

Whistle Blowing in Banking Sector - A SWOT Analysis

Vidya D. Avadhani*

Department of Management and Commerce, Amrita School of Arts and Sciences, Amrita Vishwa Vidyapeetham, Amrita University, Mysuru Campus - 570026, Karnataka, India; avadhani_vidya@rediffmail.com

Abstract

Objectives: The current study is focused on concept of whistle blowing, to propose SWOT Evaluation Model for Whistle Blowing in Banking Sector, to identify strength, weakness, opportunity and threat. **Methods/Analysis:** The study was conducted in 8 banks of Mysore city, Karnataka. Simple random technique was used for the target respondents of different cadres. Structured questionnaire were administered during personal interview. Likert scale was used in the questionnaire. Data analysis tools include tabulation, averages, percentage analysis, charts and t test for hypothesis testing. **Finding:** The findings found strength and threat factor rather than opportunity and weakness factors among employees in banking sector. On one side banking sector encourages whistle blowing system by providing formal whistle blowing mechanism at the same time discourages employees in using the mechanism which reflects absence of complete support from the organization for whistle blowing. Findings are mainly based on evaluation conducted by using proposed SWOT analysis model for whistle blowing. **Improvements:** This study gives promising and encouraging results for whistle blowers in banking sector against retaliation of whistle blowers in the other workplaces.

Keywords: Banking Sector, Retaliation, SWOT Analysis, Whistle Blow, Whistle Blower

1. Introduction

Employee reporting suspected wrong doing at work place is termed as whistle blowing. Officially a whistle blowing is called making a disclosure in the public interest. US Academicians¹ define whistle blowing as “the disclosure by organizational members (former or current) of illegal immoral or illegitimate practices under the control their employees to persons or organizations that may be able to persons or organizations that may be able to effect action”. Whistle blower is a person who reports or exposes illegal activity or misconduct occurring in an organization. Misconduct may be in any form such as violation of rules and regulation, fraud, health and safety violation, corruption, direct threat to public interest. There are two types of whistle blower-Internal and External. Most of the whistle blower opts for internal whistle blowing nothing but exposing or reporting the misconduct to next superior, peer or higher authorities. External whistle blow is to report the misconduct to media/press/lawyer/local or state government. Choosing the kind of whistle blow

is dependent on the depth of issues in the organization as well as on the whistle blower.

2. An Overview of Banking Sector in India

It is the strongest sectors for the overall development of the economy. Indian banking system has transformed from sleepy business institution to upbeat and dynamic entity. This major change in the sector is due to the result of economic reforms and a large dose of liberalization and globalization. Indian banking can be broadly categorized into government owned, private banks and specialized banking institutions. RBI acts as a centralized body monitoring any discrepancies and shortcomings in the system. Since the nationalization of banks in 1969, the nationalized banks have acquired the prominence in the system. High performance banks always try to provide satisfaction to customer and they set themselves always apart from completion through innovative technologies².

*Author for correspondence

2.1 Need for the Study

For the overall development of the economy banking sector contribution is enormous. Banking sector is the backbone of a country's economy; this is the fastest growing sector at present. Public think that jobs in nationalized bank is highly secured and systematic that is the

reason bank receives lakhs of applications in each recruitment announcements in the mean while opportunities are also more in banks. As sector is growing day by day challenges are also increasing tremendously. To keep up the brand each bank need to be competitive to get the work done immediately or in short span of time employees need to face the challenges in terms of flexibility in time, meet the targets, high stress level sometimes employees go unethically to balance the work life. When challenges are unbearable for employees in the organization they need to go for reporting to peer groups or else to the concerned authority in the department even it is essential too, otherwise it will be very difficult to do the work smoothly. To avoid such problems banking sectors have formal mechanism of whistle blowing. This study helps to know the Strength, Weakness, Opportunity and Threats of practice of WB in the banking sector. So study of whistle blow is mainly focused on the public sector banks in Mysore city.

