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Highlights

- Prospects of Human Resources
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Customers' Perception of Service Quality of Islamic Bank in Bangladesh: An Empirical Analysis of Shahjalal Islami Bank Limited

By S M Feroj Mahmood & Mohammad Wasiu Osman

Notre Dame University Bangladesh, Bangladesh

Abstract- After Indonesia and Pakistan, Bangladesh is considered to be the third large Muslim populated country. The banking consumers now prefer Islamic Banking to conventional banking. In order to fulfil the higher demand of products and services of Islamic banking requires not only superior quality service but also prompt response to customer. In addition economical in operating system, strict compliance to Islamic Shari`ah and satisfactory community service through job creation and guaranteeing consistency in service provisions are also required. The study finds that consumers in Bangladesh really interested in Islamic banking and alongside they want superior customer value and satisfaction. SERVQUAL perception is fully used to find the service quality of Islamic banking in Bangladesh and also followed the five important instruments to identify the customers' observation of Shari`ah banking.

Keywords: islamic banking, service quality, customer perception.

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S M Feroj Mahmood [α] & Mohammad Wasiu Osman [σ]

Abstract- After Indonesia and Pakistan, Bangladesh is considered to be the third large Muslim populated country. The banking consumers now prefer Islamic Banking to conventional banking. In order to fulfil the higher demand of products and services of Islamic banking requires not only superior quality service but also prompt response to customer. In addition economical in operating system, strict compliance to Islamic Shari`ah and satisfactory community service through job creation and guaranteeing consistency in service provisions are also required. The study finds that consumers in Bangladesh really interested in Islamic banking and alongside they want superior customer value and satisfaction. SERVQUAL perception is fully used to find the service quality of Islamic banking in Bangladesh and also followed the five important instruments to identify the customers' observation of Shari`ah banking. Through this banking system most of the Muslim priest have shown interest to prevent the interest given by other commercial banks and earning an unknown amount of profit or loss. Most of the Muslim have also diverted to this system as it is ensured as Halal. The study revealed alongside the regional, depositor desire, banking system, employee's superior customer value and services. The report mainly recommended that employees are really very important factor for increasing the service quality of Islamic banking.

Keywords: islamic banking, service quality, customer perception.

I. Introduction

At present we can say that Bangladesh is now developing from their previous financial situation. Now a day we can't think a single transaction without banking transaction and we can't deny the necessity of Bank as a financial institution. Bangladesh economy is mainly depending of foreign remittance and the growth of banking industry is making the Bangladesh economy more strong. Investment is the main responsibility for any bank to earn profit, whatever it is conventional bank or an Islamic bank. The operation of Islamic bank is regulated by monotheism principles, whereas the activities of standard banks are controlled by general banking rules and regulation. The main activities of bank refer to the organization providing deposit to the investors and giving withdrawal facilities to the general people. According to Woelfel (1993, p. 69), " a modern bank is an institution responsible for receiving, collecting, transferring, paying, lending, investing, dealing, exchanging and serving money and claim to money both locally and internationally. The main purpose of bank is to earn maximum return from the investors and lender".

The functioning system of Islamic bank is much similar of other tradition bank from the long period. They also organize deposits and invest the money as a loans based on Islamic Law (Shari'ah), which are different from the other traditional or commercial banks. In that sense Islamic banking is different from traditional banking in many other ways. Such as, the injunction of dealings based on interest rate and the constraint that banking procedures are carried out according to definite processes through the use of certain financial instruments (Abdul Qawi & Lynn, 2001). Islamic bank also offer various product and services to the consumer, what the other conventional and traditional banks offer. But there are some different from the traditional bank to Islamic bank and that is, Islamic bank always follow the Islamic Shari'ah for offering any kind of product or services to the consumer.

In trendy competitive atmosphere, the pursuit of service quality is taken into account to be a necessary strategy. There are a very important issue arise when marketers try to provide service to the consumer, because marketer always need to think from the customer point of view about the service quality that is given to the consumer and then the marketer try to provide the best service to the general people. To archive the consumer attention, marketers conduct a very extensive research to get some ideas of customer ultimate expectation and then they use the research finding for the betterment of the customer. After that the bank can develop their service quality dimension to satisfy the customer expectation and their need.

Over the last few decades, Islamic banking industries have qualified an outstanding progress into the banking sector and develop the new ideas for the Islamic banking sector. Approximations suggest that global Islamic financial services grew at a rate of 10%-15% during 1995 to 2005 (Khan et al, 2008). Now a day's non-Muslims consumers are very interested about Islamic banking because of their Islamic financial services (Knight, 2007). Because of the increasing

Author α: Senior Lecturer, Department of Business Administration, Notre Dame University Bangladesh, Bangladesh.
e-mail: rifatdumkt@gmail.com
Author σ: Department of Business Administration, Notre Dame University Bangladesh, Bangladesh.

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demand of Islamic banking, renowned tradition bank are now opening Islamic banking wings to provide interest free service widely to the mass consumer those who are very interested in islamic banking (Hassan and Ahmed, 2001, Huda et al, 2007).

Today banking has become the most essential parts of our life and the central driving force of every economy. It turns as the heart of the economy of each country. Most of the financial transactions are now being made through the bank. Worldwide banks have become the center points of the economy and Bangladesh is not an exception. The consumer are more aware of the service quality of the Islamic bank, because conventional banking system and Islamic banking are similar but some differentiation is linked with this two banking system. Below shows few notable milestones of Islamic bank services in Bangladesh

Table 01 : Number of Branches of Islamic Banks

Factors	June 2014
Total Numbers of Bank	8
Traditional Banks providing Islamic Banking	9
Full-fledged Islamic Banks branches in Bangladesh	843
Islamic banking branches of Traditional banks	19
Islamic banking windows of Traditional banks	25
Employees in Islamic Banking with Private Commercial Banks	39.63
Employees in Islamic Banking in Banking Industry	17.73
Total deposits in Islamic banking industry in Bangladesh	Tk. 133560.69*
Total investments in Islamic banking sector in Bangladesh	Tk. 113795.99*
Investment-Deposit ratio (percentageage)	0.85
Surplus liquidity of Islamic banks in Bangladesh	Tk. 10575.31*

Source: Developments of Islamic Banking in Bangladesh, April-June, 2014, Bangladesh Bank
**TK = Taka, In Crore Taka*
*** 1 Crore= 10 Million*

Table 02 : Statistics of Islamic Banking in Bangladesh

Below charts are brief reports of deposit of Islamic banks that are operating in Bangladesh as on June 2014.

Category of Islamic Bank	Urban Area	Rural Area	Total
Full-fledged Islamic Banks	**535**	**308**	**843**
Islami Bank Bangladesh Limited	208	78	286
ICB Islamic Bank Limited	28	5	33
Social Islami Bank Limited	51	43	94
Al-ArafahIslami Bank Limited	70	45	115
EXIM Bank Limited	46	36	82
Shahjalal Islami Bank Limited	59	33	92
First Security Islami Bank Limited	64	59	123
Union Bank Limited	9	9	18
Islamic banking branches of Traditional banks	**18**	**1**	**19**
The City bank Limited	1	0	1
AB Bank Limited	1	0	1
Dhaka Bank Limited	2	0	2
Premier Bank Limited	2	0	2
Prime Bank Limited	5	0	5
Southeast Bank Limited	4	1	5
Jamuna Bank Limited	2	0	2
Bank Alfalah Limited	1	0	1
HSBC Limited	0	0	0
Islamic banking windows of Traditional banks	**24**	**1**	**25**
Sonali Bank Limited	5	0	5
Agrani Bank Limited	5	0	5
Pubali Bank Limited	2	0	2

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Trust Bank Limited	5	0	5
Standard Bank Limited	2	0	2
Bank Asia Limited	4	1	5
Standard Chartered Bank	1	0	1

Source: Developments of Islamic Banking in Bangladesh, April-June, 2014, Bangladesh Bank

Chart 01 : Share of Deposits of all Islamic Banks in Bangladesh (June, 2014)

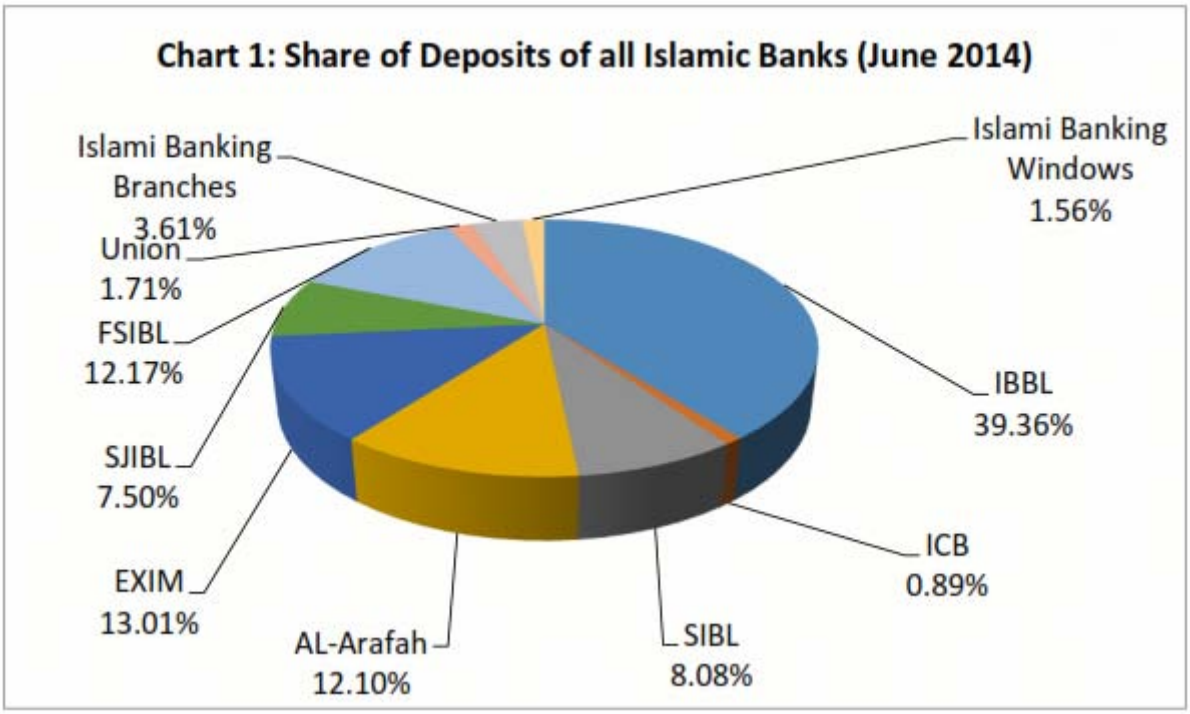
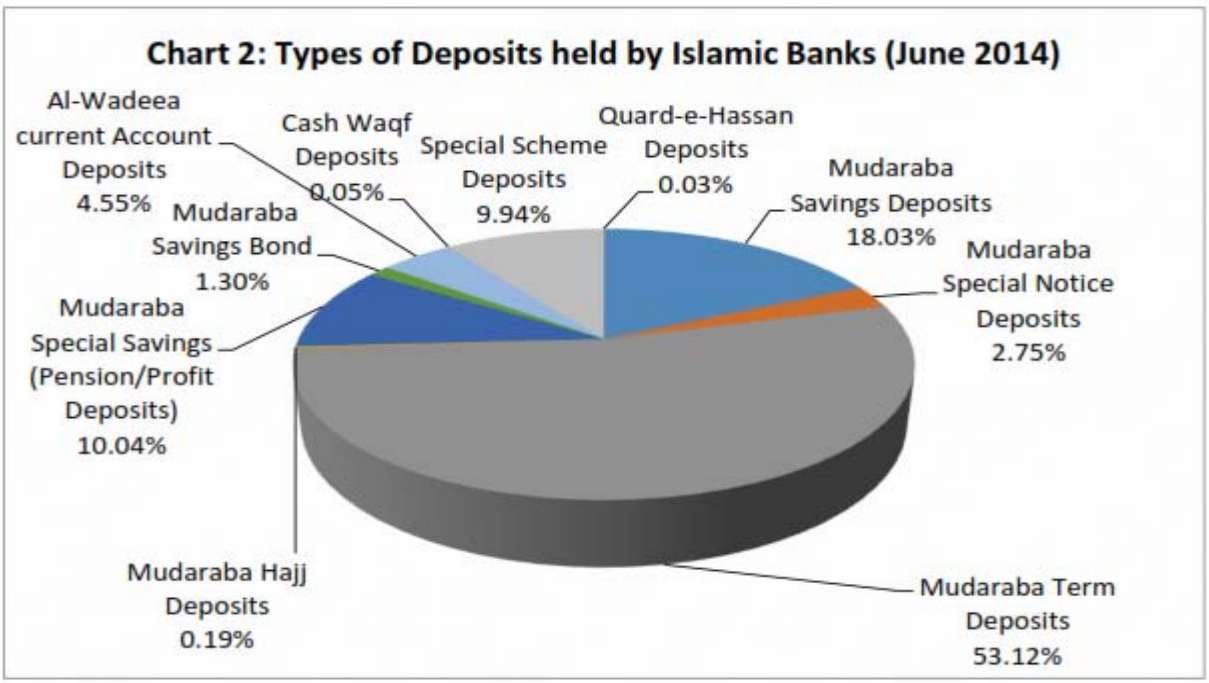


Chart 02 : Types of Deposits held by Islamic Banks (June 2014)



Source: Developments of Islamic Banking in Bangladesh, April-June, 2014, Bangladesh Bank

The report is designed in five parts: Starting with introduction Part one focuses on the previous researches in service quality, test of perception and basic information of Islamic banking, Part two presents

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finance and economic information, Part three points out the data, variables and methodology, Part four shows the analysis of results and Finally, part five finishes with concluding the study.

II. Literature Review

At the beginning of 21st century Islamic banks have started their operations. There is a growing rivalry among Islamic banks and conventional banks to attain new customers as well as to retain existing customers. Banks providing standard service quality to today's universe and also efficaciously existing (Wang et al., 2003).

Financial inter mediation, consultancy, agency services and more other financial problems are solved by banks from past time. Four differences are shown between services and goods, those are as follows,

1. Intangibility,
2. Perishability,
3. Inseparability and
4. Heterogeneity (Parasuraman et al., 1985; Hoffman and Bateson, 2002).

Quality brings customer acquisition and retaining power (Galloway and Ho, 1996). Evaluating service quality is more difficult than substaintial goods. Customers feel comfortable buying goods having physical existence (Parasuraman et al., 1985). Service quality ensures the competitive position of the organization for long term benefits and leads to differentiation for leading any industry and ensuring competitive position of the organization for long term benefits service quality is essential (Morre, 1987).

Service quality is very important indicator towards customer satisfaction at any time Customer satisfaction is a major fact for any business and service quality plays a significant role for customer satisfaction. Customer satisfaction is a major issue for any business where service quality plays a significant role to satisfy customer (Spreng and Machoy, 1996).Service quality is a bunch of the answers to some queries like; what is customers real needs? What type of service is being provided? Finally, Is there any kind of deficiency? (Woodside et al., 1989) Hanson (2000) revealed that organizations should improve the quality of their services to fulfil the customers' wants and requirements. Modern technology and machines as well as automated banking system have improved the speed of processing information and transaction to satisfy customers saving their valuable time (Johnston, 1997). In competitive market the professionals are getting more popular for their quality services. Their professionalism favours to have a good relationship with customers (Zeithmal et al., 2000). Leeds (1992) showed that bank personnel are the main element of service quality.

However, the banking industry has combined service quality and customer satisfaction (Avkiran, 1994). In Greek banking industry private banks are more popular than public banks to the customers only because of service quality (Kangis and Voukeates, 1997). Global and integrated banks are facing many problems as legislation, technological and structural changes (Angur et al., 1999). An aware manager improves quality to gain a competitive position in the market to get customer attention and satisfaction. This effort is a slower but little bit effective process also (Longo, 2000). Banking and financial services are the integrated part of services industry; its contribution is increasing day by day (Mishkin, 2001).

Now-a-days, service quality has been attracted for researching (Fist et al., 1993 cited in Thakur, 2011). Service providers have to have knowledge about how customers are estimating the quality of service values, choosing banks and finding long term protection. Customers always think about their demanded product while buying and compare by experience. (Swan and Comb, 1976 cited in Thakur, 2011), will the product be satisfactory or not. Therefore services marketing researchers based their work on developing a service quality concept focused on consumer behaviour instead of using manufacturing quality concepts. After that, service providers follow and develop service quality concept according to consumer behaviour researched by service marketing researchers (Brown et al., 1992 cited in Dhandabani, 2010). Thus customer compares the service quality with his/her expectation for judgement (Thakur, 2011). Levesque and McDougall (1996) investigated customer is satisfied with the service quality of financial organizations. They found a core impact of service problems on customer satisfaction and their thinking was to switch. Service quality is an essential definitive of customer satisfaction (Yavasetal., 1997).

Mishkin (2001) reported that banking and financial services are undisputed part of service industry and being popular day by day. However, Global and integrated banks are facing many challenges as legislation, technological and structural changes (Anguret al. 1999). There is a relationship between service quality and customer satisfaction is investigated by a number of researchers across the world. There is strong combination between dimensions of service quality and customer satisfaction (Anderson and Sullivan, 1993). It is found that the banking industry has a connection between service quality and customer satisfaction (Avkiran, 1994). Islamic banking plays a role for increasing supply of loan. It is found that funds and other economic factors in the economy are managed by government interference (Makiyan, 2003).

Oppewal and Vriens (2000) empirically investigated the relationship between service quality and customer satisfaction by using original SERVQUAL instrument with 10 dimensions as devised by Parasuramanet al. (1985). This study gave a direction to describe service quality and customer satisfaction. Due

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to increased competition among service firms, service quality gained significance with the process of time. Customer satisfaction affects the customers' behavioural consequences. The study found customers have a strong impact to stay with the existing service provider instead of their negative behavioural intentions (Athanassopoulos, Gounaris and Stathakopoulos, 2001). It varies from one country to another due to demographics, cultural, religious, and geographical or other attributes. Parasuraman et al. (1988, 1991a,b) developed service quality to measure the dimensions of service quality that is frequently used by researchers to examine service quality. It consists of 22 items that are compiled into five dimensions

1. Reliability,
2. Tangibility,
3. Responsiveness,
4. Assurance and
5. Empathy.

III. Research Objective

The principal objective of this research is to have an overall idea about the perception Consumers' and the Services Quality of Shahjalal Islami Bank Limited.

To support this objective, the study has focused on some secondary objectives like:

- To analyze the customers' perception of Shahjalal Islami Bank
- To have an idea about the overall service of Shahjalal Islami Bank Ltd
- To explore the condition of service quality in Shahjalal Islami Bank.

IV. Research Design (Methodology)

The study type is expository. Primary and secondary sources are used for data collecting. SERVQUAL Scale for measuring customers' perception format is used for preparing questionnaire for the study. These five measures were Reliability, Tangibility, Responsiveness, Assurance and Empathy. Population for research was 500 people and all of them were Bangladeshi but 50 peoples who have bank accounts in different private banks in Dhaka are been selected for sample. The respondents include- students, employees and business personnel. The average age of the respondents was 15-60 years. 48% of respondents were male and 52% were female.

