

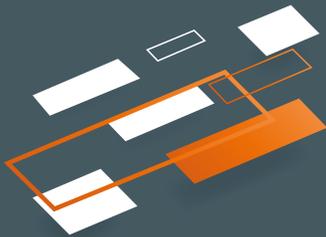
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NOTES FROM THE EDITOR-IN-CHIEF



Dear authors,

Journal of Entrepreneurship and Business Resilience (JEBR) publishes original research papers, case studies, conference papers, book reviews and other peer papers. JEBR aims for a high desk-rejection rate. Manuscripts lacking theoretical foundation and methodological rigor will not enter the review process.

Editorial board is open to all interested parties that want to participate in the role of reviewer, as well as to those willing to contribute to the Journal by their suggestions. In some of the future issues we plan to have guest editors from foreign universities, which will contribute to making this journal even more present in the international scientific community.

Please, submit your own research to JEBR and thus ensure that your articles reach the knowledgeable and international readership that they deserve.

December, 2020

Yours,

Editor-in-Chief

Acad. Prof. Dr. Mirjana Radović-Marković

A handwritten signature in blue ink, which reads "prof. dr. Mirjana Radović-Marković".

CONTENTS

1. ORIGINAL SCIENTIFIC RESEARCH PAPER

Radović Marković Mirjana

RESILIENCE AND ENTERPRISE

RECOVERY IN RESPONSE TO COVID 19 CRISIS 7

2. PROFESSIONAL PAPER

Grof Diana

EXCELLENT ORGANIZATION MANAGEMENT

RESILIENT STRATEGY IN TERMS OF COVID 19 : CASE OF PFIZER..... 15

3. SCIENTIFIC REVIEW

Milić Nevena

DIGITAL BUSINESS TRANSFORMATION

DRIVES MARKET RESILIENCY OF REPUBLIC OF SERBIA..... 21

4. SCIENTIFIC REPORT

Scott Nealon

IMPACT OF GLOBALIZATION ON

ORGANIZATIONAL BEHAVIOR IN BUSINESS ENVIRONMENT 33

5. ORIGINAL SCIENTIFIC RESEARCH PAPER

Padalia Shaswat

CONCURRING MUTATED SIX SIGMA

PARADIGM WITH HEI'S CAPACITY BUILDING & SUSTAINABILITY..... 39

6. ORIGINAL SCIENTIFIC RESEARCH PAPER

Mehedi Hasan, Shajahan Kabir, Abdul Kader,

ENHANCING RESILIENCE THROUGH WOMEN

EMPOWERMENT AND LIVESTOCK PRODUCTION

IN SELECTED AREAS OF SATKHIRA DISTRICT OF BANGLADESH..... 53

7. REVIEW

Pavličević Jelena

CRITICAL EVALUATION OF SCIENTIFIC WORK

Willis, Steve. "What Art Educators Value in Artwork." Visual Arts Research, vol. 28, no. 1, 2002, pp. 61–67. JSTOR, www.jstor.org/stable/20716049..... 73

INSTRUCTION TO AUTHORS

FOR WRITING AND PREPARATION OF MANUSCRIPT

RESILIENCE AND ENTERPRISE RECOVERY IN RESPONSE TO COVID 19 CRISIS

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ABSTRACT

Resilience of economy of a country cannot be achieved if the organizations are not also resistant to negative impacts. By organizational resilience, we do not imply only “survival” and “existence” of the company, but also comprehensiveness in the access to business success. Therefore, organizational resilience is not a defensive strategy, but a strategy aimed to the improvement of business, which enables business leaders to take risk with a higher level of security. This paper showed that only those companies that have managed to rapidly reorient and adapt to the emerging crisis of COVID 19 have continued operations (flexibility and high level of resistance).

***Key words:** Small and medium-sized enterprises organizational resilience, building resilience, globalization*

***JEL classification:** M10, M19*

INTRODUCTION

Resistance testing is increasingly taking place both at the level of a national economy and at the level of organizations themselves. Smaller countries are thought to be more exposed to external shocks than larger ones [1]. Economic vulnerability is related to one of the following factors:

- (a) Openness of small countries because of trade "shocks" in the external environment. "This is not a matter of policy choice, since small countries have to

export a large part of their production and import a large proportion of products in order to survive"[1, p.65].

- (b) Dependency on strategic imports such as food and fuel, which also exacerbate the open economies' exposure to "shocks"; and
- (c) Countries' inclination to natural disasters, leading to "economic shocks" [1].

The resilience of a country's economy cannot be achieved unless organizations are also resilient to negative impacts. Therefore, these are two sides of the same coin [2].

THEORETICAL OVERVIEW

In the literature, social and organizational resilience are most often investigated and analyzed separately. Nevertheless, in order to improve the resilience of a society, it is important for organizations to make the connection between flexibility and organizational competitiveness, as well as invest in resilience. In line with this claim, Radović-Marković [2] in her research emphasizes that the resilience of a country's economy cannot be achieved unless organizations are also resilient to negative influences.

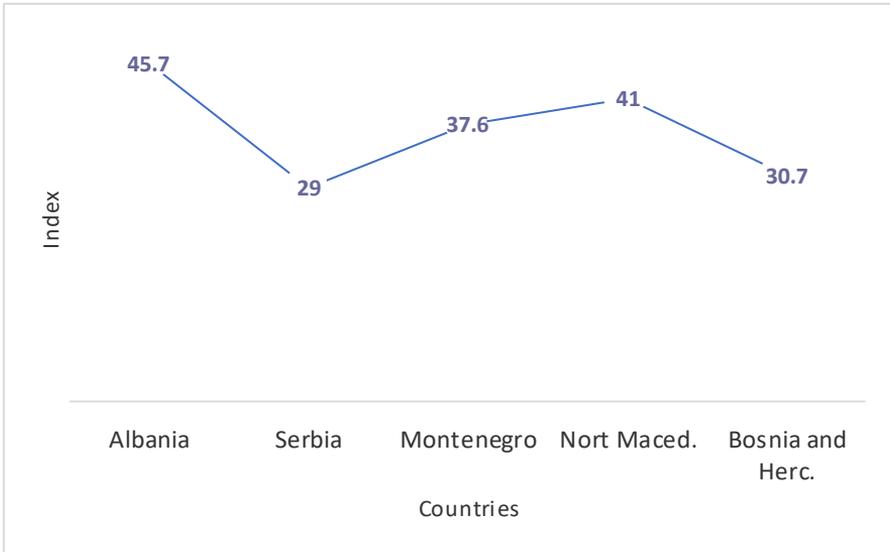
According to a number of experts, the resilience of a business can be considered as its immune system [3]. In line with this view, understanding how an organization is resilient is crucial to developing strategies to strengthen it.