3. Material and Method

Studies in³ says that simple way to avoid whistle blow may seem to be joining an organization in whistle blowing will never be necessary. By choosing the right organization one can substantially reduce the chance of whistle blowing. It's like one can reduce the chance of divorce by not "marrying in haste". Employees should form a group and fight for the wrong thing together. One should cultivate own ability to present bad news in a way most likely to get positive response from superiors. One should present the information with enough evidence and technicalities supporting evidence.

The jungle law in⁴ "The strength of the pack is the wolf and strength of the wolf is the pack".

The empirical study was undertaken in⁵ to investigate the perception of South African employees employed in small and medium organization regarding whistle blowing. The study says workplace must have personal code of ethics, organization should have proper communication channel and supportive environment

and malpractices should be punished, allegations should be promptly investigated any there should be penalty for wrong allegations. Another study

said that whistle blowers⁶ can improve their chances and success by preparing early and reading whistle blowing laws. Most whistle bower laws are intended to protect public sector employees who report violations affecting public health and safety. Providing public

interest is easy for public sector employees because their work involves public protection, it is not easy for private sector employees. Retaliation is common against whistle blowing.

Set of authors in⁷, have undertaken the survey for examining the pro-activeness of companies in training the employers on whistle blowing policy, and thereby understanding the motivation of employees by their organization in blowing the whistle. This paper analyses the awareness level of employees about whistle blowing policy and the effort taken by their organization to train employees about whistle blowing policy. The author opined the following:

- Having whistle blowing policy and training the employers in having clarity about whistle blowing policy is the indication of ethical behavior of the organization.
- Employees are the one who encounter irregularities at workplace at the initial stages.
- Employees must be encouraged and must be given protection for disclosing irregularities in the company internally. This gives opportunity to minimize the loss.

As per the papers presented by the author presented his conceptual paper in⁸ one of the international conference. The author tries to analyze whistle blowing as a threat and as an opportunity. In this regard the author highlights the corporate governance practices and public sector reforms. The author opines that whistle blowing information should be carefully assessed before action is taken against it, and when disclosure mechanism is in-house i.e., internal whistle blowing the consequences of wrong information will have greater impact on staff, anonymous sources create a further problem for organizations in limiting their accountability mechanisms, not all information given by the whistleblower is always accurate and reliable, and even not verifiable. The authors agree with Transparency International's belief that accountability can only be achieved where infor-

mation is readily available through effective disclosure. The author finds the success of enforcement agency for whistle blowing will encourage other employees to come forward and blow the whistle and this spreads the act of whistle blowing. The author highlight the importance of leniency policy of the consumer commission, the policy encourages corporations and their executives to reveal the most serious contraventions of competition law such as price-fixing, bid rigging and market sharing. Finally, the author concludes it's an opportunity for the organizations for having law relating to whistle blower protection, while threat to individuals irrespective of good system prevailing in organization. The threat can be minimized by good corporate governance practices.

The study was conducted to know the internal and external whistle blowing and influence of demographic factors on choosing the type of whistle blowing⁹, as per the study result external whistle blower faces more retaliation than internal whistle blower, tenure of the external whistle blower is comparatively less. One of the studies¹⁰, pointed out that if an employee blow the whistle externally amount of damage to an employee as well as entity would be more, business entity should develop an atmosphere where internal whistle blowing can be encouraged. Authors in¹¹, reported that silent observers of whistle blowing opined that it is of no use to report the wrong doing at workplace, risk associated with whistle blowing would be more and problems can't be solved.

3.1 Managerial Implication

Authors in¹² have opined that observes of wrong doing will be inclined to report more if they are protected more from potential regulations. Willingness to blow the whistle in¹³ will be more if 1) protection is given to employees 2) the act should be either awarded or rewarded. There are many possibilities arise to control the wrongdoing at work place people still hesitant to report¹⁴.

3.2 Hypotheses

H 01: There is no awareness about whistle blowing principles among the employees in banking sector.

H02: There is no awareness about code of conduct among the employees in banking sector.

H03: There is no awareness about whistle blowing policy among employees of banking sector. H04: There is no awareness about whistle blowing channel among employees of banking sector. H05: There is no awareness

about whistle blowing mechanism among employees of banking sector.

H06: Employee courage level to blow the whistle in the banking sector is low. H07: Employees do not blow the whistle frequently in banking sector.