A structured closed-ended questionnaire with 21 questions fewer than 5 variables have been developed based on SERVQUAL model. Answers of the questions have been examined by collecting data through face to face interviews of a different population on five point Likert scale. Targeted respondents come from the general open public (from different genders, races, age groups, marital status, education backgrounds, designations and professionalisms) and then the data have been measured by fitted statistical tools. A sample of the questionnaire has been given in Appendix.

V. Analysis and Interpretation

A descriptive analysis and frequency distribution technique is used to analyse the respondents' answer for the study purpose.

Descriptive Analysis: It refers the transformation of raw data written into a form that will make them easy to understand and interpret; rearranging, ordering, manipulating data to provide descriptive information.

Frequency Distribution: It refers a set of data organized by summarizing the number of times a particular value of a variable occurs.

a) Age of Respondents

Age	Frequency	Percentage	Valid Percentage	Cumulative Percentage
15-30 years	13	26.0	26.0	26.0
31-45 years	16	32.0	32.0	58.0
46-60 years	15	30.0	30.0	88.0
more than 60 years	6	12.0	12.0	100.0
Total	50	100.0	100.0	

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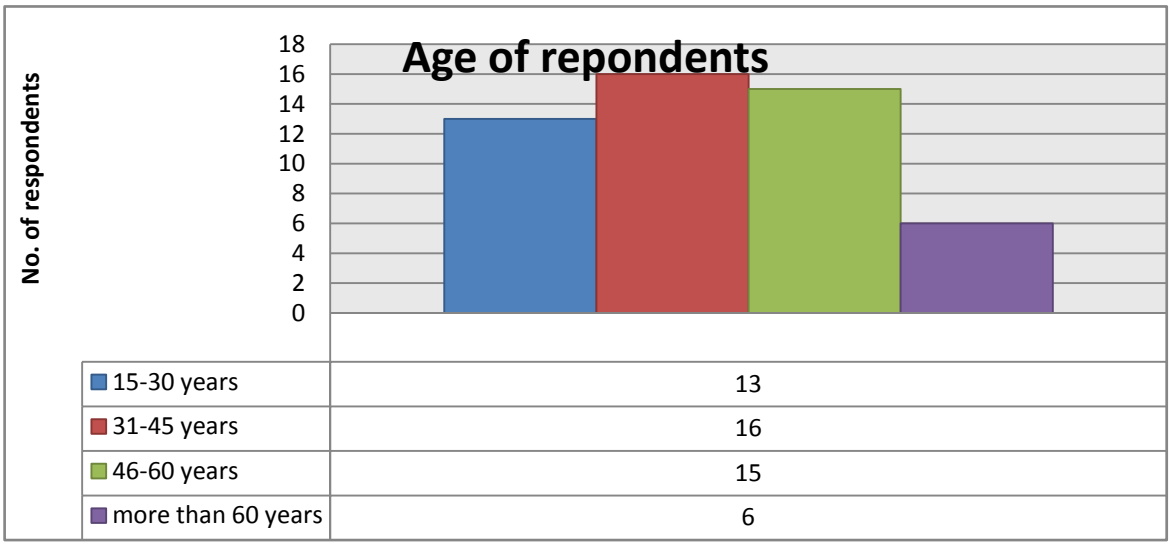
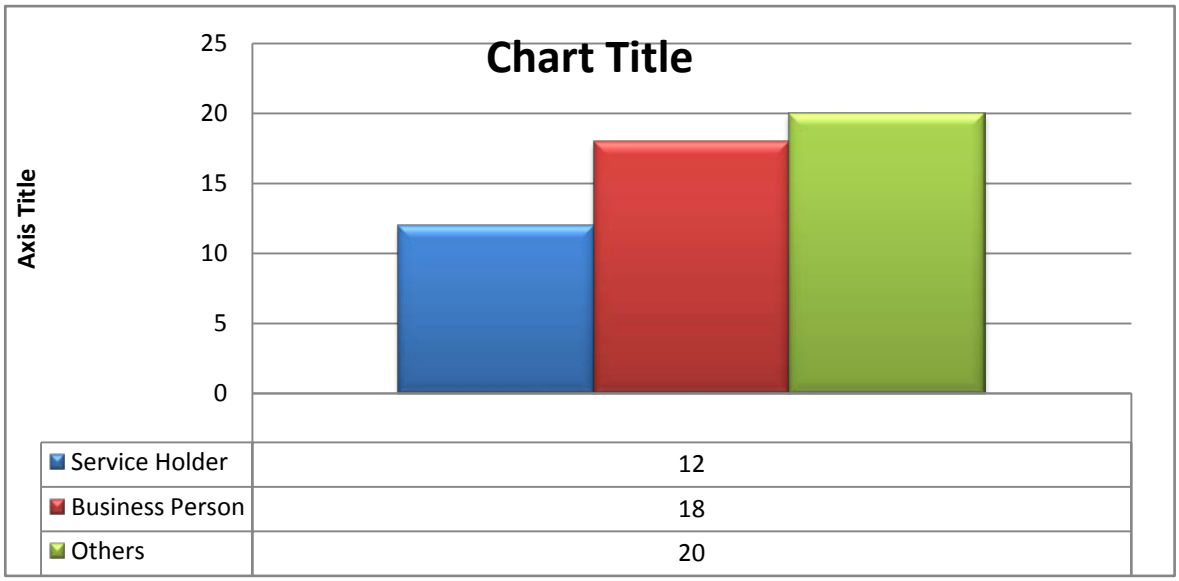
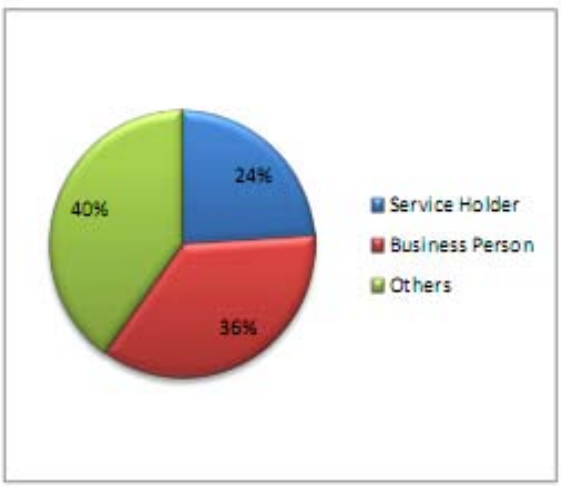


The age group divination of the respondent's into four different classes. Among them 15-30 years old were 13 people. 31-45 years old were 16 persons. 46-60 years old were 15 persons. More than 60 years old were 6 persons. So the available clients are between 31-45 years old.

b) Occupation of the Respondents





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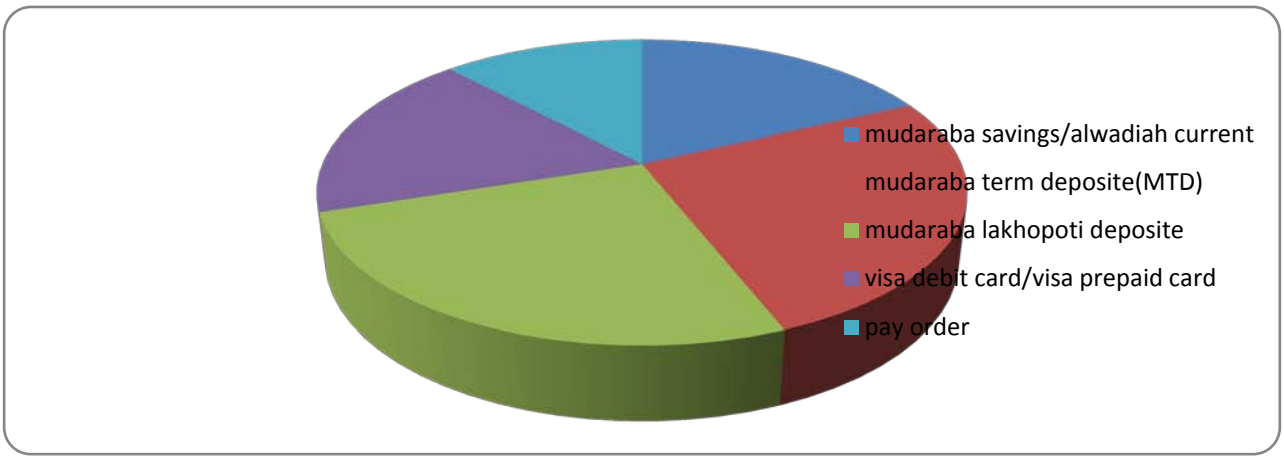
Total sample size was 50. Among them the study found that there is 12 Service holder and 18 Business persons & 20 others occupation holder. We can also see that 24% Service holder and 36% Business persons & 40% others occupation holder includes Student, Housewife, Retried person etc.

Assumption: We can assume that business persons are many in number as consumer.

According to the study purpose we selected five popular schemes in the general banking of Shahjalal Islami Bank. Among them Mudaraba Term Deposit (MTD) & Mudaraba Lakhopoti Deposit are more popular. The ratio of different schemes is given bellow in the chart.

Account type	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Mudaraba savings/Alwadiah current	9	18.0	18.0	18.0
Mudaraba term deposite(MTD)	13	26.0	26.0	44.0
MudarabaLakhopotiDeposite scheme	13	26.0	26.0	70.0
Visa debit card/visa prepaid card(local/international)	9	18.0	18.0	88.0
pay order	6	12.0	12.0	100.0
Total	50	100.0	100.0	



There are some effective questions under the dimensions of Assurance, responsiveness, reliability, empathy & tangibility. Under the dimension there are some questions. The analysis of those questions are described the next part of the study.

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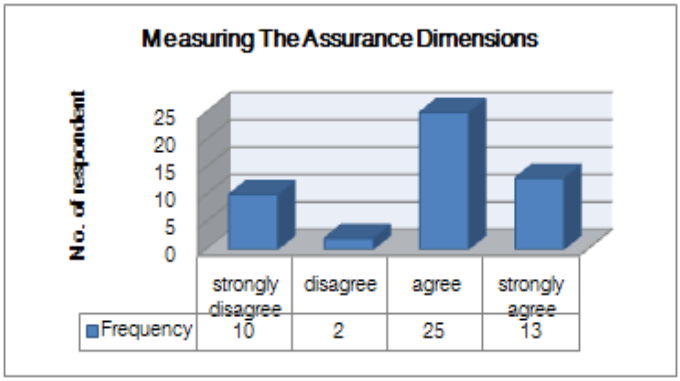
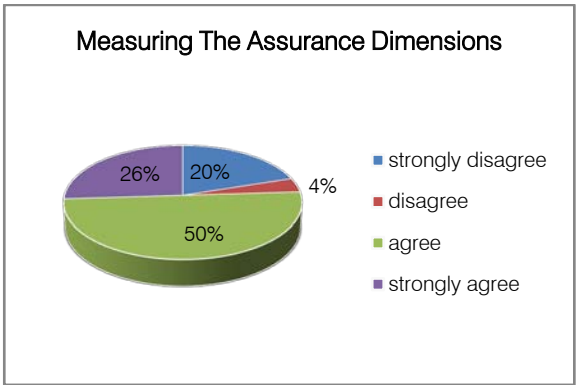
c) Assurance Dimensions

Statement 1 : Employee in Shahjalal Islami Bank has the knowledge to answer your question

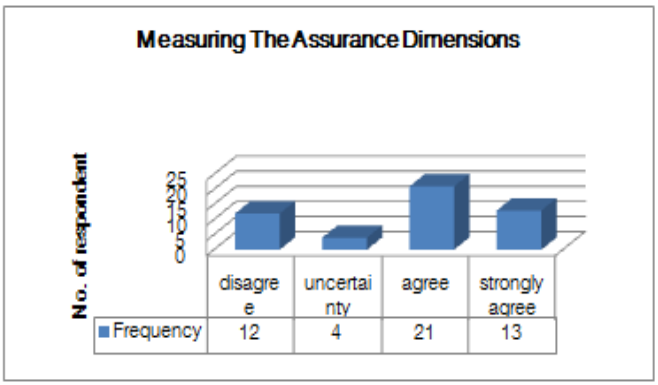


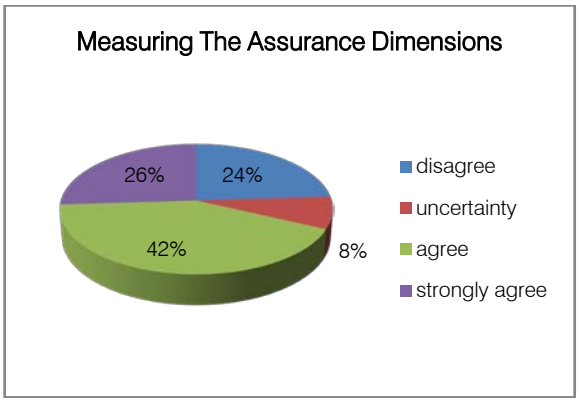


Depending on the customer's participation on the question on the first chart most of the respondent was agree with this comment. 25 respondents were agreed with this statement. Here strongly agree was 13 and disagree was 2 & strongly disagree was 10. In the next pie chart we can see about half of the total respondent were agreed an 26% were strongly agreed where 20% strongly disagreed and 4% disagreed.

Assumption: So the statistics show that majority are supporting that the Shahjalal Islami bank have appointed qualified employees to answer any question to earn maximum customer satisfaction.

Statement 2 : Feel safe in transaction with Shahjalal Islami Bank

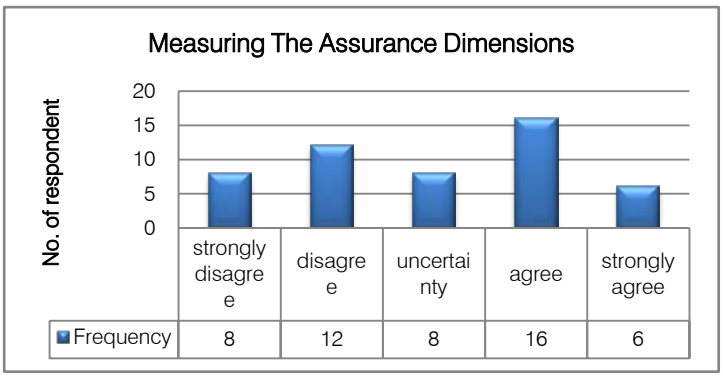


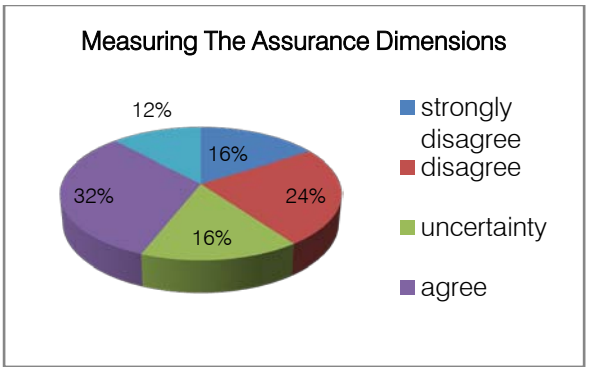


In the 1st bar chart we find out 21 respondents were agreed with the comment and 13 were strongly agreed. 4 respondents were uncertain and 12 respondents were disagreed. But there were no strongly disagreed respondents. In the next pie chart we can see 42% of the respondents were agreed and 26% were strongly agreed where 24% strongly disagreed and 8% were in uncertainty.

Assumption: In this case most of the customer feels safe to transact with the bank which means the bank has reliability.

Statement 3 : Employees in Shahjalal Islami Bank is consistently courteous





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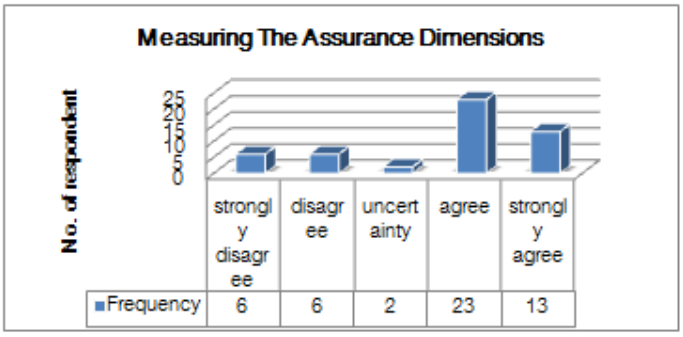
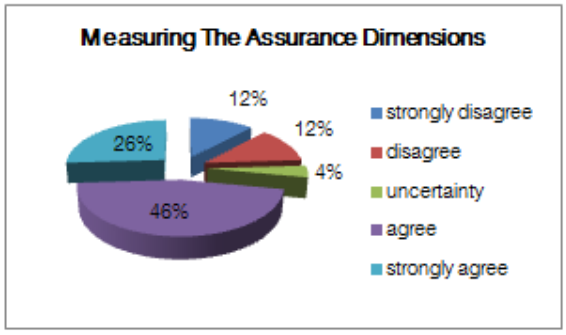
Employees in Shahjalal bank are consistently courteous with their customers. 16 respondents were agreed with the comment and 12 respondents were disagreed with the comment. 8 respondents were uncertain and 6 respondents were strongly agreed.In the next pie chart we can see 32% respondents were agreed and 12%were strongly agreed where 16% strongly disagreed and 24% disagreed and 16% were in uncertainty.

Assumption: From the analysis we can easily find out that the employees of the bank are not too much friendly to achieve the customer satisfaction as a result the bank must suffer in future due to employee behavior.

Statement 4 : The behavior of employees in Shahjalal Islami Bank instills confidence





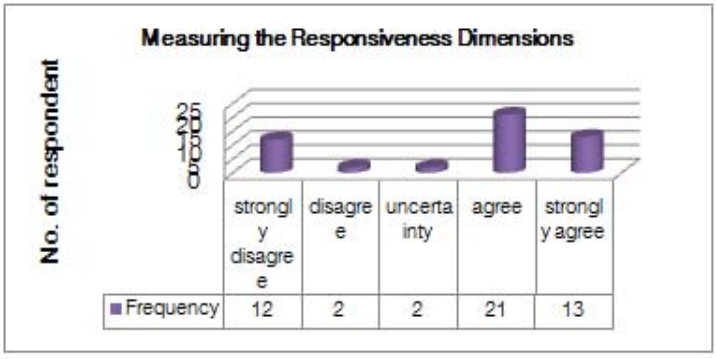
The Behaviour of employees in Shahjalal Islami Bank instil confidence in all the customers. 23 respondents were agreed & 13 respondents were strongly agreed.6 respondents were strongly disagreed.6 respondents were disagreed. The rest of respondents were uncertain.