Research has shown that about half of all businesses experiencing external or internal disasters and shocks that do not have effective recovery plans fail to recover within the next twelve months [4]. In order to survive in the aftermath of a disaster, an organization must carefully pre-plan. However, due to frequent non-planning, businesses, employees and shareholders are exposed to rather unnecessary risks. In addition to insufficient planning, businesses have also shown inefficiency in implementing these plans. "One of the major obstacles to the successful implementation of a business continuity plan in SMEs is the lack of understanding of the importance of business continuity" [5]. In addition, it is necessary to consider that when integrating businesses into global business flows, current and potential business partners will see resilience as a key criterion for collaboration.

More than many other concepts, resilience or resistance represents adaptability and response to disorders and changes [6]. How much economies deal with "shocks" depends on various factors, including the political environment, the depth of economic and financial diversification, and especially on the quality of institutions and the economic structure of the economy [7]. In addition, countries that have well-developed business plans and a disaster risk action plan, as well as enterprise resilience assessment programs, have shown a higher resilience index than those that did not [8].

The speed of enterprise recovery depends on what is planned in advance in response to potential negative incentives from the external business environment [8, 9].

Figure 1. Global Resilience Index
 Source: Author according to FMglobal Data, [10].



According to data for 2019, the Republic of Northern Macedonia is ranked 100th. Compared to 2018, the global resistance index has decreased, and Northern Macedonia has dropped in the ranking by 22 places. The deterioration in resilience is primarily due to a decrease in production productivity, an increase in reliance on oil and an increase in the rate of urbanization. After Northern Macedonia, Albania ranked 95th, while Serbia and Bosnia and Herzegovina (63rd and 70th respectively) ranked the best.

Table 1. Global Resilience Index for the Western Balkans, 2019

Global Resilience Index	100	Rank
Serbia	45,7	63
North Macedonia	29	100
Montenegro	37,6	82
Bosnia and Herzegovina	41	70
Albania	30,7	95

Source: [10].

REGIONAL RESILIENCE IN TIMES OF A PANDEMIC CRISIS

Resilience implies an adaptation of corporate strategy as well as a solution for organizations that have a high level of threat in all aspects of their work environment. Accordingly, the aim of our research was to determine the extent to which the resilient organizations in Montenegro, and especially in crisis conditions, were caused by the COVID-19 pandemic.

Organizational resilience deals with the ability to circumvent disorders through proactive planning, adaptability to a new situation, or recovery from shocks and crisis situations.

Our research is based on testing two hypotheses set, serving us to test the resilience of companies in Montenegro. Accordingly, we conducted a research in Montenegro on a sample of 525 respondents. The questionnaire consisted of ten questions relevant to the hypotheses set.

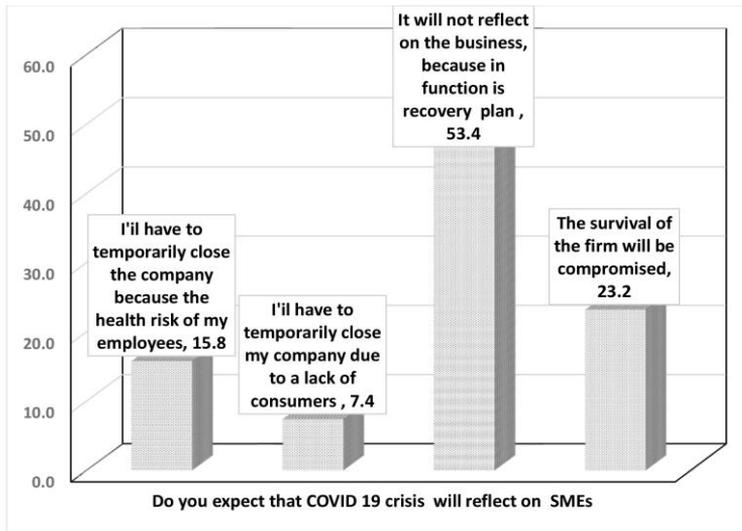
H1. The crisis caused by the COVID 19 virus will not affect the mass closure of companies

H2. The worst-case scenario is for the company to lose the market in a crisis situation and thus stop working.

KEY FINDINGS AND DISCUSSION

This research found that there is a correlation between the degree of awareness of the situation, identification and management of vulnerable factors and the degree of adaptability of the capacity of each organization. The link between some of these indicators is obvious. For example, the awareness of organizations about the range and impacts of dangerous events affects their recovery priorities, commitment to planning and engaging in simulating such situations. Further, our research confirmed both hypotheses, i.e. that the crisis caused by the COVID 19 virus will not affect the mass closure of companies (H1), i.e. the respondents expressed great optimism about the survival of their firms during and after the crisis (Figure 2).

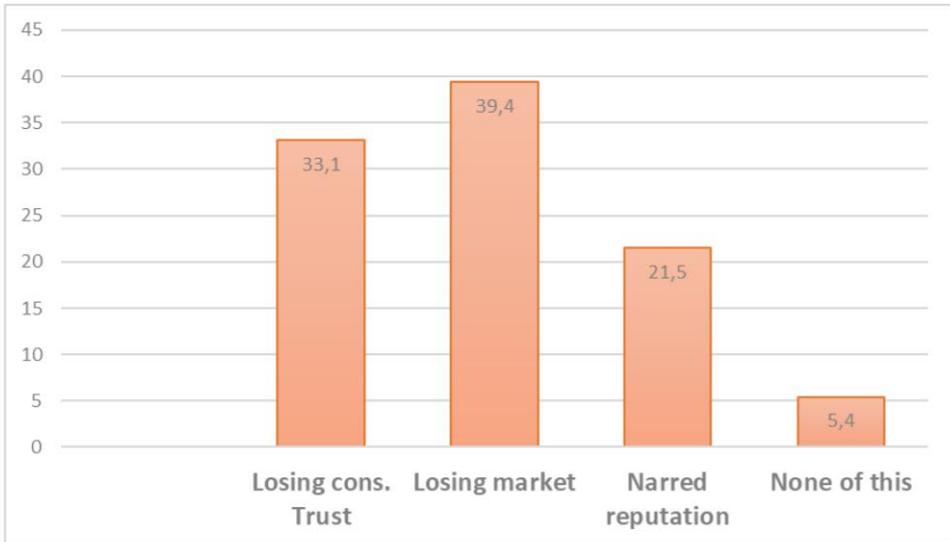
Figure 2. Do you expect that COVID 19 crisis will reflect on SMEs?