H08: Employees do not blow the whistle for personal benefit in the banking sector. H09: Banking sector does not encourage employees to blow the whistle.

H010: There is no career opportunity in the banking sector for whistle blower. H011: There is no recognition for the whistle blower in the banking sector. H012: whistle blowers do not lack confidence on peer group.

4. Research Methodology

The study included eight banks situated at the heart of the Mysore city. The random sampling method is used for choosing the nationalized banks. The target respondents included clerks, assistant managers, senior officers, branch heads, and zonal head. Kannada and English language were used for better communication while interviewing. The primary data collected using the structured questionnaire, personal interview and observation method. The questionnaire consists of dichotomous questions. Likert scale was used in the questionnaire. Data analysis tools include tabulation, averages, percentage analysis, charts and t test for hypothesis testing. Structured questionnaire were administered during personal interview, questionnaire was divided into three major parts.

Section A deals with classification of data of respondents (biographical details) aspects covered included gender, marital status, Annual income, age, experience and qualification.

Section B deals with scenario, personal viewpoints about blowing the whistle in different situations was considered.

Section C deals with set of different statements using 3-point Likert scale, where 1 stands for disagree 2 stands for cant say and 3 stands for agree.

4.1 Data Processing

The collected questionnaires were inspected to determine their level of acceptability. They were then edited where necessary and coded. The fine tuned data were transferred to an excel spreadsheet. Statistical computer package named SPSS was used to process the results.

4.2 Pilot Study

In order to pre-test the questionnaire it was given to a few professionals few academicians in the field of management and commerce. After processing and analyzing the data from this pilot study the questionnaire was refined and some changes were made regarding sequences and in statements.

This study helps to bring out SWOT model which can be used in any organization which helps employees to understand the importance and consequence of blowing the whistle as well it helps the organizations to have a smooth flow of work. Organization can use this model which is depicted in above mentioned Table 1 as a whistle blowing guideline.

Data Analysis

4.3 Demographic Profile of Respondents

Demographic profiles of respondents provide an outline of the most important demographic characteristics of respondents. In this study the majority of the respondents

Table 1. A SWOT model for practicing whistles blowing in the work place

<p>STRENGTH</p> <ul style="list-style-type: none"> ✓ Employees are aware of Ethical Principles. ✓ Employees are aware of Code of Conduct. ✓ Employees are aware of whistle blowing policy. ✓ Employees are aware of whistle blowing channel. ✓ Employees are aware of whistle blowing mechanism. ✓ Employees have courage to blow the whistle. ✓ There is peer level support. ✓ Organization maintains confidentiality. 	<p>WEAKNESS</p> <ul style="list-style-type: none"> ✓ Employees use whistle blowing frequently ✓ Employees blow the whistle for personal benefit.
<p>OPPORTUNITY</p> <ul style="list-style-type: none"> ✓ Organization encourages doing whistle blowing. ✓ There are career opportunities for whistle blower. ✓ There is recognition for whistle blower. 	<p>THREAT</p> <ul style="list-style-type: none"> ✓ There is lack of confidence on peer group. ✓ There is loss of job ✓ There is chance of loss of life ✓ Loss of image

(60%) were male. Forty four percent of the respondents are between the ages of 20 and 40 and maximum respondents were in the age group between 51 and 60. A very less percentage of the respondents (2%) only have a SSLC basic qualification, while 44% have a bachelor's degree (28%) post-graduate degree (26%) have other qualifications such as CA, ICWA, CS. The majority of respondents (38%) were in the category between 0 and 10 years of experience in the bank (20%) in the category of experience between 11 and 20 years, (26%) in the category of experience between 21 and 30 years, (16%) in the category of experience between 31 and 40 years respectively. Majority of the respondents are married (80%). In the available data (10%) of the respondents draw salary 150000-300000 per year, (10%) of the respondents draw salary between 300001 and 450000, (14%) of the respondents draw salary between 450001 and 600000 per year, (12%) of the respondents draw salary between 600001 and 750000 per year, (10%) of the respondents draw salary between 750001 and 900000, (6%) of the respondents draw salary more than 900000 per year as represented in Table 2.