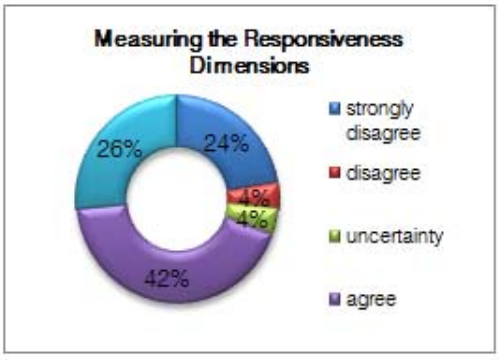
In the next pie chart we can see 46% respondents were agreed and 26%were strongly agreed where 12% strongly disagreed and 12% disagreed and 4% were in uncertainty.

Assumption: The most of the customer thinks employees of bank are reliant and motivational.

d) Responsiveness Dimensions

Statement 1 : Employees of Shahjalal Islami Bank shows sincere interest in problem solving





Employees of Shahjalal Islami bank show sincere interest in problem solving. 21 respondents were agreed & 12 respondents were strongly disagreed. 13 respondents were strongly agreed with this comment. 2 respondents were disagreed. The rest of respondents were uncertain with this comment.

In the next pie chart we can see 42% respondents were agreed and 26%were strongly agreed where 24% strongly disagreed and 4% disagreed and 4% were in uncertainty.

Assumption: The majority shows green signal on account of helpful behavior of employees. That means the bank has the employees for solving any problem.

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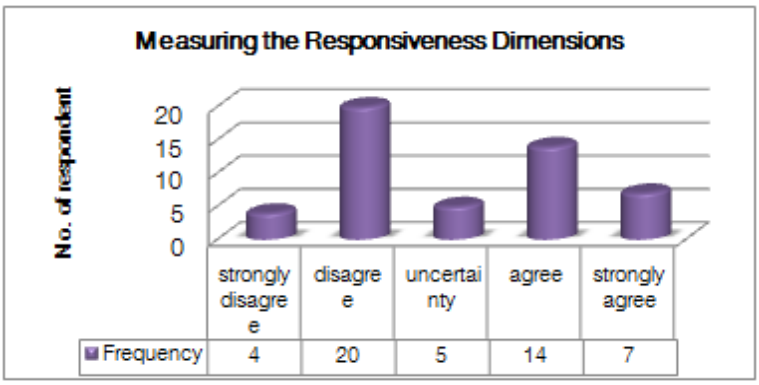
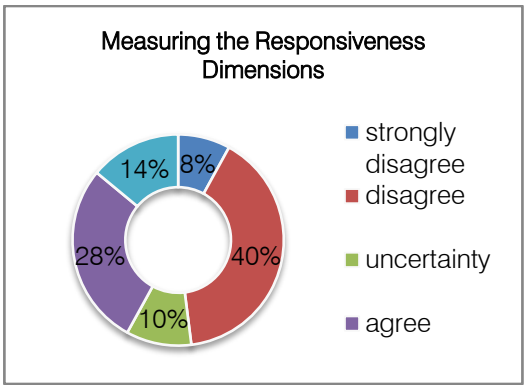
Statement 2 : Employees in Shahjalal Islami Bank give prompt service

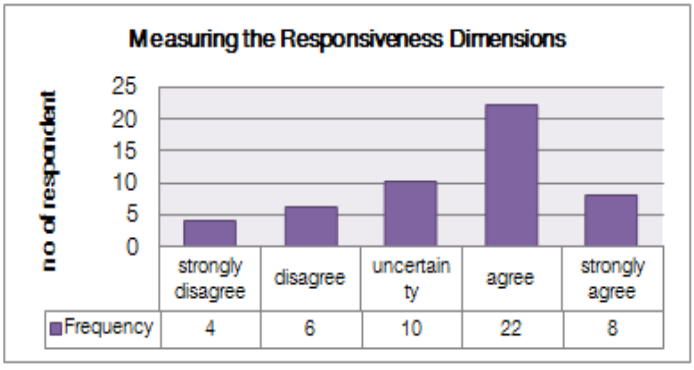


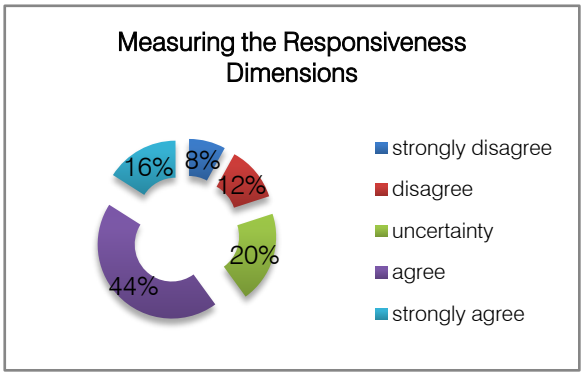


Employees in Shahjalal Islami Bank give prompt services. Disagreed respondents were 20 and agreed respondents were 14. 7 respondents were strongly agreed and 4 were strongly disagreed and 5 respondents were uncertain with this comment.In the next pie chart we can see 28% respondents were agreed and 14%were strongly agreed where 8% strongly disagreed and 40% disagreed and 10% were in uncertainty.

Assumption: Employees are slow in service which can earn infamy for the bank.

Statement 3 : Employees in Shahjalal Islami Bank are willing to help



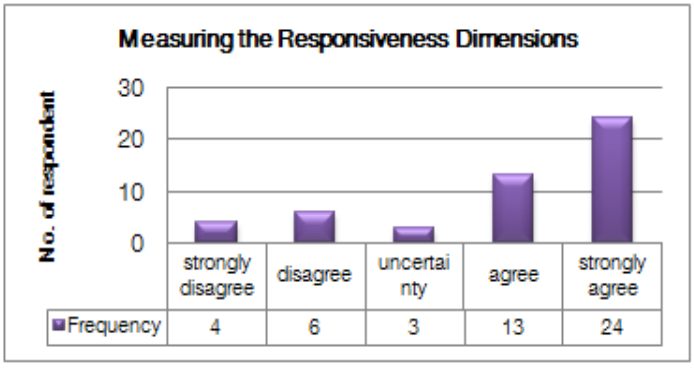


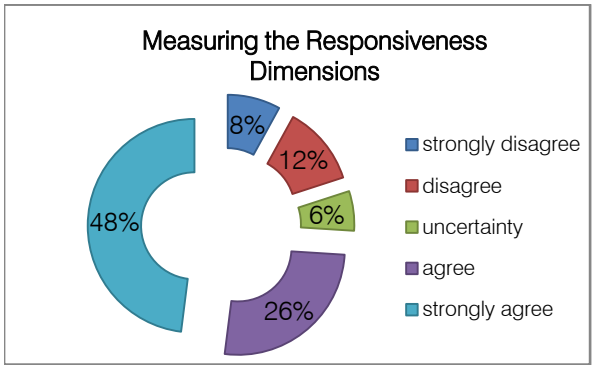
Depending on the customers' participation on the question agreed respondents were 22 and uncertain respondents were10. 8 respondents were strongly agreed and 4 were strongly disagreed.

In the next pie chart we can see 44% respondents were agreed and 16%were strongly agreed where 8% strongly disagreed and 12% disagreed and 20% were in uncertainty.

Assumption: the analysis says some employees are humble at the same time some are not which is not acceptable for earning customer value for the bank.

Statement 4 : Shahjalal Islami Bank keeps customers informed, when services will be performed





Shahjalal Islami Bank keeps customers informed, when services will be performed. Among all respondents 24 were strongly agreed and. 13 respondents were agreed. 6 respondents were

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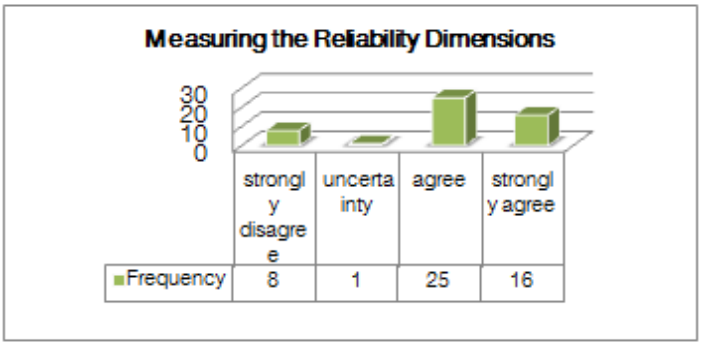
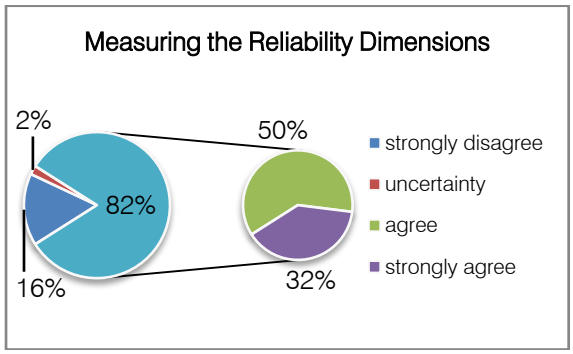
disagreed and 4 were strongly disagreed.In the next pie chart we can see 26% respondents were agreed and 48%were strongly agreed where 8% strongly disagreed and 12% disagreed.

Assumption: The bank has a very good relationship with customers. It also share much information with the customers.

e) Reliability Dimensions

Statement 1 : Shahjalal Islami Bank promises to do something by a certain time

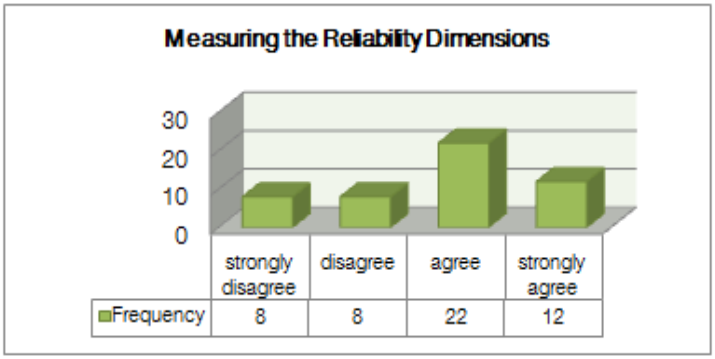


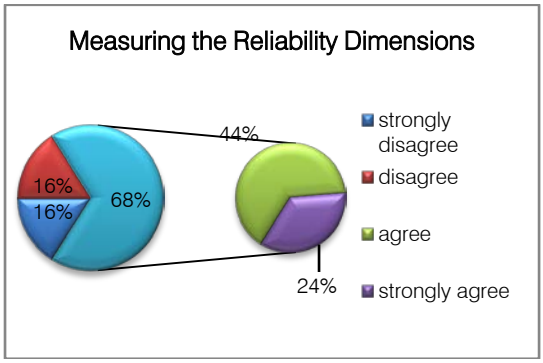


When Shahjalal Islami Bank promises to do something by a certain time, it does so. Agreed respondents were 25 and strongly agreed respondents were 16. 8 respondents were strongly disagreed. The number or uncertain respondent were 1.In the next pie chart we can see 50% respondents were agreed and 32%were strongly agreed where 16% strongly disagreed and 2% were in uncertainty.

Assumption: The statistics indicates that the bank keeps promises at its best level as most of the respondent answered positive.

Statement 2 : Shahjalal Islami Bank delivers their services on time





Shahjalal Islami Bank delivers their services on time. Agreed respondents were 22 & strongly agreed respondents were 12.The number of both strongly disagreed &disagreed respondents were 8 for each. In the next pie chart we can see 44% respondents were agreed and 24%were strongly agreed where 16% strongly disagreed and 16% disagreed.

Assumption: Though majority says employees are punctual but vast number of respondents says some are not. In this case we can say if the employees have not been more careful about time the bank must suffer a lot to earn customer satisfaction.

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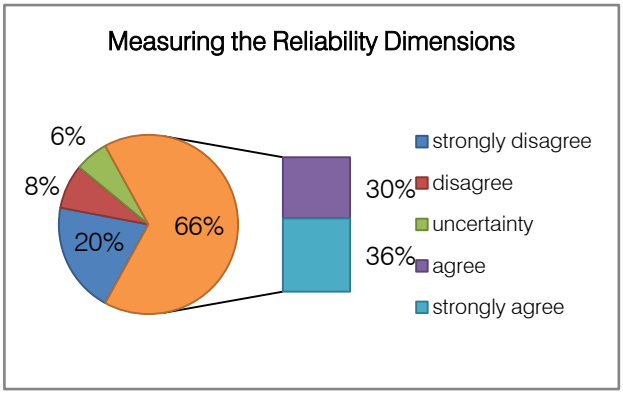
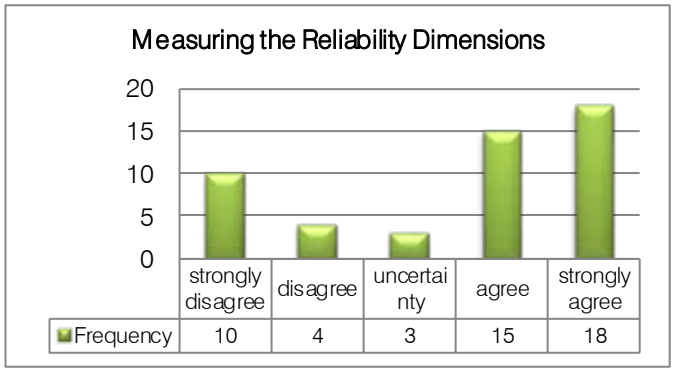
Statement 3 : Shahjalal Islami Bank insists on error free records



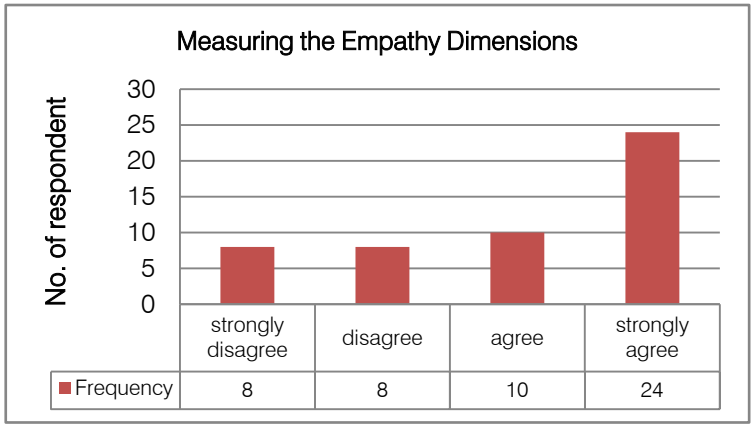


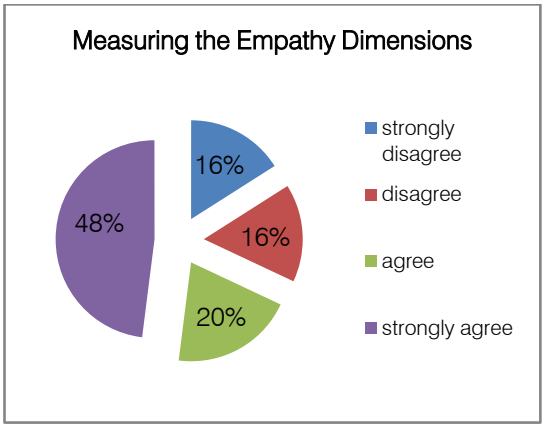
Shahjalal Islami Bank insists on error free records.18 respondents were strongly agreed & 15 were agreed.10 respondents were strongly disagreed & 4 were disagreed .The number of uncertain respondents were 3. In the next pie chart we can see 30% respondents were agreed and 36%were strongly agreed where 20% strongly disagreed and 8% disagreed and 6% were in uncertainty.

Assumption: In this experiment we found that the bank works firmly and also does some mistakes.

f) Empathy Dimensions

Statement 1 : Employees of Shahjalal Islami Bank understand your specific needs

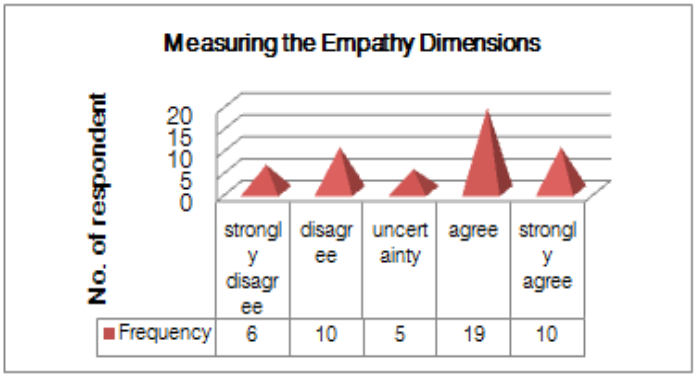


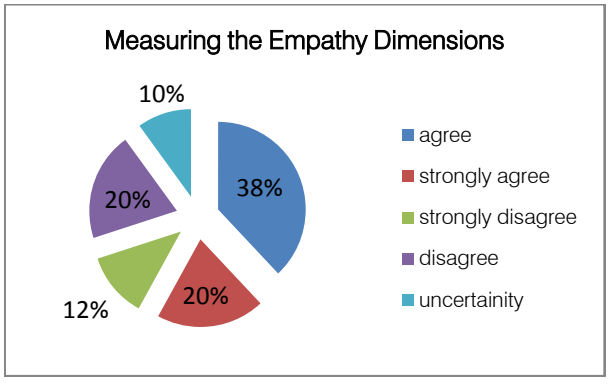


Employees of Shahjalal Islami Bank understand your specific needs. Strongly agreed respondents were 24 and agreed respondents were 10. The numbers of both strongly disagreed & disagreed respondents were 8 for each.In the next pie chart we can see 20% respondents were agreed and 48%were strongly agreed where 16% strongly disagreed and 16% disagreed.

Assumption: The information says that the bank provides services as customers' demand to achieve customer satisfaction.

Statement 2 : Employees who give personal attention





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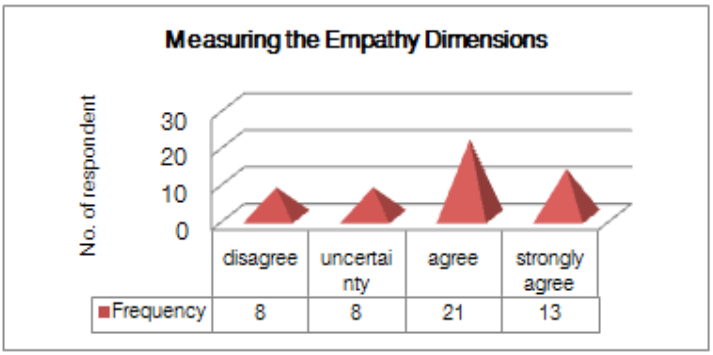
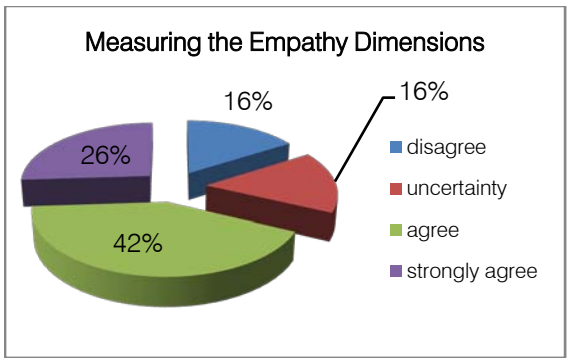
Shahjalal Islami Bank has employees who give personal attention. Agreed respondents were 19 and strongly agreed respondents were 10. 6 were strongly disagreed & disagreed respondents were 10.