Source: [11].

The worst-case scenario (Figure 3) would occur if the company lost the market in a crisis situation and thus ceased to operate (H2).

Figure 3. Worst scenario



Source: [11].

Based on the obtained research results, several common factors that are crucial to the resilience of the companies have been identified:

- a) awareness of the situation in which the company found itself,
- b) the ability to adapt and
- c) putting into operation an effective recovery plan.

The organizations that study the cases and reactions of other companies in crisis situations have received good indicators on how to recover as quickly as possible and keep up their continuity.

CONCLUSION

The pandemic crisis will be the best test for small and other countries in terms of their economic resilience and the response to such a large "shock". This paper indicates that enterprise resilience can be achieved by reducing vulnerability as well as increasing flexibility, which indicates the ability of the enterprise to return to the "right path" when disruption occurs. With great resilience, not only will businesses achieve short-term economic success, but they will be able to sustain it in the long term despite the continued pressure to adapt to changing international competition.

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EXCELLENT ORGANIZATION MANAGEMENT RESILIENT STRATEGY IN TERMS OF COVID 19: CASE OF PFIZER

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ABSTRACT

The rise of the recent coronavirus identified the need that enterprises must increase corporate resilience and respond quickly to the demands of navigating COVID-19. In this paper author considered the organizational management of Pfizer in crisis conditions. She also discussed the importance of environmental analysis and having a list of priorities and a detailed work plan. These instructions for overseas management are a great example of how they put these concepts into practice and be resilient in terms of crisis.

Key words: organizational management, pandemic, resilience

JEL classification: H12, M10, M19

INTRODUCTION

At number 31 on the Fortune 500 list, Pfizer's revenue is at \$51,750 million, with a market value of \$181,074.9 million. It has more than 88,000 employees [7]. Currently Pfizer is in the process of developing a coronavirus vaccine, with its development estimated to be completed by fall of this year [2].

Many individuals may know Pfizer for its production of the "little blue pill", as the development of products such as Viagra and Lipitor have helped to grow the company to the impressive status that it has today. However, I looked back at its history to get an idea of how it grew as a business, and how its management changed along with it.

¹ Student

The company was founded in 1849 by two individuals, Charles Pfizer and Charles Erhart in Brooklyn, NY. It expanded after the Civil war and eventually established other locations throughout the United States. The management of the company was passed from Charles Pfizer to his son until 1941, and eventually other levels of management, such as Chairmen and Board of Directors, were created [5]. The website notes that Pfizer built the company based on a thorough knowledge of German technical education, industry, and determination, all of which are qualities that demonstrate that a good manager has a solid background in a number of specialties, including technical knowledge as well as knowledge of the industry.

COMPANY DEVELOPMENT THROUGH HISTORY

By the 1950s, Pfizer had expanded overseas and was developing penicillin, broad-spectrum antibiotics, and other pharmaceuticals, making it a leader in the industry. By the time they had expanded overseas, the management was directed to change their technique for managing international teams. They were instructed to “study the economy, establish proper contacts with government officials, learn the language, history, and customs, and hire local employees wherever possible” [5]. This is important to note because it demonstrates another important business and management practice. In the textbook we discussed the importance of communication, adaptability, and culture of behaviors.

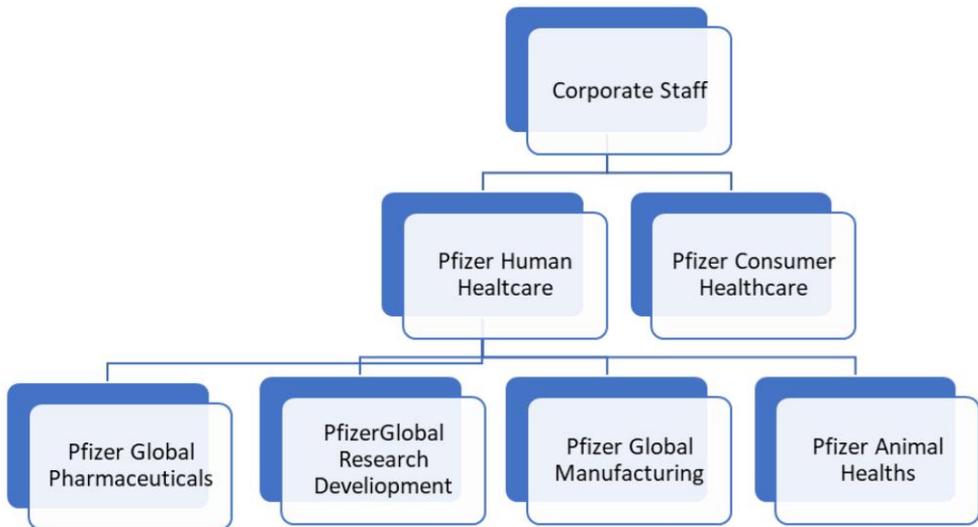
Pfizer continued to grow and expand while adding more and more pharmaceuticals to their pipeline. Eventually, in 2008, the CEO and Chairman Jeff Kindler decided to restructure the company and outlined a plan to establish smaller organizational units that are designed to increase innovation and accountability, while still also utilizing the benefits of Pfizer’s resources and overall scale. These smaller business units were more customer-focused, allowing for the company to better respond and anticipate the customers’ and patients’ needs, as well as better address changes in the marketplace. For example, Pfizer partnered with a company called Garameen Health to “identify more sustainable models for healthcare delivery in the developing world”. These changes in business models show adaptability and they demonstrate a progressive business model. Another approach was in 2009 when Pfizer split their research organization, Pharma Therapeutics Research and Development Group, into two sectors; one for discovery of small molecules and modalities, and another for large-molecule research, which includes vaccines. Again, these shifts in their business model demonstrate a willingness to streamline their process and make it more efficient, as well as to modernize their approach.