Inference: 90% of the employees of banking sector were ready to take an initiative to blow the whistle when

Table 2. Demographic profile of respondents

Demographic characters	Category	Percentage %
Age	20-30	22
	31-40	22
	41-50	12
	51-60	44
Gender	Male	60
	Female	40
Education	SSLC	2
	Grade 12	NIL
	Bachelors Degree	44
	Post Graduate qualification	28
Experience	Any other	26
	0-10	38
	20-Nov	20
	21-30	26
	31-40	16
	Marital Status	Single
	Married	80
Annual Income	150000-300000	10
	300001-450000	10
	450001-600000	12
	600001-750000	12
	750001-900000	12
	above 900000	12

Source: Primary data/questionnaire

such situation occurs in the organization and only 10% of bank employees would like to be silent spectators as per the value of Table 3 and Figure 1.

4.4 Hypotheses Testing

As per the reference from Table 4 inference have been drawn as mentioned below

H10: "There is no awareness about whistle blowing principles in banking sector". H11: "There is awareness about whistle blowing principles in banking sector". **Inference:** With respect to the table value ($t = 0.000$) signifies that there is awareness about ethical principle among the employees of banking sector, since the significant value is less than 0.05 and mean value is 2.96, which is greater than average value 2, the null hypothesis is rejected and research hypothesis is accepted. Therefore there is awareness among employees about whistle blowing principles in banking sector, which is an indication of strength of whistle blower. Knowledge of ethical principles of organization helps to avoid unnecessary allegations.

H20: "There is no awareness about code of conduct among the employees in banking sector". H21: "There awareness about code of conduct among the employees in banking sector". **Inference:** With respect to the table value ($t = 0.000$) signifies that awareness about code of

Table 3. Scenario test

	Frequency	%
Silent spectator	5	10
would take an initiative	45	90

Source: primary data

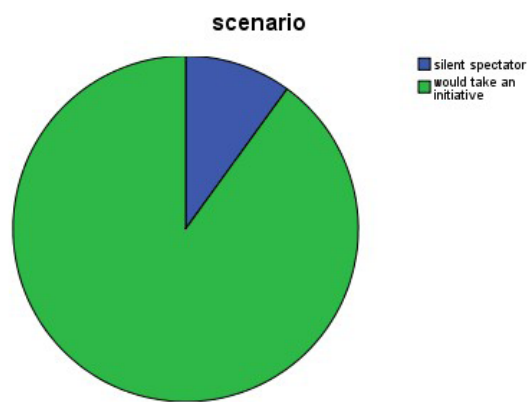


Figure 1. Pie chart.

Table 4. Hypothesis testing table

Sl.No.	Statements	Mean Value	Test Value	Result
1	I am aware of ethical principle	2.96	0.000	Null Hypothesis rejected
2	I am aware of code of conduct	2.96	0.000	Null Hypothesis rejected
3	I am aware of whistle blowing policy	2.86	0.000	Null Hypothesis rejected
4	I am aware of whistle blowing channel	2.7	0.000	Null Hypothesis rejected
5	I am aware of whistle blowing mechanism	2.74	0.000	Null Hypothesis rejected
6	I have courage to blow the whistle	2.52	0.000	Null Hypothesis rejected
7	I use whistle blowing frequently	1.6	0.001	Null Hypothesis rejected
8	whistle blowing for personal benefit	1.34	0.000	Null Hypothesis rejected
9	organization encourages doing whistle blowing	2.1	0.44	Null Hypothesis accepted
10	There are career opportunities for whistle blower	1.88	0.204	Null Hypothesis accepted
11	There is a recognition for whistle blower	1.94	0.595	Null Hypothesis accepted
12	Lack of confidence on peer group	1.74	0.022	Null Hypothesis rejected

conduct among the employees of banking sector, since the significant value is less than 0.05 and mean value is 2.96 the null hypothesis is rejected and research hypothesis accepted therefore there is awareness about code of conduct among employees in the banking sector, which is an indication of strength of whistle blower. Knowing about code of conduct of the organization helps to mould the behavior and guide the employees to go in a right path.

H30: "There is no awareness about whistle blowing policy among employees of banking sector".