In the next pie chart we can see 38% respondents were agreed and 20% were strongly agreed where 12% strongly disagreed and 20% disagreed and 10% were in uncertainty.

Assumption: The employees are cordial according to 58% of respondents where 42% says they are not. In this case we can assume that the bank is neutral to give personal attention to the customer.

Statement 3 : Shahjalal Islami Bank has your best interest at heart

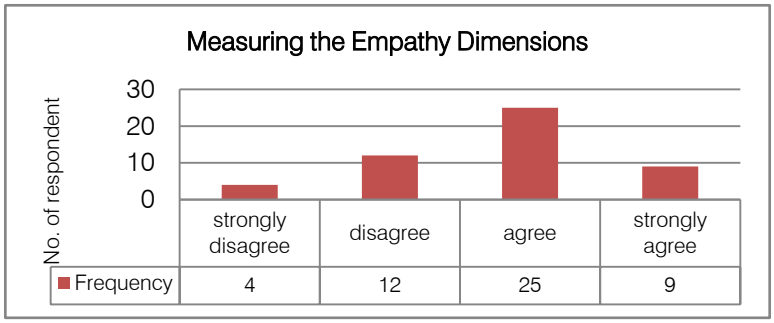


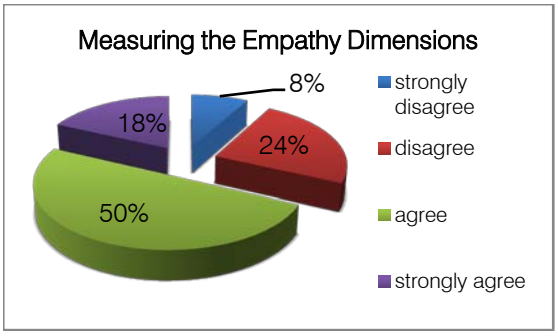


Shahjalal Islami Bank has your best interest at heart. Agreed respondents were 21 and Disagreed respondents were 8. 13 were strongly agreed & uncertain respondents were 8.In the next pie chart we can see 42% respondents were agreed and 26%were strongly agreed where 16% disagreed and 6% were in uncertainty.

Assumption: The analysis shows that the bank thinks about customers a lot to achieve great customer satisfaction.

Statement 4 : Employees of Shahjalal Islami Bank have friendly manner to serve



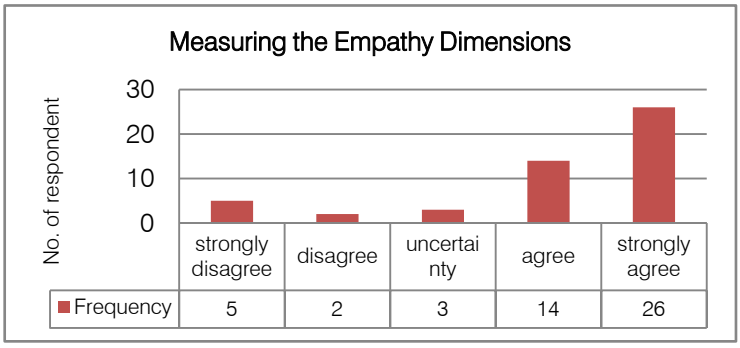


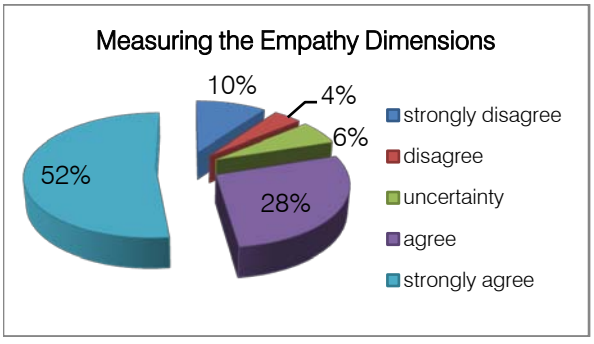
Employees of Shahjalal Islami Bank have friendly manner to serve you. Agreed respondents were 25 and Disagreed respondents were 12. 9 were strongly agreed & 4 were strongly disagreed. There were no uncertain respondent with this comment.

In the next pie chart we can see 50% respondents were agreed and 18%were strongly agreed where 8% strongly disagreed and 24% disagreed.

Assumption: the statistics shows that the employees of the bank show a friendly manner to the customer in most cases.

Statement 5 : Employees of Shahjalal Islami Bank have operating hours that are convenient to all customers





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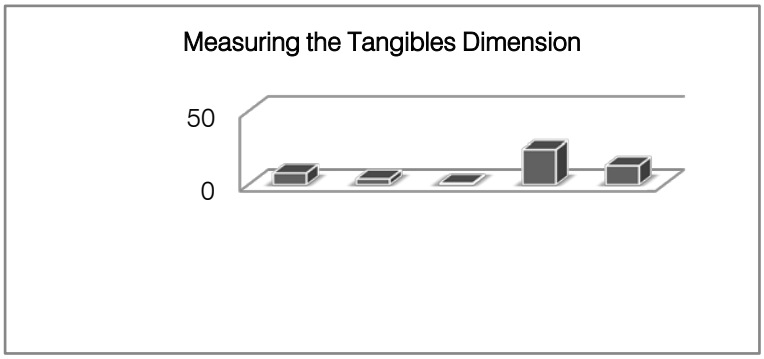
Employees of Shahjalal Islami Bank have operating hours that are convenient to all customers. Strongly agreed respondents were 26 and Disagreed respondents were 2.5 were strongly disagreed & agreed respondents were 14.

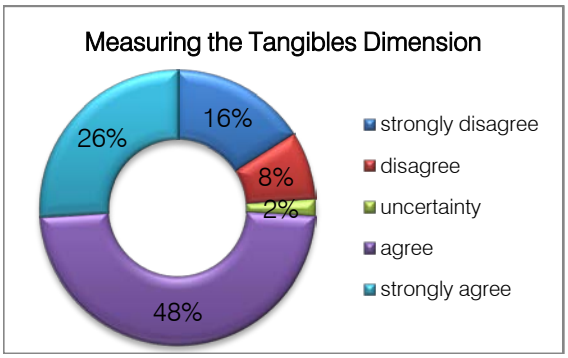
In the next pie chart we can see 28% respondents were agreed and 52%were strongly agreed where 10% strongly disagreed and 4% disagreed and 6% were in uncertainty.

Assumption: That means the employees spend enough time with customer for providing service. By this manner they can earn the most customer satisfaction.

g) Tangibles Dimensions

Statement 1 : Physical facilities of Shahjalal Islami Bank are visually appealing

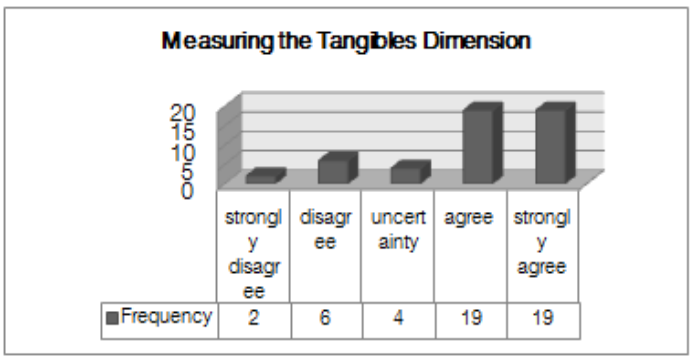


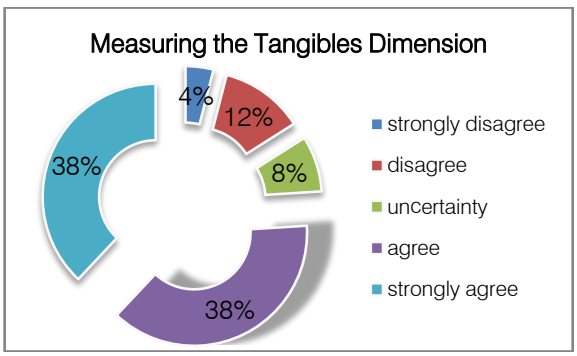


Physical facilities of Shahjalal Islami Bank are visually appealing. Agreed respondents were 24 and Disagreed respondents were 4. 13 were strongly agreed & 8 were strongly disagreed. The number of uncertain respondent was 1 with this comment. In the next pie chart we can see 48% respondents were agreed and 26% were strongly agreed where 16% strongly disagreed and 8% disagreed and 2% were in uncertainty.

Assumption: Most of the respondents think the bank provides appealing facilities. This may earn such customer satisfaction.

Statement 2 : Information and documents are available here which needed





Information and documents are available here which you need. . Agreed respondents were 19 and strongly agreed respondents were 19. 6 were disagreed & 2 were strongly disagreed. The numbers of uncertain respondents were 4 with this comment.

In the next pie chart we can see 38% respondents were agreed and 38%were strongly agreed where 4% strongly disagreed and 12% disagreed and 8% were in uncertainty.

Assumption: The experiment shows that customers are happy with the documents and information given by the bank which states the bank provide important information and documents toward the customers.

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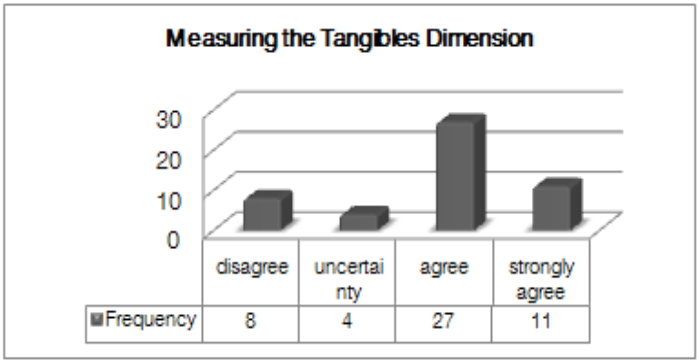
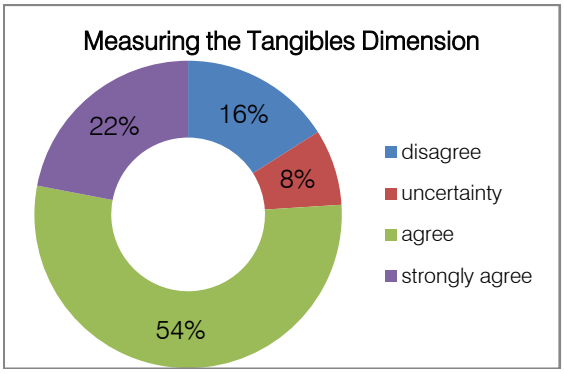
Statement 3 : Environment of Shahjalal Islami Bank is neat and clean

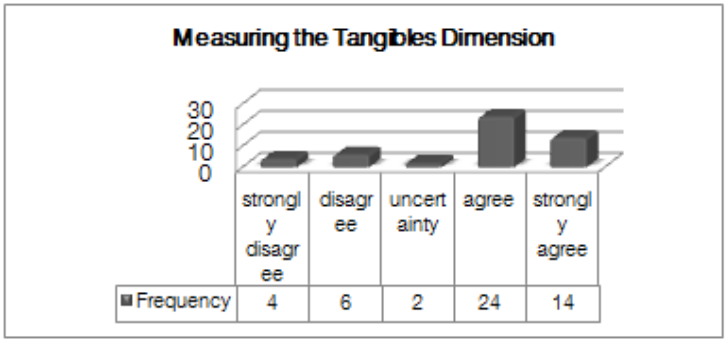


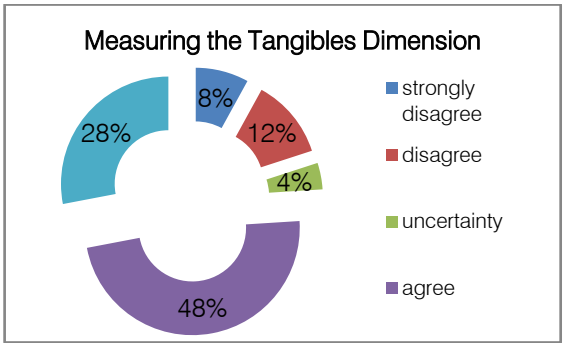


Environment of Shahjalal Islami Bank is neat and clean. With this comment agreed respondents were 27 and strongly agreed respondents were 11. 8 were disagreed. The numbers of uncertain respondents were 4 with this comment. In the next pie chart we can see 54% respondents were agreed and 22%were strongly agreed where 16% disagreed and 8% were in uncertainty.

Assumption: The majority of the respondents found the bank environment neat and clean which is another indicator towards customer satisfaction.

Statement 4 : Shahjalal Islami Bank use modern equipment





Shahjalal Islami Bank use modern equipment. With this comment agreed respondents were 24 and strongly agreed respondents were 14. 6 were disagreed. The numbers of uncertain respondents were 2 with this comment.

In the next pie chart we can see 48% respondents were agreed and 28%were strongly agreed where 8% strongly disagreed and 12% disagreed and 4% were in uncertainty.

Assumption: The statistics shows that the bank uses modern technology to avoid errors and mistakes.

Final Assumption: The performance of the bank is good to gain customer satisfaction. We also find the customers are confused in some mutual related question

VI. Conclusion

Today the performance of a bank in competitive business is important. Just few years ago the number of banks was very few. So the competition was not as strong as today. Things have changed as many new banks have entered into the market. Now the customers have option to take the one which is the best. So the current banking business scenario is highly competitive in financial service providers.

After doing this descriptive study we learnt many things about banking activities and its effects on client perception. From this research and analysis we got lot of results about the Customers' Perception of Service Quality of Shahjalal Islami Bank Limited. We identified that many of the respondents from my sample aware about the service quality of banking activities. But in case of client retaining it has no significant effect on clients. On the other hand, in some case it affects clients to choose different schemes of banking services.

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Appendix 01

Questionnaire

Customers' Perception of Service Quality of Islamic Bank in Bangladesh: An Empirical Analysis of Shahjalal Islami Bank Limited.

Please put the tick (√) marks in the appropriate box.

1. ☐Gender : Male ☐Female
2. Age : 15-30 years ☐31-45 years☐46-60 years ☐more than 60
3. Occupation : Service holder ☐Business person ☐others……
4. Among Different schemes of Shahjalal Islami bank Dhaka Main Branch Which one you prefer most?

☐Account opening:Mudaraba Savings / Alwadiah Current
☐Mudaraba Term Deposit (MTD)
☐MudarabaLakhopoti Deposit Scheme
☐Visa Debit Card/ Visa Prepaid Card (Local/ International)
☐Pay Order

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5. Why the scheme is chosen by you?
. . . . . (Please Specify)

Now I would like to give you some questions from several dimensions. The answers mark will be marked as follows:

Strongly Disagree= 1
Disagree= 2
Uncertainty= 3
Agree= 4
Strongly agree= 5

Perception statements in the assurance dimensions

1. Employees in Shahjalal bank have the knowledge to answer your questions.	1 2 3 4 5
2. You feel safe in your transaction with Shahjalal Bank.	1 2 3 4 5
3. Employees in Shahjalal Bank are consistently courtious with you.	1 2 3 4 5
4. The behavior of employees in Shahjalal Bank instills confidence in you.	1 2 3 4 5

Perception statements in the responsiveness dimensions

1. Employeees of Shahjalal bank show sincere interest in problem solving	1 2 3 4 5
2. Employees in Shahjalal Bank give you prompt service.	1 2 3 4 5
3. Employees in Shahjalal Bank are willing to help you.	1 2 3 4 5
4. Shahjalal Bank keeps customers informed, when services will be performed	1 2 3 4 5

Perception statements in the reliability dimensions

1. When Shahjalal Bank promises to do something by a certain time, it does so.	1 2 3 4 5
2. Shahjalal Bank delivers their service on time.	1 2 3 4 5
3. Shahjalal Bank provides its services at the time it promises to do so.	1 2 3 4 5
4. Shahjalal Bank insists on error-free records.	1 2 3 4 5

Perception statements in the empathy dimensions

1. Employees of Shahjalal Bank understand your specific needs.	1 2 3 4 5
2. Shahjalal Bank has employees who give your personal attention.	1 2 3 4 5
3. Shahjalal Bank has your best interests at heart.	1 2 3 4 5
4. Employees of Shahjalal Bank has friendly manner to serve you	1 2 3 4 5
5. Employees of Shahjalal Bank has operating hours that are convenient to all customer.	1 2 3 4 5

Perception statements in the tangibles dimensions

1. Physical facilities of Shahjalal Bank are visually appealing.	1 2 3 4 5
2. Information, documents are available here which you need	1 2 3 4 5
3. Environment of Shahjalal Bank is neat and clean	1 2 3 4 5
4. Shajalal Bank use modern equipment	

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Prospects of Human Resources Development Initiative in National Budget-A Bangladesh Perspective

By Mohammad Shariful Islam & Md. Mohabbat Hossain

International Islamic University, Bangladesh

Abstract- Every government has been earnestly focusing and spent a lot of money for Road and infrastructure, developing establishment in national budget as prime concern since the historic inception of Bangladesh. Human resources development initiatives was always in back-end thought provocation that never get a strong focus instead some monetary allocations.

The national budget FY'2015-16 have been extensively focused on investing in developing human resources of the country as one of the most important elements towards future. This is the first time ever in the budget history of Bangladesh where the government *conceptualize the need and priority* of developing human resources to align with millennium development goal (MDG), make the country economically sound through creating, retaining the dynamic, productive human resources as key emphasis.

GJMBR - A Classification : JELCode : O15

PROSPECTSOFHUMANRESOURCESDEVELOPMENTINITIATIVEINNATIONALBUDGETABANGLADESHPERSPECTIVE

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Prospects of Human Resources Development Initiative in National Budget-A Bangladesh Perspective

Mohammad Shariful Islam [α] & Md. Mohabbat Hossain [σ]

Abstract- Every government has been earnestly focusing and spent a lot of money for Road and infrastructure, developing establishment in national budget as prime concern since the historic inception of Bangladesh. Human resources development initiatives was always in back-end thought provocation that never get a strong focus instead some monetary allocations.

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This article evaluates and discusses the prospects of the new initiative and exhibits some guideline to cater all new avenues towards human resources development initiatives in more real and relevant way by the government and all stakeholders.

I. Conceptual Discussions

Literally, budget on human resources development indicates a numerical statement of plan that exhibits through financial forecasting and implications to create & build, nurture, acquisition and retain human resources in any establishment to achieve its business goal for greater productivity and utilization. It is micro stands from owner, organizational view point.

On the other hand, National budget on human resources development is comprised with macro-economic dimensions, that defines human resource development through developing education sectors enabling policies and procedures, information science & technology, health and family, women welfare, planning, manpower and employment, youth sports and culture, social safety factors to achieve long term goals of the nations.