CURRENT EXECUTIVE LEADERSHIP STRUCTURE

Looking at the current executive leadership structure, there is the Chairman and CEO of the company, Albert Bourla, DVM, PH.D. I wanted to know more about his managerial background, and according to his biography on Pfizer’s website, he has

been with the company for over 25 years. He served as their chief operating officer and oversaw the company's commercial strategy, manufacturing, and global product development. He also previously created a group that developed solutions for increasing patient access to Pfizer's medicines, encouraging a broader business model of innovation. He helped build a strong and competitive oncology and vaccine sector, implemented strategies related to their portfolio, and assumed responsibilities in their global business sector [3]. This resume of sorts says a lot about Bourla's management expertise as a whole. He has overseen various aspects of the company's production, research, commercial strategy, and global operations from a variety of management positions.

Figure 1. Pfizer organisation structure



Source: Prepared according to <https://pt2.slideshare.net/Aamirchouhan/pfizer-strategy-for-internationalization/23>

Additionally, Albert Bourla brings a unique background to Pfizer. He is a former veterinarian and PhD and is known for shaping the company into a leaner, R&D-focused profile with an emphasis on their branded prescription drugs. He has advocated for policies that end competitiveness between companies, with a focus on allowing innovation and increasing patient access to their products. Another key approach from Bourla is his emphasis on technology's role in R&D to provide a deeper understanding of biology. An example of this emphasis is his appointment of Lidia Fonseca, the Chief Digital and Technology Officer, which is a new position that was created within the company to ensure a strong focus on their technological innovation. In terms of patient access and drug affordability, Bourla has demonstrated his support in a number of ways. For example, he's been known to push back on

government interference that may hamper R&D, and he also wants to cap out-of-pocket costs for seniors. He has also pushed for R&D and production of vaccines throughout his entire career, as is evidenced by Pfizer's recent partnership with Gavi and Pevnar, two companies that are involved in vaccine development [6].

Continuing down the tree of executive leadership, you can get further insight into the managerial structure of a complex organization such as Pfizer. Below the Chairman and CEO is an executive vice president of global business services and transformation, as well as a chief financial officer, chief scientific officer, and chief digital and technology officer. Next, there is a group president, executive vice president, chief development officer, chief human resources and corporate affairs officer, and a chief business officer. This structure is complex but it addresses the variety of roles that are needed for a global organization such as Pfizer [6]. The company has greatly expanded over the years, so I'm sure there have been new positions added along with this expansion.

CONCLUSION

Diving more into their corporate governance, Pfizer claims that this is essential to their business. Central to this is their shareholder outreach program, in which they engage with their investors and stakeholders regularly to provide insight and to keep potential issues at the forefront. This encourages a collaborative approach and drives innovation in policies and disclosures in key governance areas. They have an annually elected board of directors that is comprised of independent directors, aside from the Chairman and CEO Albert Bourla. This ensures transparency and accounts for decreased likelihood of bias among the board. As is stated on their website, each director provides a unique perspective on business and lends experience and skills that are valuable to the company as a whole. The board oversees a variety of matters, including business strategy, financial performance, public policy, etc., and this in turn fosters stakeholder confidence and value for shareholders through direct discussions with senior leaders and external advisors. There have been some regulatory reforms that have influenced their corporate governance, making sure that the company adapts to new innovations and changing requirements [1]. This also ensures responsible business practices and a commitment to value for their investors and stakeholders.

It will be interesting to see how the company changes over time, and the impact of the current CEO's emphasis on R&D and scientific innovation, as well as drug affordability and accessibility. If Pfizer does become one of the first companies to release a COVID-19 vaccine, it could have an enormous impact on the future of the company.

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DIGITAL BUSINESS TRANSFORMATION DRIVES MARKET RESILIENCY OF REPUBLIC OF SERBIA

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ABSTRACT

In order to provide their clients with the highest quality services and to be competitive and keep up with the times, banks are increasingly focusing on investing in the development of distribution channels such as ATMs, payment cards, POS terminals, mobile banking, and online banking. The process of digital business transformation in banks leads to a change in the products offered by banks to clients, personal contact is less frequent and the number of branch offices decreases, which leads to a significant reduction in operating costs and increases the number of customers satisfied with the new way of providing services. The goal of the research in this review is aimed at pointing out the benefits of digital business transformation in banks, their market position, and more precisely pointing out the advantage of using new technologies in the retail banking sector. The research methodology is based on a literature review. The subjects of research are distribution channels with card banking, which is the first and the most developed alternative channel in banks. In this article we come to the conclusion that traditional banking is becoming increasingly important, and banks are focusing on new technologies that are leading to accelerating day-to-day banking and increasing the number of clients. The banking sector in the market of the Republic of Serbia has developed infrastructure and follows the trends of the world banks.

Key words: *digital banking, traditional banking, market position, technology, clients.*

JEL classification: *G21, D4, N7*

INTRODUCTION

Banking is determined by the type and content of the banking business and the institutions, which together constitute the content of the banking system. The development of banks throughout history has been determined by the forms and specifics of production and reproduction, to which the function and organization of banks has been adopted, while maintaining the basic content of the bank as an intermediary in monetary affairs [4]. Traditional banking is aimed at performing basic banking tasks such as payment transactions, collecting deposits, creating money and granting loans. The main source of income and expense for banks that do only basic banking operations, are interest income and expenses. Traditional banking is characterized by a large number of office branches, high variable and fixed costs, low supply of products and services, imbalance of supply and demand for loans. Modern banking and alternative distribution channels are one of the most popular topics, especially in Europe, and a topic that will be subject of research in the near future. As alternative channels of distribution nowadays are ATMs, online banking, Internet or e-banking, mobile banking, web sites, POS terminals, payment cards, SMS and point of sale (POS), [6]. The main characteristics of these digital channels are individuality, mobility, time and place independence, flexibility and interactive work. The benefits they provide are numerous and some of the most significant are: a smaller number of organizational units of the bank, a much larger number of customers who can be provided services, reduced fees, 24 – hour service availability, 365 days a year and stronger bank competitiveness [4].

Payment cards are the first alternative in distributing banking products, beyond the frame of traditional banking. Benefits of use have evolved over time, from user experience to significant financial savings [7]. Electronic banking means access to banking service from any computers that connect to Internet, from home, from work or from travel. Through electronic banking, clients can open and use checks, loans, deposits and check accounts, they can pay bills, perform currency exchange business, check their account balance and use credit card systems. The mobile phone is also a significant distribution channel that has gained great popularity in all age groups, even in less developed countries. Mobile banking is used for checking account balances, account transactions, payments, loan applications and other banking transactions, through mobile devices, which distinguishes it from electronic banking [6].

