trust, corruption seems to have a significant influence in Sri Lanka, life satisfaction affects all three countries, gender affects Bangladesh and Sri Lanka whereas education has positive association in Nepal and Sri Lanka.

Some of the findings of the article warrants further examination to determine citizens' perceptions over trustworthiness of female civil servants. The present study also has certain limitations in terms of data and coverage in generalizing some of the findings. Trustworthiness in female civil servants has multiple dimensions and can be viewed from different angles. Since this is the first attempt to empirically and quantitatively examine this pattern in SA, we recommend a further study be conducted using different approaches and analysis in measuring key explanatory variables related to trustworthiness of female civil servants. These limitations, however, do not negate the importance of the observations made and the overall contribution of the study. Theoretically, this study has contributed to our knowledge of how citizens perceive female civil servants, especially in a countries like Sri Lanka, Bangladesh, and Nepal with seemingly no attitudinal study examining the causes of variation in people's assessments of female civil servants. Findings from this study therefore serve as the starting point for further discussion on this theme.

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