Author α: Ex-Faculty, Department of Business Administration, International Islamic University, Chittagong, Bangladesh.
e-mail: sharif.coursematerials@gmail.com
Author σ: Assistant Professor, Department of Management, Islamic University, Kushtia, Bangladesh.

II. Rationale behind the Initiative in Bangladesh

It's optimistic for the nation that, the executive decision makers got feeling of inevitability to put real time attention towards human resources development though, the country passed number of years from getting independence. This tone from the top showing the light of hope to direct and develop human resources as very important in achieving economic growth for long run sustainability and to meet global competitive edge.

At present, it is become a great tool where entrepreneurs, corporate leaders in most countries focusing their investment in human resources as a rule. Such principle concluded as *depending on wealth is not feasible because it will run out a day if it's not been nurtured by right people, right system, right place off-course*. Neighboring countries in South Asia region has enormously focusing the development of human resources since one and half decade back. Apart from incorporating a big head in national budget, the government as well as regulators of the countries had patronized so many formal, informal, government, non-government aids to build human resources in all sectors i.e. educations, training, science and technology, health, sanitation, self-employment, youth development. Most of the countries in South Asian region i.e India, Malaysia, Indonesia, Pakistan, has got separate ministry in the name of Human Resources Development. Most of the countries already turned into high, medium human development score with the marginal GDP standard increasing per capita income. We have seen how *Bhutan* excelled in human development index (UNDP reports). The experience from the development analyst suggests that, the focus of human resource development has been on promoting knowledge and skills through education and training and enhancing the employability; improving access and equality of opportunity to all to live and work in a knowledge and information based society (ILO, 2001) for the nations by producing economies of scale through human resources utilization (HRU).

Seemingly, in this increasingly globalized and interdependent world economy the knowledge and skills based workforce will be the key competitive weapon

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based workforce will be the key competitive weapon (Thurow, 1994). In an integrated sense, it also encompasses health care, nutrition, population welfare and employment and poverty (Muqtada & Hildeman).

In Bangladesh, this has become an urge when economy facing dearth of human capital having huge density (Khatun, 2015). In most sectors there is inadequate quality people and absence of promising and productive work attributes. This legged the country far behind in the race of global development challenges, poor indexing and meet the development charter in national, multilateral, non-governmental, International alliances particularly UNDP, OECD, DFID, USAID, JICA(Devex 2014).

Finally, fixing the national goal of graduating Bangladesh into a middle income country by 2021, the government has fixed a number of priorities in national budget FY15-16 where overall human resource development with special emphasis on Education and Health has given key attention amongst.

III. Why Human Resources Development Initiative need Greater Emphasis?

Over the passage of time, entrepreneur of large and medium corporations in Bangladesh has now realized the need of retaining and creating a talent pool of human resources. Most of the local conglomerates, manufacturing houses, service providers, joint venture firms has set up human resources department to give special focus on this development.

Indeed, at macro level this focus is necessary to transform Bangladesh economy into a *knowledge economy*. A knowledge-based economy would intensify collective efforts towards innovation and technology-led development to develop a competitive edge at the global level (Planning Commission, 2005) of all national initiative to get right human capital. Hence, greater coverage of all resources and better quality education, training, skill developments at every levels from basic literacy cutting-edge technology is an essential prerequisite for raising per capita income and GDP ratio (SAARC journal of HRD, 2005). The country having 7.7 core of human labor force where 4.3 percent are still unemployed (World Bank, 2015) that uttering towards right work forces.

In the year 2015-16, the government put Greater emphasis in human resources development. It meant that, the government will give some extra efforts for further development of education, health and other social sector. From analyst views, *these extra efforts means there would be more monitoring, bigger patronization in projects, effective affiliation of relevant organs of governmental system to flourish the area, infusion new policies* as catalyst. Achieving higher growth in future on these indicators does certainly hinges human resources development.

At the outset, key driving force to turned GDP from 7.2 to 7.3 percent for the FY 2015-16 is extensive attention on human resource development that will also for driving economy to a higher growth trajectory future. In the ADP (FY 2015-16), it is proposed to allocate 22.0 per cent of development outlay to the human resource sector (education, health and other related sectors). In view of that, it also reveals there would be no more poverty in Bangladesh by 2030. Currently, the country's poverty rate is 24% and the extreme poverty rate only 9-11% (GoB statistics).

Human resources will have a great effect on the success of the country, because it is basic element to the nations. In national level plan the government has to consider below necessities to put immediate attentions instead of only putting any qualitative objectives using the term *greater emphasis*.

The Identical outcome	
Macroeconomic Needs/National Level	Micro economic needs/Individual level
• Success of small- medium sized projects, and assists in diagnosing the effectiveness of national objectives. • Ensure quality performance in local and international territory that enable in GDP and NNP growth. • A strength to bit globalization platforms, cross country competition, international exposures. • Advanced countries i.e Japan, china depended on human wealth, directed all investments to empower human resources. • The global economy is moving toward knowledge economy which depends basically on developing human resources model. • Putting specific focus on development of women empowerment • Achieving the millennium development goals (MDG) • Achieving the government charter in UN and ILO conventions.	•Get employees to guarantee best production •Familiarize the human resources to performance. •A right work description, preparing employees, and training to get right unit of output. •Intensifying the level of technical knowledge and skills. •A continuous focus on total quality to achieves quicker progress frontiers. •Aligning adequate scope to generate quality resources for high tech and technical corps. •Develop vocational skill enhancement to lower-mid job •Ensure the employment security, safety in all levels. •Retain best resources instead brain-drain persuasion.

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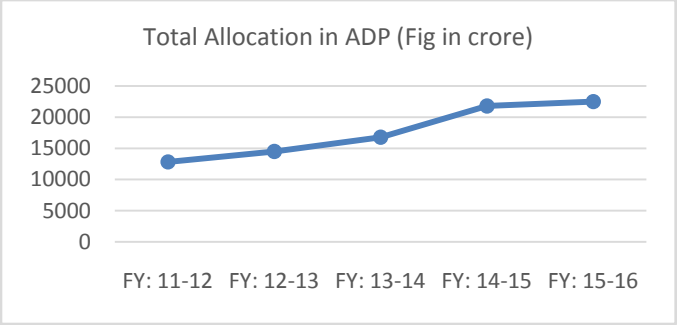
IV. Prospect Analysis of Human Resources Development Initiatives in National Level

a) Through ADP allocations

If we look the future prospects we can see there is a growth trend in government initiative through ADP allocation in national budget. Budgetary allocation in this sector has been increased every year from FY11-12, where total allocation doubled to BDT. 22492 crore from BDT. 12810 crore.

Human Resources Development Sector (in National Budget)	FY: 11-12	FY: 12-13	FY: 13-14	FY: 14-15	FY: 15-16
Educations	5657	6936	8378	9425	9739
Science and Technology	215	366	693	3185	2374
Health	3562	3825	3602	4349	5331
Youth, Sports and Culture	688	518	560	705	834
Labour and Manpower	176	332	370	413	466
Social Security, Welfare (women & child)	2512	2513	3174	3710	3748
Total Allocation in ADP (Fig in crore)	12810	14490	16777	21787	22492

Source: Allocation of ADP expenditures by MoF, GoB



b) Through HDI and HDR comparison among South Asian countries

The human development rating is composed average of education and knowledge level country human resources, a decent standard of productive human living, a healthy life through safety and welfare. In light of new horizon, we can see a good prospects of Bangladesh in human development index (HDI) and human development ranking (HDR) which is upward trend.

Country	Human Development Ranking				Human Development Index			
	2010	2011	2012	2013	2010	2011	2012	2013
Bangladesh	129	146	146	142	.469 (Low)	.500 (Low)	.515 (Low)	.558 (Medium)
Pakistan	125	145	146	146	.490 (Medium)	.504 (Low)	.515 (Low)	.537 (Low)
Srilanka	91	97	92	73	.658 (Medium)	.691 (Medium)	.715 (High)	.750 (High)
India	119	134	136	135	.519 (Medium)	.547 (Medium)	.554 (Medium)	.586(Medium)
Nepal	138	157	157	145	.428 (Low)	.458 (Low)	.463 (Low)	.540 (Low)
Bhutan	No position	141	140	136	No value	.522(Medium)	.538 (Medium)	.584 (Medium)

Sources: Human Development Report (yearly), UNDP

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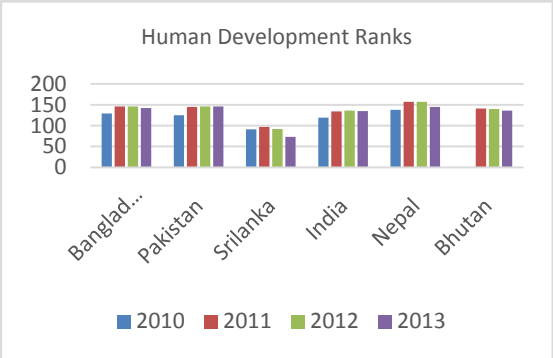
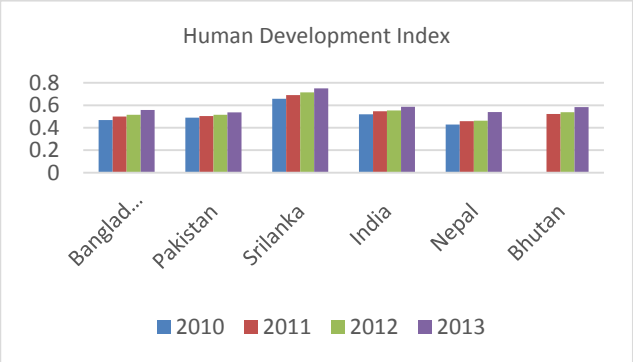
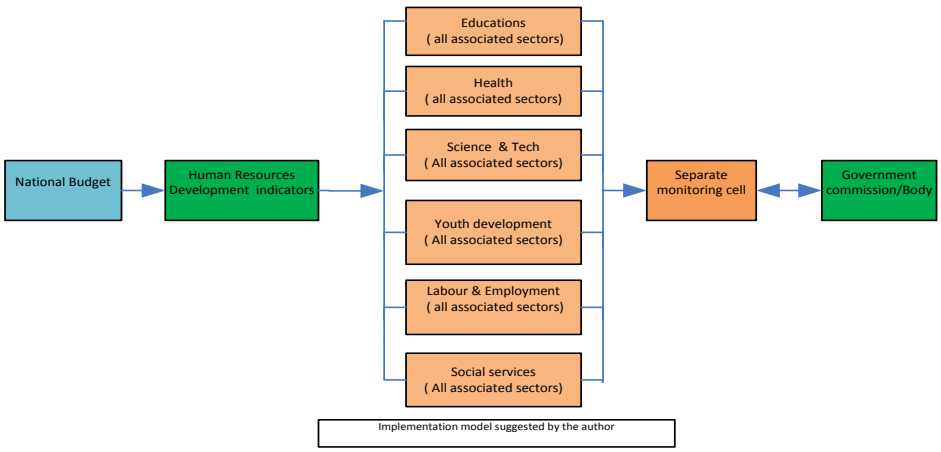




The analysis depicts that, in the year 2013 Bangladesh reach to *medium* level from *low* level. The point competitive to India. In four years trend Pakistan degraded the position and there no change in India and Nepal. The data exhibits a positive prospects towards Bangladesh in future days, if all variable got right focus and action-oriented emphasis.

V. Suggested Model to be Implemented for Success of Initiative

At the end, the emphasis of Human Resources development initiative in national macroeconomic budget is to be more vigorous in the development of education, health, science and technology, welfare, youth development and other social sectors. Below model can be a guide to secure optimum result from governmental initiative in accordance to the extra focus and greater emphasis.



In particular, *a) immediate steps of the government to follow up implementation of all allocated budget b) Specific monitoring cell to be formed who will be held accountable to check each ministries and make periodic evaluations c) continue suggesting the government on any review and new focus by the commissions.*

VI. Challenges Need to be Addressed

- ✓ Absence of developing human capital vis-a vis social-physical infrastructure with supportive business environment.
- ✓ Despite avowed commitments to human capital development by governments, still difficulties to increase the level of public expenditure significantly as a proportion of GDP in National Budget.
- ✓ Consequently, growth of these investments in real terms, has shown little or no visible improvement from allocations.
- ✓ Insufficient allocation of funds has translated into poor, irregular maintenance of human capital. ADP cut in fiscal years.
- ✓ Public Investment in human capital development to raise the level of technical knowledge and skills should ensure universal access to basic education, emphasis to women, disadvantaged groups to cater quality score card.
- ✓ Absence of proper understanding in salute-mass level on importance of efficient human resources development.
- ✓ Human resources development still merely a bookish term and confined in some vocational recipe only.

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- ✓ Patronization only vocational skill kept far away from global e-knowledge, cutting edge tools and technologies.
- ✓ FY 2015-16 has imposed10% VAT on private universities which creates negative notion instead of inspirations.
- ✓ FY 2015-16 has imposed 7.5% VAT on English medium schools which gave extra tensed instead of inspirations.
- ✓ Institutional complications, partisan preferences got non-professional trainers, teachers to guide skill development.
- ✓ The window of digitalization process is just in infant stage that need a high voltage implementation understanding.

VII. Concluding Thoughts

At the eve of global competition on quality and talents human resources, there is no alternative to more investment on human development in a country like Bangladesh. Eventually, the role of human capital in economic growth is appreciated by policymakers, as is reflected in national policies. But the responsibility does not end with the allocation of a few thousand crores in national budget and qualitatively objectivize the term. This is high time to go inside, work with set outcome substantially from opportunities created by the globalization.

Over the years, one of the major factors effecting the integration with world markets and economic battle to steering up- warded economy of Bangladesh is lack of potential human resources and having weak skill base. Interaction of professionals, intellectuals, political scientists, technological experts, trade and industry circles, writers and policy makers would definitely strengthen integration process in macro level. We confident that, the acceleration of human resources development activities and translating the gains achieved in terms of macroeconomic stability as a whole would help to enrich sustainable living, to overcome the problem of poverty, weak social indicators and barriers of global trade policies as mutual comparative advantages. The relationship between human resource development, productivity and competitiveness is clear. The knowledge-driven society requires significant increase of highly trained people in managing technical, professional, and managerial positions. The development of human resources is fundamental, but by itself it is insufficient to ensure sustainable economic and social development, or resolve the aggregate employment challenge without the long term smart objectives of the government. Apparently, this smart objectives and action would be guided and played by putting specific attention and concentration in our national budget as well as all macro initiative in coming days ahead.

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Introduction of Managerialism into University Administration: Erosion of the Collegial Model, Shared Governance, and Academic Tenure

By Iman Rabah

University of Wolverhampton, United Arab Emirates

Abstract- The purpose of this paper is to highlight the erosion of traditional management systems in universities including collegiality, academic freedom, shared governance, and academic tenure and to illustrate how those unique features of higher education were substituted by new management concepts like productivity, revenues, employment flexibility, moderate evaluation of students, pedagogical issues and many others. This paper identifies the characteristics of traditional management university systems, then and based on secondary data illustrates the changes in the higher education context, which were caused by the increase in the number of students and the decrease of public funds that had a great impact on the management systems of the university and led to the erosion of the collegial model including the loss of some if not a large part of academic freedom, professional autonomy, and academic tenure in many cases.

Keywords: university management systems; academic freedom; collegial model, shared governance, academic tenure, business management.

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Introduction of Managerialism into University Administration: Erosion of the Collegial Model, Shared Governance, and Academic Tenure

Iman Rabah

Abstract- The purpose of this paper is to highlight the erosion of traditional management systems in universities including collegiality, academic freedom, shared governance, and academic tenure and to illustrate how those unique features of higher education were substituted by new management concepts like productivity, revenues, employment flexibility, moderate evaluation of students, pedagogical issues and many others. This paper identifies the characteristics of traditional management university systems, then and based on secondary data illustrates the changes in the higher education context, which were caused by the increase in the number of students and the decrease of public funds that had a great impact on the management systems of the university and led to the erosion of the collegial model including the loss of some if not a large part of academic freedom, professional autonomy, and academic tenure in many cases. This paper finds a number of issues that are caused when any particular form of new public management is embedded in relation to higher education, including neoliberalism, the market model, commercialisation of education, corporatisation of the university, academic labour and capitalism in addition to globalization and the university. Attempts to marketise and privatise the public sector are facing a lot of resistance, and this suggests that the outcomes do not match what neo-liberal assumptions imagine the world to be like.

Keywords: university management systems; academic freedom; collegial model, shared governance, academic tenure, business management.

I. Introduction

This paper reviews the traditional management university systems, and especially the collegial model that was in place before the new public management and before many other business management models crept into university governance. This governance gave the universities a unique context based on academic freedom and shared governance discussed by Birnbaum (1988) and Giamatti (1988), and academic tenure in its relationship to collegiality as discussed by Brewster (1972), and their impact on teaching and research. This paper also highlights the changes that happened to the structure and administration of the university in the last few decades and which led to a great impact on the management systems, and consequently on teaching and research. It highlights the positive and negative influences in the university context. The main changes are represented by the loss of the universities for their academic freedom, shared governance, collegiality, academic tenure, and professional autonomy (Deem, 1998; Shils, 1997). Within those changes the universities have witnessed the birth of new concepts which are basically derived from neoliberalism and a business management model including productivity, revenue gains, employment flexibility, and which focuses on students' choices and many other new concepts (Rochford, 2003). The changes that happened in higher education had both a direct and indirect impact on the morale of the academic profession (Deem, 1998; Shils, 1997; Rochford, 2003).The concepts of New Public Management that proliferated into the public sectors in a number of countries based on a business management model shifted the social and conservative government principles (Aucoin, 1995; Boston, 1991). According to Samier, "Since the late 1970s, public bureaucracies in a number of industrialized countries, predominantly the UK, New Zealand, Canada, Australia and, to a lesser extent the US, have undergone a number of structural and managerial changes inspired by private-sector practices, generally referred to as the New Public Management (NPM)" (2001, p. 235). The new public management concept is an administrative ideology that was applied from the private sector to the public sector, thus changing public organizations that adopt it including higher education to allow them to be run on market theories (Samier, 2001; Savoie, 1994). According to Wright, Manigault, and Black (2004), some social phenomena in public administration are ambiguous such as employee motivation and organizational effectiveness, while other phenomena are contentious such as measuring the quality of outcomes in education and the effectiveness of the programs. Using a case study of an academic department in a public university in New Zealand, Houston, Robertson and Prebble (2008) demonstrated that audit processes and other quality models do not give enough attention to processes, educational theories, and student learning. These issues and other problems caused by new public management such as teaching overload and administrative tasks that prevent the faculty from researching and applying their scholarly activities are explored in this paper.

Author: Management, Leadership, and Policy.
e-mail: imanbf@hotmail.com

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II. Traditional University Management Systems

Traditional management systems in universities and the unique features of higher education which are classified by Giamatti (1988) as one of the 'Helping Professions' like healthcare and social services is the focus of discussion in this section. The purpose of this section is to trace back the traditional form of university management in relation to faculty members' teaching and scholarship in order to determine what changes are brought to management in higher education.