POS terminals make it possible to pay for goods and services at a trading venue in a quick and easy way. Today, POS terminals support contactless payment. The contactless payment limit varies from country to country and is set by card organizations. In the Republic of Serbia, at the period when this service was just introduced, the limit was 1500 dinars for MasterCard. POS terminals are in practice viewed as electronic money transfer to the point of sale, while the role of ATMs allow customers to deposit and disburse cash, use day and-night vaults, change their PIN, and query balances in bank accounts.

At the beginning of this paper, a review of the literature is given; the distribution part is analyzed in the main part of the paper, with a special reference to the development of card banking and the benefits that banks gained with their introduction. Subsequently, the statistical data collected by the National Bank of Serbia fir receiving network in the Republic of Serbia are presented and briefly analyzed. In conclusion, the results of the analyses are summarized.

The goal of the research in this paper is aimed at pointing out the benefits of digital transformation in bank operations, their market position, and more precisely, the benefits that new technologies bring to the retail sector.

LITERATURE REVIEW

As banks around the World are exposed to enormous pressure to improve their delivery and quality of service, the development of distribution channels in modern banking is one of the most popular topics of today. The appearance of the Internet has created new opportunities for providing the highest quality banking services, with lower operating costs [4]. In banking, distribution channels imply mechanisms for reaching out to customers in order to provide service [7]. In order to face the challenge, banks need to develop different strategies [7].

Highlight the most important trends that can be expected in retail banking in the coming period:

- increasing the online market presence through the use of advanced technology platforms,
- investment in solutions related to mobile financial services of enterprises with the aim of stimulating innovation and cost reduction,
- empowering online and mobile banking channels to achieve the same importance as office branches,
- greater emphasis on multi-channel integration with the aim of providing higher quality services,
- increasing investment in analytical tools with the aim of improving customers relations,
- a new organizational approach, refinement of mobile banking applications and a focus on security and authentication.

The popularity of the mobile payment system, such as through close wireless communication, is on the rise [8]. Cite Google Wallet and Apple as examples of companies using their own fingerprint recognition system. Shaikh and Karjaluo (2015) conducted an empirical study in Pakistan on the use of e-banking in which, after a series of analyses, they found that clients were not trusted for lack of cyber security. And when it comes to the use of payment cards, there have not yet been significant abuses on the market of the Republic of Serbia by international groups that download card data and retrieve PIN numbers [7]. As a significant source of information on the development if distribution channels in modern banking, in

particular explanations of new trends that banks are required to implement in accordance with the provisions of card organizations, are the websites of leading card organizations – Visa and MasterCard.

THE ROLE AND IMPORTANCE OF DISTRIBUTION CHANNELS IN MODERN BANKING

Traditional banks or, as they are called these days – conservative banks, are focused on providing basic banking products and services, such as granting loans, conducting payment transactions and receiving deposits. Such banks are characterized by a large number of office branches, as well as adjusting their clients to the bank, both in terms of working hours and in interest rates and fees. With the development of new technologies, the strengthening of the financial market and competition, such banks are increasingly losing importance, especially in development countries where banking is fully adapted to the requirements of modern times. The advancement in the field of IT enabled the adaptation of banking operations to the needs of clients, better and easier management of banks and the emergence of new services and banking products [4]. Modern banks strive today to minimize a personal contact with clients, more precisely, to make the branch office a place where more complex banking problems will be solved. With the implementation of distribution channels, modern banks do not need a large business networks, as traditional banks do. This way of work leads to lower costs; banks have lower expenses for renting office space, as well as reduced expenses for salaries to bank employees. In order to maintain their position in the market, banks need to adapt to modern trends and constantly work on developing distribution channels. Modern banking distribution system includes the Internet, banking terminals, and mobile telephony, which is increasingly talked about today [7].

Banking terminals are now called ATMs and are the simplest and fastest way to withdraw cash. The first ATM, which came into use in 1972, was intended only to withdraw cash from it, while today the function of ATMs has progressed significantly. In addition to the so-called Out-Of ATMs, there are also In-In ATMs, which besides making payment, also allow you to deposit money into your account this type of banking service is most appropriate for merchants to pay their daily income. Today banks are increasingly investing in multifunctional ATMs, which, in addition to services such as cash withdrawal and payments, also allow for currency exchange, checking the account balance to which card is tied, and changing the PIN for payment cards. ATMs are usually set up in accessible locations and are available for use every day – 24 hours, throughout the week. Clients can withdraw money without a commission if they use the parent bank's ATM. The two largest manufacturers are NCR and Diebold Nixdorf.

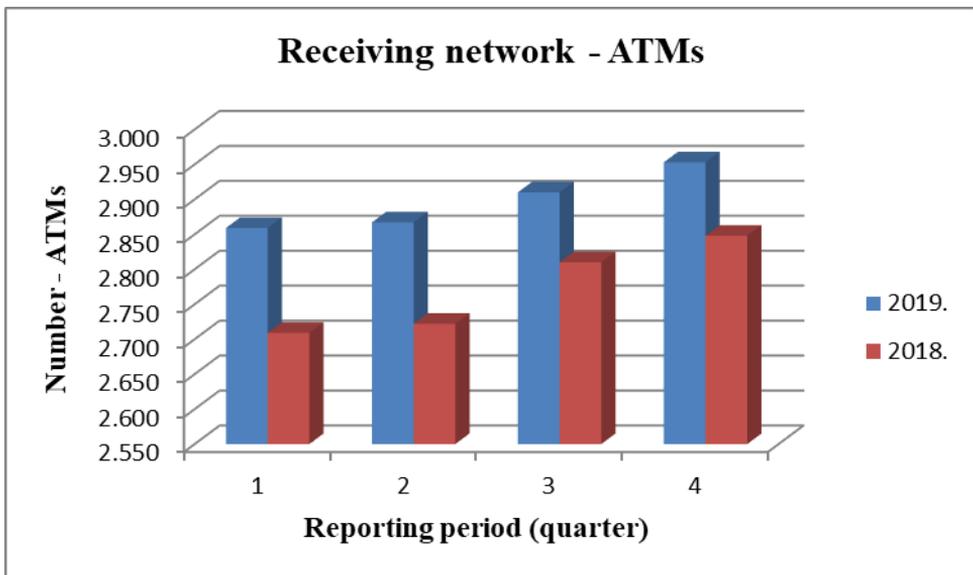
In addition to a number of benefits, both for customers and for the bank, multifunctional ATMs have very little ability to run out of cash. The money that is paid is stored in certain “cassettes”, from which payments are then made, so that such

ATMs make it easier for banks employees to work, as they reduce the time required to recharge and greatly facilitate work at location outside the office branches.