H31: "There is awareness about whistle blowing policy among employees of banking sector". **Inference:** With respect to the table value ($t = 0.000$) signifies that awareness about whistle blowing policy among the employees of banking sector, since the significant value is less than 0.05 and mean value is 2.86 the null hypothesis is rejected and research hypothesis accepted therefore there is awareness about whistle blowing policy among employees of banking sector, which is an indication of strength of whistle blower. Knowledge of organizational policy helps to streamline the work as well as helps for better decision making.

H40: "There is no awareness about whistle blowing channel among employees of banking sector".

H41: "There is awareness about whistle blowing mechanism among employees of banking sector".

Inference: With respect to the table value ($t = 0.000$) signifies that awareness about whistle blowing channel among employees of banking sector, since the significant value is less than 0.05 and mean value is 2.70 the null hypothesis is rejected and research hypothesis is accepted therefore awareness about whistle blowing channel among employees of banking sector, which is an indication of strength of whistle blower. If the employees know about whistle blowing channel properly it will help them to avoid unnecessary gossips and level of fear.

H50: "There is no awareness about whistle blowing mechanism among employees of banking sector".

H51: "There is awareness about whistle blowing mechanism among employees of banking sector".

Inference: With respect to mentioned table value ($t = 0.000$) signifies that awareness about whistle blowing mechanism among employees of banking sector, since the significant value is less than

0.05 and mean value is 2.74 the null hypothesis is rejected therefore awareness about whistle blowing mechanism among employees of banking sector, which is an indication of strength of whistle blower. Awareness about whistle blowing mechanism makes the work easy

which in turn helps to boost the confidence in each individual.

H60: "Employee courage level to blow the whistle in the banking sector is not low". H61: "Employee courage level to blow the whistle in the banking sector is low". **Inference:** With respect to the table value ($t = 0.000$) signifies that employee courage to blow the whistle is not low, since the significant value is less than 0.05 and mean value is 2.52 the null hypothesis is rejected and research hypothesis accepted therefore employee courage to blow the whistle is not low. This is an indication of strength of whistle blower. Having courage is a great quality of the employees which is required in all the works, high courage level helps to face the internal as well external challenges of the organization.

H110: "Employees do not blow the whistle frequently in the banking sector". H111: "Employees blow the whistle frequently in the banking sector". **Inference:** With respect to the table value ($t = 0.01$) signifies that employees blow the whistle frequently in banking sector, since the significant value is less than 0.05 null hypothesis rejected and research hypothesis is accepted therefore employees blow the whistle frequently in the banking sector. This is an indication that blowing the whistle frequently by the employees is considered as a weakness. Frequently blowing the whistle implies that employee may try to get the attention of superiors, peers and may be due to the complaining nature or due to the psychological effect; these factors are considered as individuals' weakness in the organization.

H120: "Whistle blowing is not for personal benefit in the banking sector". H121: "whistle blowing for personal benefit in the banking sector".

Inference: With respect to the table value ($t = 0.000$) signifies that whistle blowing for personal benefit in the banking sector, since the significant value is less than 0.05 null hypothesis rejected and research hypothesis accepted therefore whistle blowing frequently is considered as a weakness of the blower. Whistle blowing for personal benefit will cause damage to the organization.

H70: "Banking sector does not encourage employees to blow the whistle". H71: "Banking sector encourages employees to blow the whistle".

Inference: With respect to table value ($t = 0.440$) signifies that organization does not encourage employees to do the whistle blowing in an banking sector, since the significant value is more than 0.05 and mean value is 2.10 the research hypothesis is rejected and null hypothesis is accepted therefore it can be said that banking sector does not encourage employees to blow the whistle. This is an indication that

there is no opportunity for whistle blower in the banking sector. Banks are not encouraging employees to blow the whistle may be due to the misuse of power or benefit.

H80: "There is no career opportunity in the banking sector for those who blow the whistle". H81: "There is a career opportunity in the banking sector for those who blow the whistle". **Inference:** With respect to the table value ($t = 0.204$) signifies that organization provides career opportunities for whistle blower in banking sector, since the significant value is more than 0.05 and mean value is 1.88 the research hypothesis is rejected and null hypothesis accepted therefore there is no career opportunity for whistle blower in the banking sector.