This section is divided into four subsections. Firstly, it illustrates the university uniqueness that makes management systems very different from any other kind of organizations due to the uniqueness of the university context and the unique features of the faculty members' profession. Shils (1997) argues that the academic profession is unique and different from any other professions like law, medicine, or engineering. Secondly, this section reviews the collegial model that is based on academic freedom in teaching and research and consensual decision-making. According to Birnbaum (1988), the collegial model is based on trust between all members of higher education including not only faculty members and top administrators but also students and administrative staff. Thirdly, this section reviews another model of traditional management university systems: the shared governance model where differences are put aside for the sake of creating a common vision and where subordinates may be just as experienced and expert as, or even more, than their leaders. Giamatti (1988) focuses on the importance of shared governance within a university management system and explains that leaders in higher education should sacrifice authority for the sake of the university's culture and academic quality. Finally, this section reviews the literature of academic tenure that has had an impact on academic freedom and is part of the collegial model. According to Brewster (1972), academic tenure is an unexceptional tool that keeps faculty members in their positions until retirement, which adds a lot of value to the higher education quality and improvement since it increases commitment to the university community that faculty members belong to.

a) *Uniqueness of the Traditional University Management Systems*

The literature of traditional management systems in higher education is based mostly on the Humboldt model from Berlin and in parts of North America and the Scottish model at the University of Edinburgh and reveals a common argument between scholars that the systems are unique due to the uniqueness of the university context in general and the faculty members' profession specifically. Shils (1997, p. 3) argues that the main task of universities is "the methodical discovery and the teaching of truths about serious and important things. Part of the task is to enhance the students' understanding and to train them in the attitudes and methods of critical assessment and testing of beliefs so that they can make what they believe as free from error as possible". Similarly, Crebert (2000) explains that the distinctive task of the academic profession is to discover and transmit the truth, where the truth of a proposition is independent of the political orientation and the social position of the person affirming it. Shils (1997, p.10) states that the occupation of academics is called a profession because it has distinctive privileges, but also special obligations. He explains that some occupations like engineering, medicine, and law are also considered professions, however those professions apply knowledge whereas the academic profession "receives, assimilates, and discovers knowledge by methodical study and then interprets and transmits that knowledge; it transmits knowledge about the methods of discovery and especially of the validation of knowledge" (Shils, 1997, p. 10).

Research gives a unique nature to the profession of academics since it is the foundation of the academic profession, and therefore faculty members should base their teaching on what they find in their research or in research done by other scholars in their field (Jary and Parker, 1994; Maringe and Foskett, 2010;Rosovsky, 1990; Shils, 1997; Whitehead, 1950). According to Whitehead (1950, p. 139-140), "[t]he justification for a university is that it preserves the connection between knowledge and the zest of life, by uniting the young and old in the imaginative consideration of learning…the task of a university is to weld together imagination and experience". Boyer (1990, p. 43) states that the quality of scholarship is dependent, above all else, on the vitality of each professor. Traditional university management systems are called governance in most circumstances instead of management as traditional systems in universities are based on the collegial relationship between deans and top administrators from one side and faculty members from the other side instead of a management relationship (Abbott-Chapman, 2005; Birnbaum, 1988; Boyer, 1990; Brewster, 1972; Campbell, 2000; Crebert, 2000; Giamatti, 1988).

b) *The Collegial Model*

Until the 1980s the collegial model was the prominent university management model in western countries, in which the role of deans was to advocate academics and represent their interests within a self-governance organizational structure (Abbott-Chapman, 2005; Crebert 2000). According to Birnbaum (1988), the collegial model is based on slow deliberate change and consensual decision-making where responsibility is common between academics and administrators. There

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are three issues in higher education management that make it unique and suitable for the collegial model: understanding what academic freedom is, the relationship between universities and the government, and the appointing criteria of faculty to academic positions (Crebert, 2000). The first, according to Shils (1997, p. 11), is a privilege of academic freedom and university autonomy in the academic profession. This includes autonomy of decision-making in hiring and promotion, in teaching methods, in designing courses syllabi, and examination criteria in addition to the freedom in research initiatives and topics. Many scholars like Aucoin (1995), Boston (1991), and Savoie (1994) argue that academic freedom is the essential principle of the collegial model. In the early 19th century and with the rise of the research from Humboldtian University, the definition of academic freedom was modified to include professional autonomy in teaching and research (Altbach, 2001). According to Menand (1996), "academic freedoms are socially engineered spaces in which parties engaged in specified pursuits enjoy protection from parties who would naturally seek to interfere in those pursuits" (p.3). The term 'academic freedom' has been defined since medieval times as the freedom of academics to teach in their area of expertise according to the criteria of their discipline, and it includes the obligations and responsibilities of academics (Altbach, 2001). According to Landler (2000), academic freedom is the major legitimating concept of the whole university, and it lies at the core of political battles in the future of higher education to defend non interference in the academics' search for knowledge. Consequently, this concept justifies the preservation of universities' autonomy and academics' autonomy within their universities (Rochford, 2003). As a result, this "embodies an acceptance by academics of the need to encourage openness and flexibility in academic work, and of their accountability to each other and to society in general" (Tight, 1988, p. 132).

Through the collegial model faculty members hire other faculty members through representative committees. The purpose of self-referential hiring is to preserve the values and vision of higher education (Birnbaum, 1988). This model is based on trust -as a major value of the institutional culture- among all parties of higher education, including faculty members, administrators, students and bargaining units (Birnbaum, 1988).Trust is the essential component of the higher education culture in order to lead to the success of self-governance, and this differs from bureaucratic models where administrative agendas and careers are more important than institutional life (Campbell, 2000). Collegial governance still operates to varying degrees in major universities, in Canada, the U.S, and European countries under the universities legislation at either the national, state or provincial level where senior administrators play the role of agents for faculties with a shared power between governors, administrators, and faculty by creating a rich academic community that has same values which are purely serving academia in opposition to management (Birnbaum, 1988; Giamatti, 1988; Jary and Parker, 1994; Maringe and Foskett, 2010; Rosovsky, 1990; Shils, 1997; Whitehead, 1950).

c) The Shared Governance Model

The shared governance model is another traditional university management system. Giamatti (1988) argues that in a shared governance model there is an effective decision making process due to motivation and power and the need to attain communality that makes all members focus on the university's benefits in decision making instead of individual benefits, even though there is always politics in a university and conflict among academic members. Differences are put aside that help in creating a common vision for the institution with a broad-based level of acceptance focusing on collectivism as a main source of effective responsibility and authority (Birnbaum, 1988; Boyer, 1990; Brewster, 1972; Campbell, 2000; Crebert, 2000; Giamatti, 1988). Practicing democracy and commitment to it is essential in the shared governance model, and it is understood by seniors and all decision makers who "work to create, promote, and live democratic ideals and values, such as equality, common goals, respect, and participatory decision-making" (Miller and Katz, 2004, p. 85). Miller and Katz (2004) explain that the belief system governing the culture of the university is based on this fundamental assumption in which "shared governance assumes that legally protected rights and responsibilities are brokered among decision-making bodies, and that one body might voluntarily share a legally granted right for the welfare of an institution" (p. 86). For example, even curricular content is the responsibility of the academic administrative bodies like the senate in some universities; they collaborate with faculty to determine the content. Academic administrators within the shared governance model are aware that sacrificing authority and adopting a consensual decision making process to achieve clearly defined outcomes leads to quality improvement of the university culture (Giamatti, 1988). This model is not based on silos decision-making by academic administrators and doesn't focus on single criterion like efficiency, productivity, effectiveness, and cost (Giamatti, 1988). However, in a shared governance model "all college and university employees-top tenured faculty, junior faculty, temporary and part-time/adjunct faculty, graduate teaching and research assistants, professional staff with and without faculty rank, the classified and support staff who keep the educational enterprise going- should have a guaranteed voice in decision-making, a role in shaping policy in the areas of their expertise…"(American Federation of Teachers, 2002, p. 3).

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d) Academic Tenure

The traditional university governance systems focus on academic tenure, which is not necessarily available or applied for faculty members in contemporary universities or at least not in all universities. Brewster (1972) defines academic tenure as "[t]he practical fact in most places, and the unexceptional rule …. A guarantee of appointment until retirement age" (p. 12). Another definition from Van Alstyne (1971) is: " Tenure, accurately and unequivocally defined, lays no claim whatever to a guarantee of lifetime employment. Rather, tenure provides only that no person continuously retained as a full-time faculty member beyond a specified lengthy period of probationary service may thereafter be dismissed without adequate cause" (p: 329). Therefore academic tenure, whether it is defined from a realistic observer point of view or from a cautious scholar perspective, is one of the main characteristics of traditional academic governance in universities that existed for decades. The declaration of principles of the American Association of University Professors (AAUP) committee on academic tenure and academic freedom declared in its practical proposal in 1915 that:

> [i]n every institution there should be an unequivocal understanding as to the term of each appointment; and the tenure of professorships and associate professorships, and of all positions above the grade of instructor after ten years of service, should be permanent subject to the provisions hereinafter given for removal upon charges. (AAUP, 1915, p. 405)

Academic tenure was then developed in 1940 when the statement of principles on academic tenure and freedom included that:

> [t]enure is a means to certain ends; specifically: (1) Freedom of teaching and research and of extramural activities and (2) a sufficient degree of economic security to make the profession attractive to men and women of ability. Freedom and economic security, hence, are indispensable to the success of an institution in fulfilling its obligations to its students and to society. (AAUP, 1940, p. 407)

In comparison, the 1915 declaration was the result of a committee of professors, however the 1940 declaration was the result of a committee including professors together with presidents from colleges and universities. This brings to our attention the fact that the 1940 declaration that focuses on academic freedom whether in teaching and research and also gender among faculty members was introduced with the committee including presidents or top academic administrators who were supporting academic freedom and academic tenure which may not be the case nowadays. It can be deduced that academic tenure is part of the collegial model where senior academic administrators like deans and presidents who represented faculty or were agents for them as mentioned above used to stay in their positions for a few years and then go back to their academic positions. This is an important factor that may have encouraged presidents to defend academic freedom in teaching and research, such as in the 1940 declaration of principles of the American Association of University Professors (AAUP). As Rosovsky (1990) argues, tenure includes less interference with one's work, a learning environment of professors from the two genders, a guarantee from age discrimination, and a social contract.

It can be recognized that the characteristics of traditional management university systems are all interrelated: academic tenure came out not to guarantee a job for life, but it means that the political or religious realm cannot get rid of a professor for holding a critical view, and this is linked with academic freedom because tenure as a social contract makes a favourable climate of academic freedom in addition to a commitment to long term plans. Tenure also has a major positive impact on shared governance because senior professors do not feel threatened by bringing able faculty members to the university. Carmichael (1988, p. 453) argues "tenure is necessary, because without it incumbents would never be willing to hire people who might turn out to be better than themselves". Rosovsky (1990) also links tenure with collegiality by arguing that collegiality develops gradually and requires time to build, and tenure is one of the major reasons to build collegiality where people belong to one community that they care about, and therefore commitment needs a powerful tool, which in this case is tenure.

III. Changes in Traditional University Management Systems

This section discusses the changes that have taken place in the university system within the proliferation of business management models to its context. All of the traditional management university characteristics that are discussed in the first section are reviewed in terms of the changes that they encountered within the increase of the university's size, the dwindling of public funds, and the application of business management models in a higher educational context. The purpose of this section is to show what traditional management characteristics were eroded and what new management characteristics emerged when the university gave its collegial model up. In the 1980s and 1990s the expansion of university systems to accommodate a larger percentage of the population going to university and the increase in technology expenses accompanied with the financial constrictions and the confused relationship between universities and governments all reduced the self-confidence of the academic profession in its dedication to its calling (Shils, 1997, p.7). Those changes had a great impact on the

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management systems in the universities, thus leading to the erosion of the collegial model including shared governance, academic freedom, professional autonomy, and academic tenure. Suddenly, new management concepts emerged like productivity, revenues, employment flexibility, moderate evaluation of students, pedagogical issues and many others (Richford, 2003). The change from a collegial model to business models was not the choice of higher education. When public funds were restricted, universities had to use marketing strategies to attract funds. Accordingly the collegial model was gradually ignored, and business models took place.

This section is divided into two subsections. Firstly, it illustrates the introduction of managerialism into university administration and presents the literature that considers managerialism as an effective model within the new context of the university. For example, Rochford (2003) considers that some terms like productivity, revenue gain, and employment flexibility are now very familiar in the university context as it shifts from a unique governance system into an organization that applies many of the business management models that would be considered most appropriate to serve its financial objectives. Secondly, this section presents the opposite view of the literature, which considers that the erosion of the collegial model had a negative impact on higher education. For instance and according to Deem (1988), bureaucratic consistency erodes professional autonomy and replaces collegiality with regulations and control.

a) Introduction of Managerialism into University Administration

In 1970, and as a response to stagflation or inflation accompanied by the rise of unemployment, former U.S. President Ronald Reagan and former UK Prime Minister Margaret Thatcher were the first to advocate the neoliberalism creed (Friedman, 2002; Harvey, 2005). Neoliberalism rapidly spread across the seven wealthiest countries on earth: Japan, Canada, Italy, Germany, France, the UK, and the US, and then continued to developing countries including most of South America, Poland, and Iraq (Harvey, 2005; Taylor and Jordan, 2009). Neoliberalism involved political-economic practices of deregulation and privatization besides the promotion of free trade and free markets (Friedman, 2002; Harvey, 2005; Schumpeter, 1996; Taylor and Jordan, 2009). It had a great impact on higher education due to minimal interference of governments as this ideology states restraining public funds (Harvey, 2005; Schumpeter, 1996). For example, in 1992 in Australia, in order to reduce future government liability for old age pensions and to increase national savings the financing of universities was deregulated (Harvey, 2005). Students were required to contribute to university fees through the Higher Education Contribution Scheme (HECS), which is a repayable loan system, and universities were encouraged to increase income by admitting full-fee-paying students including foreign students (Harvey, 2005). Consequently, this led to increase in the number of students and therefore university expansion and the increasing diversity of students due to international student mobility from less developed and poor countries to developed and richer countries (Maringe and Foskett, 2010). Maringe and Foskett (2010) discuss changes in universities due to the increase in the international mobility of graduates and academic staff within the graduate labour market. Currently, heterogeneous global systems have a great impact on universities where higher education is subject to international laws and covenants, and international organizations like UNESCO and the World Bank are exporting practices from the west to the east where political validity of this perspective is questioned (Menand, 1996). Universities are facing an increasing competition for funding, staff resources, and student tuition resources as a result of the decline in public funding, and this is causing universities to focus on global citizenship (Menand, 1996). For example, in order to encourage a more educated workforce, the UK government has increased the competition between institutions in order to expand the number of participants, and this has led to the marketisation of higher education and redefined students as consumers (Molesworth, Scullion, and Nixon, 2011). The new environment of higher education forces universities to set marketing and investing strategies (Rochford, 2003). The new corporate style of university governance also has a great influence on the relationship of universities with their students, staff, and faculty members.

According to some scholars (Bastedo, 2012; De Bary, 2010; Maringe and Foskett, 2010; Menand, 1996; Molesworth, Scullion and Nixon, 2011; Schrecker, 2010; Wildavsky, 2012), the relationship between the university and the society and between the university and students had to take a new form along with the changes affecting the university by shifting from the collegial model to a more managerial model. According to Rochford (2003, p. 257), "it appears likely that the responsibility to society to educate its students is to be mediated and measured by the concepts of the market, which requires the mechanism of contract law to facilitate its transactions". Davis, Sullivan, and Yeatman (1997, p. 2) explainthat "[t]he development of contract law has been important in the economic world because of its capacity to support complex market exchanges". Nonetheless, "contracts are a device, sometimes useful, sometimes not, in promoting mutually beneficial relations" (Davis, Sullivan, and Yeatman, 1997, p. 27). The idea of contractualism is a direct reason for a new management system in the university known as 'New Public Management' (Davis, Sullivan, and Yeatman, 1997). The main characteristics of 'New Public Management' are: determination to manage, defined criteria of

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performance assessment, lack of resources accompanied with cost-cutting strategies, disaggregation of public sector departments leading to competition within the public sector, and stress placed on industry management models (Davis, Sullivan, and Yeatman, 1997).

Alford and O'Neill (1994) explain that "some form of organizational hierarchy is governed by contracts (or quasi-contracts) between buyers and sellers, either inside or outside the public sector". Rochford (2003, p. 252) explains that " pressures to move to fixed term contracts rather than to maintain the idea of tenure, change the language used to describe the university, allowing presumptions of strict market conditions and contract based relationships to be normalized". Meek and Wood (1997) considers that when higher education organizations shifted from a few elite universities into a mass system of universities the collegial model of universities was challenged to manage more effectively. According to Meek and Wood (1997), along with the developing environment of universities, traditional governance forms may no longer be effective. Accordingly, many universities considered the collegial model to be constraining to their development and success. Alford and O'Neill (1994) argue that participatory decision-making and the collegial model was incompatible with the increased focus on student choice and the need to keep pace with business and industrial development. Inevitably, many universities were not able to ignore those suggestions and the criticism of their collegial model, especially with the pressures to attract non-government funding sources; consequently they shifted to management systems that are adopted from industry.

Some scholars created the concept of 'soft managerialism' like Trow (1994, p. 11) who views "higher education as an autonomous activity, governed by its own norms and traditions, with a more effective and rationalized management still serving functions defined by the academic community itself". Contrary to, the ' hard managerialism that was especially adopted in Australia and the UK according to Trow (1994, p. 12), "the activities of [the academic] community through funding formulas and other mechanisms of accountability imposed from outside the academic community, management mechanisms created and largely shaped for application to large commercial enterprises".

b) Changes in the Nature of the Professoriate

Funding restraints and massification are the major characteristics that changed the traditional universities, causing a great pressure on its traditional methods of academic governance (Bargh, Scott, and Smith, 1996; Kelsey, 1998). During the last two decades a critical debate was raised among scholars about a suitable management system for higher education. The combat is mainly between managerialism and academia. Many scholars like Aucoin (1995), Boston (1991), Samier (2001); and Savoie (1994) agree that when business management models were used in public organizations under the administrative ideology that is known as new public management the collegial model was eroded and the universities lost some of their traditional principles like professional autonomy and scholarly values in teaching and research. Shils (1997, p. 13) explains how the academic ethos developed from old Medieval traditions and early modern European practices that were influenced by the main Arab universities. He traces back its origins to the time before the establishment of official universities, when there were educated people who enquired about fundamental and reliable knowledge. Academic ethics representing academic professionalism was viewed as being self-evident to academics until the first quarter of the twentieth century, but universities are changing with the changes to the societies they are situated in. Universities are larger now, more administrative duties are required from academics, and administrators have more financial demand, and this has affected the morale of the academic profession (Agovino, 2000; Altbach, 2001; Landler, 2000; Sachs, 2000).