Banks in the Republic of Serbia are increasingly investing in the purchase of ATMs as shown by data from the National Bank of Serbia. Chart No 1 illustrates the number of installed ATMs in the Republic of Serbia in 2018 and 2019, by quarters. In the first quarter of 2019, a total of 2,859 ATMs were installed in the Republic of Serbia, and a total of 2,735 ATMs were installed in the last quarter. It is concluded that in 2019 growth was recorded in all quarters. As illustrated in the chart No 1, the upward trend in all quarters was recorded in 2018 as well.

Reception Network ATMs Reporting period – quarter.

Chart 1 – Total number of installed ATMs in the Republic of Serbia



Source: [3]

Point-of-sale POSs allow merchandise to pay for goods by credit card. These terminals have a server for processing payment transactions by reading data from a card that serves as a means of activating the system. The steps in the transaction authorization are as follows:

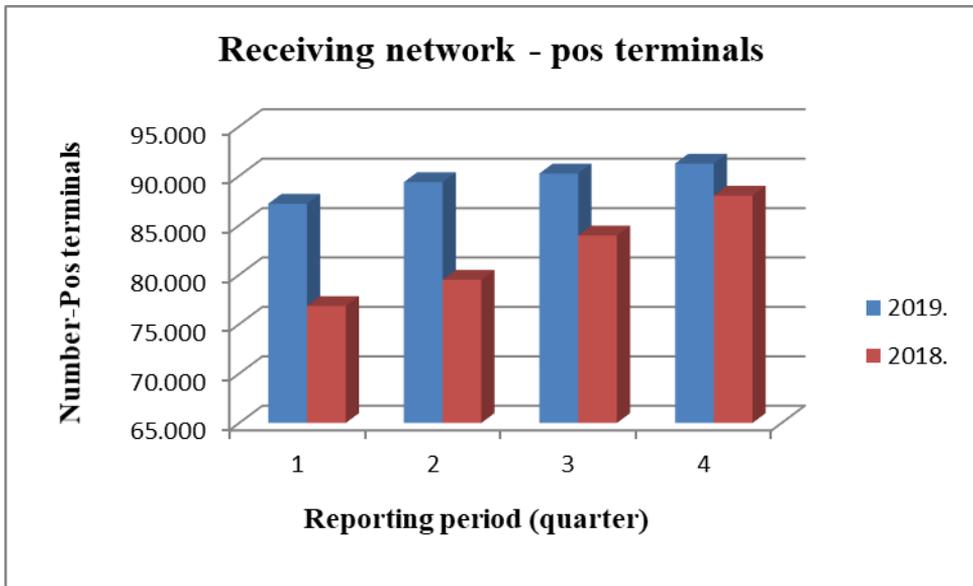
1. The customer first communicates the card number to the merchant
2. The merchant bank sends a request to the card organization to determine the issuing bank
3. In this step, the card organization through its authorization system checks the transaction to the issuing bank for approval.
4. The issuing bank approves the transaction
5. The card organization sends the approval to the merchant's bank

6. The merchant’s bank sends him a clearance and after that the customer receives a slip and makes a purchase

In addition to the benefits of the bank and POS terminal user, the merchant himself also has an advantage, such as increase in sale and competitiveness. Banks generate income on a commission they charge to the merchant who contracts this type of deal with them. Nowadays merchants have POS terminals with NFC technology, which allows reading cards with a contactless chip, without typing PIN, up to a certain amount, which greatly speeds up payment at retail shops.

Chart No 2 clearly shows that the number of installed POS terminals in the Republic of Serbia in 2018 when the number of installed POS terminals was 88,009 and in the first quarter of 2019 that number was 87, 190, so we notice that a reduction has occurred and that a number of installed devices were pulled out, withdrawn from use. If we compare the data from 2018 in the chart numbers, it is concluded that there was a significant increase in the last quarter when the number of installed POS terminals increased by 4, 045 compared to the third quarter. Reception network – POS terminals
Reporting period – quarter

Chart 2 – Total number of installed POS terminals in the Republic of Serbia



Source: [3]

ELECTRONIC BANKING (E – banking)

E-banking is the computerized provision of banking services to clients through electronic communication channels [7]. With the appearance of widespread use of the Internet, the emergence of e-banking has emerged, with the largest expansion ever since the year 2000. In order for e-banking to function properly, banks need to have a good information system, in addition to protecting data and respecting privacy. Initially, customers could perform basic banking services, such as transferring funds from one account to another, but over time, banks began to increasingly improve this type of service in order to cope with competition and to keep up with emerging market trends. Today, banks allow customers to apply for products through electronic banking. Customers can easily access this banking service, all they need to do is submit an application for using e-banking, and after processing the request, they will receive an instruction manual. All banks nowadays offer electronic banking services not only to the population but also to the economic sector. The access to electronic banking itself varies from bank to bank, with some banks requiring the installation of certain software on a computer, and while some banks have access through the bank's website.

The risk of using this service is hacking and this kind of risk is dangerous for both the client and the bank. However, significant investment of banks in the information system, accelerated development of technology and increased number of e-banking users significantly contribute to counteracting such attacks.

In order to attract its customers to use electronic banking, bankers are increasingly deciding to allow financial transactions to be performed at much lower fees, while some banks are allowed to carry out certain financial transactions free of charge. In addition to this opportunity, in order to retain customers, attract new ones and cope with ever – increasing competition, banks are constantly innovating.

MOBILE BANKING

Mobile banking is the latest way to conduct financial transactions through a mobile phone. Given that banks are now heavily influenced by digitalization, they are increasingly focusing on developing this service that enables customers to pay their bills quickly and easily, regardless of the time, and place they are located. Mobile banking has become an important distribution channel, and considerable research has been dedicated to its adaption [9]. Mobile banking services have become available to a wide range of institutions in recent years. With the development of new technologies and the expansion of options that mobile banking offers to users, the number of users is growing. Research also shows that the growth in the use of smartphones also significantly increases the use of mobile banking [10].