H90: "There is no recognition for whistle blower in the banking sector". H91: "There is recognition for whistle blower in the banking sector". **Inference:** With respect to the table value ($t = 0.595$) signifies that there is no recognition for whistle blower in the banking sector, since the significant value is more than 0.05 and mean value is 1.94 the research hypothesis rejected and null hypothesis accepted therefore there is no recognition for whistle blower in banking sector. This is an indication that banking sector does not give any opportunity to the whistle blower in terms of recognition. Blowing the whistle for genuine reason and involvement of public interest is considered, employees of self centered should not be entertained instead there should be moral guideline for it.

H100: "whistle blowers do not lack confidence on peer group". H101: "whistle blowers lack confidence on peer group".

Inference: With respect to the table value ($t = 0.022$) signifies that employees lack of confidence on peer group in the banking sector, since the significant value is less than 0.05 and mean value is 1.74 the null hypothesis rejected and research hypothesis is accepted, therefore whistle blowers in the banking sector lack confidence on peer group. It is considered as threat to the blower in the organization. Many of the employees may not believe their peer group to have a confidential talk because it may lead them for higher risk.

5. Results and Discussion

5.1 Findings

Findings of the study are summarized as below.

- There is high awareness of ethical principles, code of conduct, whistle blowing policy and mechanism

among employees in nationalized banks which indicates the strength factors for whistle blowing.

- Banking sector does create neither opportunity nor recognition for whistle blower as per the study result.
- Though there is existence of formal mechanism for whistle blowing, which seems to be the direct and formal support towards employees using it lacks optimal support.
- The banking employees lack confidence among the peer group, which can be threat to the whistle blower as per the SWOT model suggested
- The banking employees does not use whistle blowing mechanism very frequently, which indicates there is no weakness among them for using it frequently. Blowing the whistle frequently by an employee is considered as a weakness of an individual as per the model proposed.
- The banking employees do not use whistle blowing for personal benefit which indicates there is no weakness among them for using it for personal benefit. Whistle blowing for
- personal benefit is considered as weakness of the whistle blower as per the SWOT model proposed. However this result can be rechecked by suitable psychological parameter to avoid biased result.

5.2 Suggestion based on the Study Findings

- To Academicians: More factors could be identified and tested that could be includable in SWOT Evaluation Model to increase its effectiveness in decision making. This could be the further scope of the present study. This model may be tested with other sectors.
- To Banks: Optimal supports from bank to be given to employees in using whistle blowing mechanism. The organization must consider WB principles while framing WB policy. Employees should clearly know and understand the policies of the organization. Organization should adopt the open door policy.
- To whistle blowers: whistle blowers must boost their working environment, especially with their peers, by healthy and open attitude, clear communication and must ensure his/her act will no were affects the personal interest of the peer group.

5.3 General Suggestions

- Training on awareness about ethical principles, code of conduct, organizational policy, should be given to newly entering employees to the workplace.

- Organization should try to prevent external whistle blowing mean while should improve the internal communication channel and top authorities should respond to it properly and timely.
- Before blowing whistle one has to analyze the matter before presenting it. Need to think thrice before taking any serious step.
- Employees should have courage to face the difficulties in case higher authorities don't support the genuine issue.

6. Conclusion

The perceived and likelihood level of whistle blowing in Banking Sector is 80%. There is an existence of formal whistle blowing mechanism in banking sector. The formal whistle blowing mechanism exists when the organization code of conduct provides to blow the whistle, specifying the confidential reporting hotline and authority for receiving and investigating the complaints. The employees are using even informal channels to report wrongdoing of their superior in some of the situations. The existence of formal whistle blowing mechanism, following the organizations code of conduct, proper whistle blow channel, and awareness about ethical principles is an indication of strong and strengthened whistle blowing policy which in turn helps to avoid the unnecessary whistle blowing and increase the employee morale and integrity. Banking sectors are not inviting the employees directly to go for regular whistle blowing but banking policies and whistle blowing internal websites are indications of support by the organization for genuine whistle blowing.

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