Although the central value of higher education in traditional management systems is academic freedom as analysed in the first section, this is ignored by many universities and governments in western countries and the Middle East and is attacked in many instances. For example, many Siberian academics were arrested for publications that criticize the regime (Agovino, 2000), an academic researcher was warned by his university's president in Hong Kong not to conduct studies against the region's chief executive (Landler, 2000), and a well-known scholar was arrested in Egypt for 'defaming' the country (Sachs, 2000). Some topics are taboo for publications and research in Malaysia and Singapore because of government pressure (Altbach, 2001).

At the beginning of the current century Russia and Eastern and Central Europe countries accomplished reasonable levels but not the full range of academic freedom (Altbach, 2001). In fact, many countries recognize academic freedom and convey a commitment to it, but this is not enough because academic freedom is the core value of the university's mission, and it is by no means secure in the whole world. According to those beliefs, academics have a duty to speak out on the governance of their universities and of their communities, however universities are worried about research and especially political research conducted by their academics and therefore establish and implement policies to control what they say since it may have counter effects on their reputation and thus hinders their marketing strategies. Rochford (2003,

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p.252) states "the temptation to exercise that control grows with the growing value of the university name as a reputational asset".

One of the major principles of academic freedom is the participation of academics in university governance. According to the Development in the Law-Academic Freedom (1968, p. 1049), "By obtaining a voice in decisions of academic policy, faculty members are able to secure an area in which scholarship can thrive free from administrative restraint". Nevertheless, those traditional methods of academic governance have changed dramatically in many western and eastern universities. According to the American Federation of Teachers(AFT, 2002, p. 9), " [i]ncreased workloads, restrictive tenure standards, pressures to incorporate new technologies in teaching and demoralization resulting from top-level assertions of power have had the predictable, if perverse, effect of decreasing the willingness of faculty and staff to participate in the shared governance of their institutions".

By adopting business management models, universities created a new type of relationship with academics, it is now and in most circumstances an employment relationship between higher education institutes as a corporate entity more than the collegial community of academics. This new relationship created hierarchical structures where faculty members have a subordinate role that is clearly identified based on 'contractualism' in which universities are employers looking after their investments (Rochford, 2003, p. 254). Many universities now apply more control over faculty members about the topics and the release of research results and research material through intellectual property policies (Monotti, 2000). Even the curriculum and course syllabus can be constrained by legal regimes that have control over universities and their 'employees'. For example "if the administrative requirements of the university necessitate the publication of the subject syllabus in promotional documentation the academic is constrained by consumer protection statutes governing misleading and deceptive conduct to teach to that syllabus" (Rochford, 2003, p. 256). Consequently, universities implement further constraints on students' assessment levels like moderate evaluation and make all information available to students, which then hinder students' scepticism, critical thinking, and knowledge searching. According to the American Federation of Teachers(AFT, 2002, p. 10), university systems are changing curriculum from"a broad-based liberal arts curriculum intended to help students develop and mature intellectually into critically thinking democratic citizens" to a curriculum that places students as trainees for the real world. National and international accreditation bodies forced academics to teach content, "[i]f the course or subject has been accredited, and this fact is promoted to students or employers, an additional constraint applies to the academic teaching the subject… [t]hese restrictions are a far cry from the German concept of Lehrfreiheit—freedom to teach—by which the professor was free in his or her choice of what to discuss in the classroom" (Rochford, 2003, p. 256). As a result of this and due to the proliferation of commercial principles in university administration, the academics' role has changed and was identified by their value as instructors in courses that generate income, scholars who publish research that attracts funds and serve the reputation of the university, and maybe nothing more than being a consultant in university services (Menand, 1996). The contemporary relationship between the university and students experienced a new form so that:

> [i]n the light of these changes, it is evident that a rational theory of the legal relationship between the student and the university can only develop within the context of the university as an instrument of society. In this concept, student-university relationships cease to be the private affairs the university has long considered them. The university's responsibility to its students is a responsibility to society. (Furay, 1970, p. 245)

According to Deem (1998), professional autonomy is being eroded since business plans and hard data have replaced trust between staff for the sake of bureaucratic consistency and the form-filling of processes in higher education. In his view administrators put pressure on faculty such as curriculum managers who force faculty to teach a large number of students with few resources, thus creating pedagogical issues. This is also seen among some faculty themselves who have administrative roles like department chairs or deans where they need to follow specific policies and procedures that make them put pressure on other faculty and on themselves for the purpose of better quality in teaching and research as they assume. As a result, academic collegiality is replaced by regulations and control (Ainley& Bailey 1997; Prichard et al, 1998; Randle & Brady, 1997).

Indisputably, there is a great contradiction between the new bureaucratic techniques and establishing professionalism in higher education (Jary& Parker, 1994). Therefore, faculty members who usually work autonomously cannot accept the erosion of their professional autonomy and work for the quantity of their publications in order to pass research evaluations (Kogan and Henkel, 1983). Research, which was once a symbol of freedom, is now exploited to assess academic performance for the sake of retaining credibility (Morgan, 2006).According to the American Federation of Teachers (AFT, 2002), the corporatized model of college governance is threatening the meaning of research and higher education through outsourcing teaching jobs, graduate research and teaching assistants, and adjunct faculty with no academic freedom, low pay, and little security instead of dedicated

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full-time professionals. As a result, research and teaching have changed their meanings among academics in some cases where faculty members accepted the erosion of collegiality, and in other cases these changes and the increase of control is faced with resistance (Schrecker, 2010).

Those changes in the higher education context, which were caused by the increase in the number of students and the decrease of public funds, had a great impact on the management systems in the university and led to the erosion of the collegial model including the loss of some if not a large part of academic freedom, professional autonomy, and academic tenure in many cases (see Figure 1). New management concepts emerged like productivity, revenues, employment flexibility, moderate evaluation of students, pedagogical issues and many others (see Figure 2).

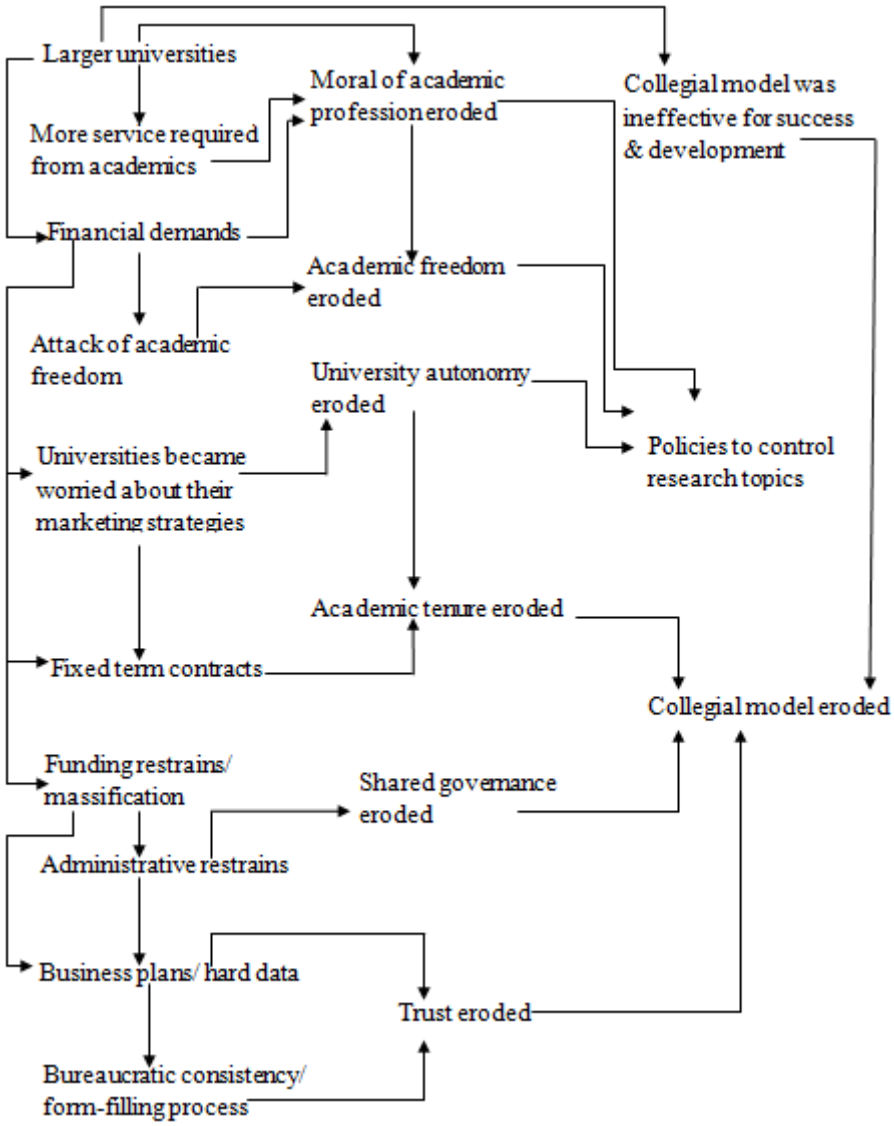

Figure 1 : Changes in higher education eroding traditional management concepts and negatively impacting research

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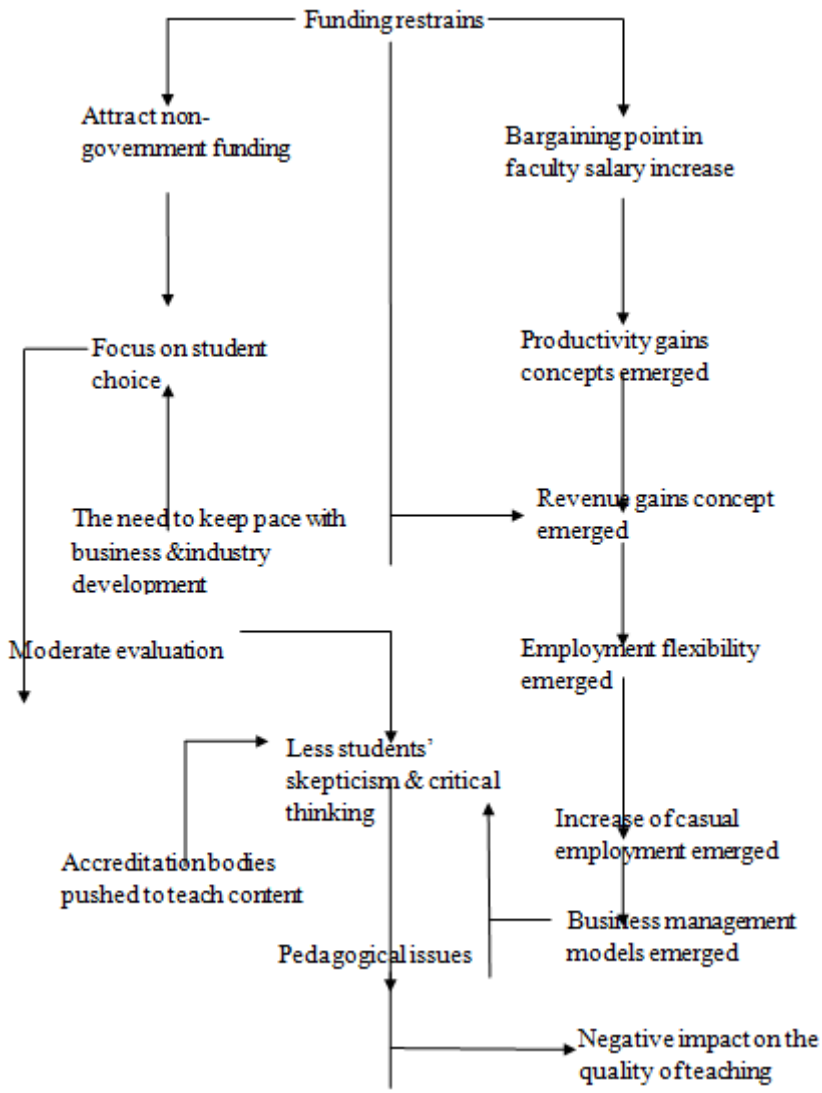

Figure 2 : Changes in higher education emerging new management concepts and negatively impacting teaching

In conclusion, this paper identifies the impact that many scholars have found along with the changes of traditional management university systems characterized mainly by academic freedom, collegiality, shared governance, and academic tenure, when universities became huge and public funds were constrained. This negative impact urges the need for future research to be done on how to go back to traditional management systems like the collegial model in today's universities. This can be done through creating a new management model that takes into consideration the issues caused by new public management, including overload in teaching, administrative tasks, faculty turnover and the reasons behind this along with the quality of teaching and research.

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Success Factors in Greenhouses of Guanajuato, México

By Victor Hugo Robles Francia, Judith Banda Guzmán & Robert N. Lussier

Universidad Popular Autónoma del Estado de Puebla, Mexico

Abstract- The purpose of this research was to analyze the success factors of greenhouses in the Guanajuato State, Mexico. Data was collected through survey research with a questionnaire completed by owner/managers of greenhouses. Greenhouses are successful because they have survived four years or more. The results indicate that success was based on five of the seven tested variables. Success factors included owner/manager commitment, effective human resources management, use of technology, having financial resources, and effective channel of distribution. This paper discusses the theoretical framework, results and conclusions.

Keywords: greenhouse, mexico, success factors.

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SUCCESSFACTORSINGREENHOUSESOFGUANAJUATOMEXICO

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Success Factors in Greenhouses of Guanajuato, México

Victor Hugo Robles Francia [α], Judith Banda Guzmán [σ] & Robert N. Lussier [ρ]

Abstract- The purpose of this research was to analyze the success factors of greenhouses in the Guanajuato State, Mexico. Data was collected through survey research with a questionnaire completed by owner/managers of greenhouses. Greenhouses are successful because they have survived four years or more. The results indicate that success was based on five of the seven tested variables. Success factors included owner/manager commitment, effective human resources management, use of technology, having financial resources, and effective channel of distribution. This paper discusses the theoretical framework, results and conclusions.

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I. Introduction

Small and Medium Enterprises (SMEs) in Mexico are important, according to data provided by the Secretaria de Economía (2011), because they represent 99% of the companies, they generate 72% of employment, and they contribute 52% of the Gross National Product (GNP). SMEs in the State of Guanajuato represent 54.58% of the companies and contribute 3.9% of GNP as part of the national total (Secretaria de Economía, 2014).

The agricultural sector is important to the economy of Mexico, agricultural Industry produce most of the food, they contribute to the cost of living, and to the real income of the population. They also contribute to industrial and commercial activities. Globally, there is concern for climate change and the conservation of our natural resources, and the ability to feed the world's growing population (FAO, 2009). Although agriculture is essential, there are problems in Mexico, particularly in the Guanajuato state, including climate-change, the high cost of supplies and services, the loss of soil fertility, difficult access to credit, and major infrastructure problems (INEGI, 2007). Another problem is the fact that many agricultural SMEs are not profitable and the failure rate is high, like in other sectors of the economy. These survival rates recorded by the Secretaria de Economía (2011) reported that 70% of businesses do not survive for more than 24 months. With such a high failure rate, clearly research is needed to help improve the survival rate.

Author α: Departament of PhD Strategic Planning, Universidad Popular Autónoma del Estado de Puebla, México.
e-mail: vicrob13@yahoo.com.mx
Author σ: Department of Art & Business, Universidad de Guanajuato, México. e-mail: judithbanda_guzman@hotmail.com
Author ρ: Department of Business Management, Springfield College, USA. e-mail: rlussier@springfieldcollege.edu

Entrepreneurs can do well by doing better in helping with sustainability (Parhankangas, McWilliams, & Sharder, 2014) through developing green goals and environmentally friendly strategies (Becherer & Helms, 2014). Thus, in order to protect crops, preserve natural resources, make an efficient use of water and supplies, and meet the food needs of an increasing population, it is necessary, especially those in Guanajuato, to use new agriculture production systems. Mexican farmers need to better manage their SMEs to improve the chances of success for long-term survival (FAO, 2002). To improve the success rate, it is important to understand the factors that contribute to success vs. failure. Although there have been prior success factor studies (Aragón, Ballina, Calvo-Flores, García, & Madrid, 2004; Aragón & Rubio, 2005; Lussier et al. 2000, 2001, 2010; Mahmood, Asif, Imran, Aziz, & I-Azam, 2011), none of the prior research found in the literature search studied agricultural success factors.

The contribution of SMEs in the development of a country is very important. However, there are few studies involving agriculture SMEs, mostly focusing on technical aspects of production in irrigation systems (Gallardo, 2005; Ortega, et al., 2010) and on pepper plants (Gómez, Rodríguez, Enrique, Miranda, & González, 2009; Urrestarazu, Castillo, & Salas, 2002). Sustained, productivity-enhancing research, and favorable market incentives for farmers and agribusiness (Haggblade & Hazell 2010). This is the first study to focus on success factors in agriculture, and more specifically greenhouses.

The greenhouse is an efficient technology to avoid the restrictions imposed environmentally for the best plant growth (Bastida, 2006). Thus, the focus of this study is on greenhouse farming. The purpose of this article was to analyze the success factors of greenhouses in the state of Guanajuato, Mexico. This research had implications as it can benefit current and would be agricultural entrepreneurs, as well as a variety of other stakeholders including: parties who assist and advise them, investors and institutions who provide them with capital, communities and society by and large (Dennis & Fernald, 2001).

II. Literature Review

In this study, a greenhouse is an agricultural building used for cultivation and protection of plants. The greenhouse has a steel structure, a translucent

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plastic film covering that does not permit the passage of rain inside, and which aims to reproduce or simulate the most suitable climatic conditions for the growth and development of plants established inside, with some independence from the external environment and whose dimensions allow employees to work indoor. Greenhouses can have a plastic total enclosure at the top and mesh on the sides (Asociación Mexicana de Constructores de Invernaderos AC, 2008).

As suggested above, is necessary that Mexican farmers identify those factors that will improve their chances of success, for which Rockart (1982: 2) defined success factors as "those few key areas of activity in which positive results are absolutely necessary for owners' manager to reach his or her goals". The success factors are means to achieve success, which can be conceptualized in different forms such as survival, growth, profitability, as well as customer satisfaction and personal satisfaction (Gorgievski, Ascalon, & Stephan, 2011).

However, survival is considered as the most essential measure for the success of a company measure (Cowling, 2007, quoted in Toledo, Jiménez, & Sánchez, 2012) measure. In México, the survival of SMEs depends on a 24 months period (Gómez & Fernández, 2007).

González, Correa & Acosta (2002) suggests improving profitability and anticipating the insolvency to better predict business success. This depends of external finance, inability to pay debts with the resources generated by operating, having a low profit margin, among others (González, Correa & Acosta, 2002). Thus, from an economic and financial perspective, profitability is necessary, but not sufficient, for the success of f the company, as one that does not get a return at least equally to that of their competitors may not attract the necessary funds to finance its expansion. Brown (2013) suggested preferentially to promote economic growth in the agricultural and rural sectors instead of the non-agricultural sectors to effectively reduce poverty in developing countries.

In the present study, and in order to obtain a more appropriate measure, three elements that support business success were considered: 1) years of the return of investment ROI, 2) growth C and 3) permanence or survival in Markets.