The opportunities offered by mobile banking largely overlap with Internet banking service, so it is more about substitutes than complementary services. The larger number of banks in the Republic of Serbia has developed applications for the two

largest mobile operating systems – Android and IOS [7]. The capabilities of the m-banking application vary from bank to bank. Nowadays, most banks have developed a “Shot and pay” option that allows customers to pay their bills without typing, it is enough to just take a photo of the account number and all other elements necessary for a transaction to be successful. In the market of the Republic of Serbia, the most prominent is the m-banking application of Addiko Bank, which is also the highest ranked. Addiko Bank has developed an innovative service, which has significantly contributed to the positive opinion of users and public opinion on the m-banking application, which is the application for m-credit. As with the e-banking, mobile banking fees are significantly more favorable for the client. This type of transaction also benefits the banks when it comes to costs, since the costs per transaction are lower than when transaction is performed from a bank office branch.

PAYMENT CARDS

Payment cards represent the most significant alternative distribution channel that enables customers to withdraw cash of ATMs and POS terminals, and are also used as a means of payment for goods and services at points of sale in the country and abroad with the corresponding payment and label. The first payment cards appeared in the United States in the first half of the 20th century (the late 1920s). At first, the cards were more a means of identification and a guarantee than payments, the rest were issued by companies and could only be used in the shops or service facilities of those companies. Later, by agreement of different companies, they could be used in the facilities of other companies as a result of the agreement between the two companies [7].

Basic characteristics of payment cards

A payment card is a specific product that has clearly defined characteristics and elements. Each element of the payment card is clearly prescribed by a separate standard. Standardization is particularly important in this area because of the widespread adoption of payment cards globally. The most important features of payment cards are:

1. The physical characteristics of payment cards and their production are precisely defined by ISO/IEC 7810
2. In addition to the physical characteristics, each payment card must be in general standards governing the format and structure of the data on the payment cards but they also further define some of the dimensions. Technological development has contributed to the fact that today there are different technologies and designs as well as types of payment cards on the market, so each of them needed to define and edit in more details the areas of designing and defining data formats and structures.

3. The design of payment cards is specific, because in addition to the aesthetic importance, a very important aspect of the security that the design itself provides. The main objective of card design is certainly the recognition of bank brands and card organizations. The second objective is to protect card users, but also banks and card organization – both financially and reputation ally [7]. For example, if a bank is launching a project to produce a new type of card that it has not yet offered, it needs to send to the card organization sector, called “Card Design”, the so called “Card Proof”, which shows the color before the start of production, tabs, position and sizes of all the essentials that appear on the card. Once the card organization approves the design, then the bank can produce the card.

Types of payment cards Payment cards can be debit or credit

While a payment card us a means of payment (or simpler, it is a small plastic card that can pay for goods and services), a debit and credit cards are its subtypes [1].

The debit card can be used by the client up to the amount if available funds in the account, within the daily limit. Daily limits are variable and with the consent of the bank, they may be changed at the client’s request. From a time perspective, debit cards give the customers the benefit of being able to withdraw money at the nearest ATM, with no time limit. Debit card cancelation is made on the basis if the decision of the user to discontinue further use or based on the bank’s assessment that the user did not use the card correctly. However, in order for the card to be cancelled at the request of the user, it is possible only after all transactions arising from the use of the card have been posted and the accounts to which the card is tied, there are no reserved funds for processing transactions, as well as any other outstanding obligations, creating using basic and additional cards.

A credit card we linked to account approved by the bank, allowing customers to pay in instalments. Depending on the type, credit cards that make purchases in instalments are distinguished, followed by cards that allow deferred payment (at 10 – 20% of debt), while interest us charged on the rest. The credit card approval process itself is not different from the classic credit approval and like the classic credit approval process and, like the classic credit product is a significant source of income for the bank. Credit card is considering an innovation in the distribution of credit banking services. Credit cards were created out of the need for the easier use of bank credit facilities beyond their convenience and availabilities [6]. The most important role in the card business process is played by the card organization. MasterCard is one of the largest card organizations today but besides it, there are Visa, Diner, Dina Card and American Express. Credit card organizations set the standard for card issuing and transacting banks. Other third parties, such as process centers, check accounts and balances [8]. A credit card company may use the personal information of payment card users to protect and prevent fraud, unauthorized transactions and to manage risk exposure. It can also aggregate some of the personal information to create models identify past and potential future fraud, and

offer it to financial institutions, partners and clients. Based on these models, the bank can decide whether or not to approve the transactions [2].

Payment card issuing process and bank responsibilities

In order to receive a payment card, a customer needs to fill in an application form, commonly referred to as a Payment Card Application, and submit this request to the bank's office branch. The bank receives this request, then processes it in the manner prescribed by the internal procedure, and makes a request for personalization of the payment card. Some banks have their own Centre, where they perform personalization of payment cards, and on the other hand, there are banks for which this type of work is performed by the Processor. After the personalization and acceptance of the card in the bank's office branches are completed, the clients are handed a payment card. The client may also request an additional card for the authorized person in their account, but in this case, the basic user shall bear all the costs incurred by using the additional card. The procedure for issuing an additional card is the same as the procedure for issuing a basic card. If the client chooses to cancel the basic card then the validity of the additional card is also expires. The clients may advertise wrong or double credit, debit for cash, goods or service received, a transaction that he does not recognize as his own, as well as debit on account for goods or services, which he has settled otherwise. The deadline for filing a complaint differs from bank to bank, usually one month from the currency of debit if the card user's account. During the complaint procedure, the bank checks whether the payment transaction was authenticated properly recorded and registered and whether its cancelation was affected by some technical failure or other defect. If the justification of the complaint is determined, the complaining amount of the transaction is approved by the client's card account upon completion of the complaint procedure. The client is obliged to report the card loss immediately to the bank, and the bank is obliged to block the card immediately. All costs incurred by using the card up to the moment of reporting the loss or theft shall be borne by the card user.

Advantages of using payment cards

Banks are increasingly migrating to the digital arena. In this way, they reduce costs; increase the speed of distribution and reach of their offers. On the other hand, customers have more and more advantages and benefits from this approach because the market is very competitive, the prices of services are lower and the possibilities of using banking products are greater [7].