To better understand success factors that contribute to the success of SMEs in Pakistan, Mahmood, Asif, Imran, Aziz, & I-Azam, (2011) found that the financial, technological, government support, market strategies and business skills such as leadership and decision make resources have a positive and significant impact on business success, financial resources being the most important. In the USA, Nadim and Lussier (2012) also studied SMEs success factors related to sustainability.

Additionally, Lussier and Halabi (2010) studied success versus failure prediction in three countries in different parts of the world: United States, Croatia and Chile. The model included 15 variables determinants of success or failure. Small businesses that start with adequate capital in good economic times, that keep updated and accurate records and adequate financial controls, develop specific plans, received professional advice, can attract and retain quality employees, select good products or services and also with owners that have a higher level of education, age, marketing skills, the parents that owned a business, and the number of years of management experience and industry are factors that increase their chances of success.

Estrada, García and Sánchez (2009) analyzed the relationship among five success factors from the internal environment of Mexican SMEs: human resources, strategic planning, innovation, technology, and quality certification. Haggblade and Hazell (2010) suggested two key determinants for outstanding performance for farmers and agribusinesses: the agricultural research to increment productivity and to provide incentives for favorable markets, are required. Also, these authors say that the credit systems help farmers to access supplies and to get enough infrastructure to access markets.

Also, for accelerating agricultural growth in Africa, Noble (et al., 2004) identified a number of opportunities into four major categories: to harmonize trade regulations (export – import bans, safety standards, customs procedures), an agricultural market information system, to invest on domestic horticulture and to expand the productivity of dairy cattle, including feed systems.

The Secretaría de Agricultura, Ganadería, Pescay Alimentación (2002) (Department of Animal Farming, Rural Development, Fishing, and Food) quoted by Food and Agriculture Organization of the United Nations [FAO] (2002), they identified as success factors in agriculture, financial support, technical support and consultancy academic, organization and the interests of the producers through partnerships, capacity to innovation and improvement of existing proposals, constant communication, continuity and commitment to the project, commercialization and agriculture climate conditions as factors that have a positive influence in the success of agriculture SMEs.

The previous studies, reveal a number of factors that positively influence the success of SMEs. Among the key success factors identified in Mexico and other countries, there is the importance of good management of financial resources (Aragón, et al, 2004; FAO, 2002; Lussier & Halabi, 2010; Mahmood et al., 2011) staff training (Aragón et al, 2004;. Estrada, et al., 2009; Lussier & Halabi, 2010); technological resources (Aragón, et al., 2004; Estrada, et al., 2009; Haggblade & Hazell, 2010; Mahmood et al., 2011) and quality of

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products and services (Aragón et al., 2004; Estrada, et al., 2009) and the importance of the profile associated with the employer (Lussier & Halabi, 2010; Mahmood et al., 2011). However, there are specific complexities related to agriculture, which has to do with the problems associated with weather conditions, making it necessary to rethink whether these factors are aligned to the specific problems of agricultural SMEs.

III. Prepositions

Having reviewed the literature, with further references and in order to have a more comprehensive characterization of the success factors, seven factors that determine greenhouses success were selected for this study: 1) Business person profile, 2) Human Resource Management, 3) Quality Certification, 4) Technology, 5) Financial Resources, 6i) Subsidies, and 7) Channel of Distribution.

a) Business Person Profile

The first success factor is related to the identification of the characteristics or skills that owner/managers must possess to achieve their goals. According to studies conducted, the level of education and training (Lussier & Halabi, 2010; Lussier & Pfeifer, 2001; Simpson, Tuck, & Bellamy, 2004), dedication and perseverance at work (García, Crespo, Marti, & Crecente, 2007; Islam, Aktaruzzaman, Muhammad, & Alam, 2011) and those owned by men SMEs positively influence success.

P1: A positive business profile is a contributing factor to greenhouses success.

b) Human Resource Management

The second success factor refers to the efficient management of human resources, mainly having the ability to recruit and retain skilled labor (Chiavenato, 2007; Lussier et al., 1996, 2000, 2001, 2010). Effective human resource management has been found to decrease absenteeism and turnover, reduce the level stress, and increase commitment to the company, which results in increased productivity (Carnicer, Martínez, Pérez & Vela, 2002; Cervantes, 2005; Mañas & Garrido, 2013; Devyani, 2015). Having flexible work hours is important to Mexican workers, and thus, helps in the attraction and retention of employees (Cervantes, 2005). Companies that can attract and retain quality employees have a greater chance of success.

P2: Positive human resource management is a contributing factor to greenhouses success.

c) Quality Certification

The third success factor is the feature set and attributes that a product must possess to meet the buyer's needs and expectations (Ivancevich, Lorenzi, Skinner, & Crosby, 1997). These features are enhanced through the use of quality systems, as Irechukwu (2010) found that three out of four companies in Nigeria were successful with the implementation of quality management systems. Also, SMEs must engage in continuous quality improvements (Harris, Gibson, McDowell & Simpson, 2012), and improve their quality processes and food safety, in order to be competitive in domestic and foreign markets. Thus, quality management improves production process and increases the level of customer satisfaction (Agus & Hassan, 2011), which contribute to entrepreneurial success. Although quality is important, it is measured by the greenhouse getting a quality certification like ISO but specifically for agriculture including the Global Good Agricultural Practices (GAP) and Primus Lab certification.

P3: Having quality certification is a positive contributing factor to greenhouses success.

d) Technology

The fourth success factor refers to technology, that is a package of techniques whose elements cannot be separated or used individually, but together they can lead to optimum performance (Stewart, 1977). Adopting one technology or another depends on the employer's own economic conditions, the evolution of markets and consumer behavior, as well as the gradual introduction of various innovations that allows acquiring sufficient knowledge about managing different equipment (Hernández & Castilla, 2000). The use and the adoption of new technologies have a positive relationship with the development of the enterprises (Bressler, Bressler & Edward, 2011; Mahmood, et al., 2011).

P4: Technology is a contributing factor to greenhouses success.

e) Financial Resources

The fifth factor of success is to maintain solvency function to meet the obligations of the company. Lussier & Halabi (2010) and Liao, Welsch, and Moutray (2008/2009) found an important factor of success is to start with adequate capital. Entrepreneurs should also avoid excessive debt and generate sufficient internal resources to pay debts (Aragón & Rubio, 2005; Silva & Santos, 2012; Vivanco, Aguilera, & González, 2011), while maximizing profitability and growth, thus contributing positively to the success of SMEs.

P5: Having financial resources is a contributing factor to greenhouses success.

f) Subsidies

The sixth factor of success is constituted by incentives or subsidies that reduce the effective cost of investment (Danielova & Sarkar, 2011). The government exemptions play an important role in the economies of developed and developing countries where the political support includes a firm positive growth because it stimulates the investment in infrastructure and the technological development (Cotti & Skidmore, 2010;

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Resvani, Gilaninia, Mousavian, & Shahraki, 2011; Manikonda, 2015) that allows the enterprises to be more productive and generate regional development.

P6: Getting subsidies is a contributing factor to greenhouses success.

g) Chanel of Distribution

The seventh factor of success is the channel of distribution. The selection of the channel the greenhouse owners use to distribute their produce affects their success. Channels of distribution can include exporting, as companies can seek to expand their activities beyond national markets (Chelliah, Sulaiman, & Mohd, 2010). Companies that export increase their knowledge of foreign markets that can contribute to their success as the enterprises are able to gain market position to survive and grow (Islam, et al., 2011; Ojeda, 2009; Spence, 2003).

P7: Channel of distribution is a contributing factor to greenhouses success.

IV. Method

The objective of this research was to explore the success factors of greenhouses based on seven factors: 1) Businessperson Profile, 2) Human Resource Management, 3) Quality Certification, 4) Technology, 5) Financial Resources, 6) Subsidies, and 7) Channel of Distribution. The methodology was survey research with personal interviews.

a) Sampling and Data Collection

The population was defined as all greenhouses of Guanajuato state and sampling was used for exploring relationships between success and seven success factors. There is no list of greenhouse owners and managers to use as a sample frame. Therefore, owners or managers of greenhouses were selected by interviewing known owner/managers and through professional references to greenhouse owner/managers. To increase the sample size, snowball sampling was used to recruit more general managers or owners of greenhouses by asking interviewed owner/mangers for additional contact information. . The total sample size consisted of 88 questionnaires completed by the owner/managers of greenhouses operating in the municipalities of Apaseo el Alto, Acámbaro and San Felipe, plus 12 other municipalities in the State of Guanajuato, Mexico.

b) Instrument

The questionnaire included seven success factors: (1) the businessperson profile, (2) human resource management, (3) quality certification, (4) technology, (5) financial resources, (6) subsidies, (7) channel of distribution/exporting. This questionnaire incorporates 39 items: seven items measured (1) the profile of the entrepreneur, recording career at the company, training, education and demographics; eight items measured (2) humans resources, as employment practices including temporary staff, permanent and flextime; six items measured (3) quality certification; four items measured (4) innovation and technology; five items measured (5) financial aspects, such as initial investment, budgeting, finance and controls; two items measured (6) subsidies and VAT returns; and seven items measured (7) channel of distribution. Each of the variables and their measures are discussed with the results. Success was measured with one item for years of survival, one to identify number of years to return the investment (ROI), and one item to measure growth.

c) Statistical Analysis

SPSS software was used for data analysis, descriptive statistics were run for each of the seven variables measuring the success factors of the 88 agricultural greenhouses.

V. Results and Discussion

a) Overall Success in Greenhouses

The results showed overall that the 88 greenhouses are successful, because more than 80% (83.9%) survived 4 years or more and have a mean of almost 9 years (8.9) in business. Also, 45 (51.1%) of the 88 already recovered their initial investment in a little more than one (1.39) year. Also, all of them reported having growth in production capacity, only 9.1% had very low growth, the rest had low to very high growth (see Table 1 and 2). These survival rates are far greater than that recorded by the Secretaria de Economía (2014), where 70% of businesses do not survive for more than 24 months.

Table 1 : Survival and years for ROI

	Years in Business-Survival	Years to recover ROI
Mean	8.8506	1.3929
Standard Deviation	8.32659	1.88857

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Table 2 : Growth in production capacity

	Frequency	Percent
Very Low	8	9.1
Under	18	20.5
Regular	25	28.4
High	27	30.7
Very High	10	11.4

b) Business Person Profile

Results of Proposition 1, A positive business person profile is a contributing factor to greenhouses success, has partial support. Age and education are not contributing factors, but commitment of the owner/manager is a contributing factor to success.

The educational level of the general manager or the owner of the greenhouse is a bimodal distribution (34.1%) with educational level of "Primary" and Bachelor," so the educational level did not imply that it is a success factor of greenhouses (see Table 3). Age, also, does not seem to be a success factor with the mean age of 48.27 years. In the sample, the majority of owner/managers 57 (64.8 %) are male (see Table 4).

Table 3 : Education

	Frequency	Percent	Percent Acumulative
Elementary	30	34.1	34.1
Secondary	12	13.6	47.7
High School	11	12.5	60.2
Bachelor	30	34.1	94.3
Master	5	5.7	100.0

Table 4 : Age, gender work commitment of the agricultural manager

	Age	Dedication Hours	Dedication Days
Mean	48.26	7.41	5.85

Gender	Frequency	Percentage
Female	31	35%
Male	57	65%

However, the dedication of working in the business does imply that it is a success factor. Owner/mangers worked more than 43 hours per week, averaging 7.41 hours per day for almost 6 days (m =5.85) a week. This complements the findings of Islam, et al. (2011) and García et. al. (2007) who found the importance of constant willingness to personally participate in the work, but does not mean that the amount of hours worked must be excessive, as suggested in this present investigation.

c) Human Resource Management

Results of Proposition 2: Positive human resource management is a contributing factor to greenhouses success, was supported. Participating successful companies managed their human resources effectively indicating that HRM is a success factor (see Table 5). Permanent work and flexible working hours are important to employees. Permanent workers have agricultural activities that are not just vegetable harvesting. By contrast, temporary workers are hired just for the vegetable harvest. Flexible working hours refers to employees' ability to select the time they work and they can change their day off.

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Table 5 : Human Resources

	Permanent	Permanfe male	Perman male
Mean	13.95	6.51	7.49
Standard deviation	38.91	17.42	23.39

The mean results are the followings: 14 permanent employees by 7 temporary, a 2:1 ratio, proportionally distributed among both genders and counted with flexible working hours in most companies (50/88). The scheduling flexibility benefits mainly the females to combine household activities, so they contribute to family income and are recognized by their social activities (Rodríguez, 2012; Shmite, 2009). This reinforces the findings of Manzano & García (2009), who consider that the maintenance of the agricultural sector depends largely on labor.

d) Quality Certification

Results of Proposition 3, Having quality certification is a contributing factor to greenhouses success, was not supported. In the sample, 90% of the 88 companies did not have any quality certification, Global Good Agricultural Practices (GAP) and Primus Lab, implying that certification is not a success factor of greenhouses (see Table 6). The results coincide with those found by Aragon et al., (2004), where quality was not a factor for success of SMEs in the state of Veracruz, Mexico.

Table 6 : Quality Certification

	N= 88	Percentage
Neither	79	90%
Global GAP	5	6%
Primus LAB	4	4%

e) Technology

Results of Proposition 4, Technology is a contributing factor to greenhouses success, was supported. The greenhouses use technology but most regular farms do not. The successful agricultural enterprises involved technological innovations, the mean results show more than 2 innovations, the majority (56/88), with some improvement in irrigation system (see Table 7) and 39 had more for two general innovations. The results are consistent with Hernández & Castilla (2000), where the introduction of various innovations is gradual, allowing the owner/manager to acquire sufficient knowledge about the management of the different equipment.

Table 7 : Mean of improvements and innovations in irrigation

	Technological improvements	Amount of irrigation improvements	
Mean	2.1705	Zero	32
Standard deviation	6.41518	One	56

f) Financial Resources

Results of Proposition 5, Having financial resources is a contributing factor to greenhouses success, was supported. Starting with adequate capital is necessary for success—it takes money to make money. The greenhouses were successful because the majority (76.1%) started with capital enough or more than enough to begin their business, the 20 greenhouses with little and almost zero of their own capital were practically financed by external funding (see Table 8). In addition, 28 did not require external resources, 43 had funding between 20% and 50%, and only 17 companies financed more than 50% of their initial investment. The results are consistent with of the Lussier & Halabi (2010) findings that a business must start with adequate capital.

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Table 8 : Starting Capital

	Frequency	Percentage
Almost zero	10	11.4
Little	10	11.4
Regular	30	34.1
Enough	32	36.4
More than enough	5	5.7

g) Subsidies

Results of Proposition 6, Getting subsidies is a contributing factor to greenhouses success, (subsidies with VAT returns) was not supported as a success factor for greenhouses because more than 70% (n = 63,72%) of the business did not receive any government support in the past five. The results contradict the findings of Hall & Jorgenson (1967) that indicated that tax cuts encourage more frequent use of this resource.

h) Channel de Distribution

Results of Proposition 7, Channel of distribution is a contributing factor to greenhouses success was partially supported as a success factor in greenhouses because 59 (67%) of the participating companies did not export. But almost all of them sell their production (80 of 88) via a trader (wholesale), become their own trader or directly sell retail to customers (see Table 10). The lack of participation in other markets may not require quality certification that allows them access to premium markets and a lack of connection with other agricultural enterprises and internationalization strategy (Islam, et al., 2011; Ojeda, 2009; Spence, 2003).

Table 10 : Exporting and Channel of Distribution

Exporting			
No exporting	10 to 100% of products exported		
59	29		
Channel of Distribution			
Neither	Direct/ Retail	Trader/ wholesale	Own trader
8	45	30	5

i) Discussión

The results indicate that five of the seven variables do contribute to greenhouses success. Greenhouses with owner/managers that are dedicated to working in the business, effectively manage their human resources, are innovative and use technology, start with adequate capital, and have effective channels of distribution are generally more successful than those that do not. Regarding human resources, owner/mangers can have effective interpersonal relations with their employees, which is an important feature for organizational success. It is possible to consider the organizational purpose and profits while at the same time to be socially responsible to others in the community through equitably distribution of work and benefits (Giraldo, 2010).

Two of the variables were no supported. The majority of greenhouses do not have quality certification and owner/mangers do not get subsidies and VAT returns. However, this doesn't mean that greenhouses owner/mangers should not get certified, because if they want to grow and sell in other areas, certification would help enter new markets. Also, greenhouse owner/managers could benefit from getting subsidies and VAT returns. The government could make this information available to potential entrepreneurs who may not be aware of these benefits.

VI. Implications

According to the Mexican government, with the importance of small business, there is a need for better education of entrepreneurs (Secretaria de Economía, 2011). This study found the need for training of entrepreneurs in SMEs as many entrepreneurs do not have any kind of certification, lack a business education, there is a lack of a quality culture, only a few engage in exporting, many lack technology to compete, and they are not aware of government programs that can help them run a successful SME.

This study has various implications for public policy. In Mexico, the government does not provide much assistance for agricultural SMEs. The Support Fund for Micro, Small and Medium Enterprises (SME FUND), Secretary of Economy, does not provide

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enough support, as a low percentage of small business owners receive any help. Similarly, the support of the Secretaría de Agricultura, Ganadería, Pesca y Alimentación (2002) (Department of Animal Farming, Rural Development, Fishing, and Food) is also inadequate. Thus, it is suggested that its role should be enhanced by providing more resources. Moreover, there is no stated government policy on entrepreneurship. The provision of such a policy should be the starting point to coordinate efforts to enhance an entrepreneurial environment in Mexico. Mexican officials should seek help and support from the U.S. Small Business Administration (SBA) and implement some of its policies and programs that could help Mexican SMEs, the government could also consider hiring SBA executives to work for Mexico to develop a new agency to support SMEs

With the importance of economic growth coming from small businesses, understanding business success is a critical issue in Mexico, and globally. With the high failure rate, research is needed to increase the odds of SMEs success. The results of this study can help government agencies and institutions to do a better job of understanding why some business succeed and others fail, and teach this to new entrepreneurs. More importantly, these institutes can help entrepreneurs get the proper training and resources they need to succeed and avoid failure. Thus, this study can be used to help formulate strategies to increase business success and economic development in Mexico.

VII. Conclusion

This research contributes to the body of literature because, a set of seven success factors was discussed and it is the first study to focus on success in greenhouses in Mexico. We agree with Reij and Smaling´s (2007) suggestion that establishes the success is a combination of useful indicators to support the development projects, the investment in agriculture and agricultural gestion. It also has implications as it can benefit current and would be agricultural entrepreneurs, as well as a variety of other stakeholders including parties who assist and advise them, investors and institutions who provide them with capital, communities and society by and large.

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3. Submission of Manuscripts,

4. Manuscript's Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

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The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

An abstract is a brief distinct paragraph summary of finished work or work in development. In a minute or less a reviewer can be taught the foundation behind the study, common approach to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study - theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
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Approach:

- Single section, and succinct
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- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

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- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
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Approach:

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- Materials may be reported in a part section or else they may be recognized along with your measures.

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- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

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The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.

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- Present a background, such as by describing the question that was addressed by creation an exacting study.
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- Give details all of your remarks as much as possible, focus on mechanisms.
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Approach:

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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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