A big influence in the card business has interchange fee that is prescribed by the card organizations that the issuing bank and the accepting bank pay one to another for the performed transaction. The amount if the inter-bank fee varies by product type, transaction type and varies from country to country.

An inter-bank fee was introduced to make the payment system fast and secure: - helps cover up operating costs that banks may otherwise pass on to customers, -contributes to investing in creating the security if electronic payments that customers rely on, - contributes to investment in the future development and maintenance of the system [5].

6. CONCLUSION

First of all, the appearance of the Internet and then the introduction of information technologies into the banking system have significantly influenced the development of the banking business. The word “digitalization” is becoming more and more popular in our society, especially when it comes to the banking industry. The development of technology has enabled banks to move beyond traditional frameworks and focus on clients and innovation of banking products and services. Traditional distribution channels are considered safer and easier to use, especially in the Republic of Serbia, but they are characterized by high costs for the bank and for the client. Alternative distribution channels bring significantly lower costs to the bank and increase the speed of distribution. Clients also have a number of advantages and more important among them are lower costs, time savings and lower service costs because the market is competitive.

Increasing competition in the market has also forced banks to focus on digital channels. In order to survive in the market, attract new clients and retain existing ones, banks need to keep up with modern trends and adapt. Nowadays, banks that are adapting to modern trends are quicker and more successful in capturing the market, and accordingly, many analyses indicate that alternative distribution channels are the future of the banking business. Payment cards represent the most important alternative distribution channel. Card organizations monitor technological development, monitor client needs, and dictate rules to banks accordingly. To enhance online transactions, global card organizations Visa and MasterCard have introduced the highest level of security, called 3D secure, and therefore the mandate for banks’ implementation. 3D secure is the security standard that provides all users with the highest level of security when shopping online. The so-called Secure Code protects all three parties to the online purchase process – the client, the merchant and the bank. On this basis, it can be concluded that both card organizations and banks are focused on providing the highest possible level of security when conducting transactions.

In order to direct clients to digital channels, banks must primarily educate their employees, especially those who work in branch offices, as they are in fact the first instance with clients. First of all, they need to be educated on how to use and how to sell, that is, to attract the population to use new products. Traditional distribution channels will not be shut down, for more complex jobs, clients will be able to come to the branch office, as such jobs cannot be done nowadays through digital channels.

Current pandemic crisis has likely shifted short-term business objectives to focus on operational efficiency in the long term. In line with this, the top objectives for the market executives will be the digital strategy based on modernizing IT infrastructure.

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SCIENTIFIC REPORT

IMPACT OF GLOBALIZATION ON ORGANIZATIONAL BEHAVIOR IN BUSINESS ENVIRONMENT

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ABSTRACT

Globalization is the process of international integration resulting from continuous interchange of ideas, cultural aspects, products, and world views. It has allowed for companies to continue expanding throughout the world but connecting on multiple continents. The ability for these companies to conduct business with other local countries, whether it is trade or simply working together, has allowed for growth of smaller companies within the framework. Not only are they able to work together with the distribution of goods or services, but they are able to share cultures, norms, technology, and many other things that can help improve business worldwide. The ease of the internet has allowed for businesses to connect more rapidly and more frequently sharing these ideas and norms. Expansion of business is a large responsibility of the global managers and they must have a set of skills that allow them to operate and administer this work globally, while having the ability to sift through information and make proper decisions on potential next steps for the company. They must also be aware of the necessary changes in the culture and be aware of market trends in order to be adapted. This paper aims to take a look at how impactful globalization is to a company, the pros and potential challenges that come with globalization, and how global managers are responsible for overseeing the transition of these companies as they expand internationally.

Key Words: Globalization, Global Managers, Organizational Culture

JEL classification: F6, F01, M14

INTRODUCTION

Globalization is the process of international integration resulting from continuous interchange of ideas, cultural aspects, products, and world views [4]. This has led to much advancement within organizations in order to keep up with competition. While expansion for a company can be very beneficial, it comes with many challenges adjusting to potential new markets. It is important organizations spend time to understand cultures and understanding how to make the most of expansion through globalization.

Globalization has been heavily impacted by international trade and resulting in increased productivity worldwide. Globalization provides opportunities for companies to work with suppliers, manufacturers, and the consumers of their products [5]. Trade agreements must occur to ensure proper guidelines are in place in order to promote productivity and efficiency among countries. For example, it can be seen that non-tariff barriers has led to the rapid increase in economic growth in developing countries because of the newly available markets for their products [6]. This has led to most companies to relocate to these countries because of the ability to operate at lower costs when it comes to production. Because of this, opportunities have expanded for those who may not originally have the ability to work and thus increasing job opportunities in those countries. With such a large increase in overall organizations oversees, this also leads to better structures of those companies to continue to keep up and maximize efficiency and productivity [6].

There are different types of globalization. These include financial, economic, technological, political, cultural, ecological, and sociological which can all have effects on organizations production. Political globalization refers to the cooperation among different countries and can help businesses work together to improve production. Global organizations exist to ensure fair trade and countries can remain at peace to work together to ensure flow of goods can continue as they support the entire world, not just the countries involved [7].

Social and cultural globalization refers sharing ideas, knowledge, and cultural norms between nations. The ability to share among various cultures is essential and can relate to many business ideas or trends to help the growth for underdeveloped countries. Because of this, it is said that this globalization tends to favor the bigger economies and those tend to support or work to improve those of lesser economic status. One potential threat to globalization when it comes to distribution of a good or service is the potential theft or duplication of a product. In order to prevent this intellectual property right have been established so that company's products as well as ideas are protected and can help prevent potential knockoffs [1].

Technological globalization relates countries and their ability to connect through technology. Over the years, technology advancements have allowed many countries to speed up there innovation and markets, especially with the use of the internet. This has allowed those to connect too many people from all sorts of backgrounds to work together to make necessary improvements. Companies have embraced these technological advancements as a way to lower costs of production whether it is from technological improvements or relocating to countries where labor is cheaper.

However, it seems to benefit the company but reducing costs by cutting out the middle man and improving technologies around the workplace in order to effectively reduce costs without sacrificing productivity. Many of these improvements have also led to reduced marketing and advertisement costs while improving the ability to reach more people with their products [12].

All of these can have a very big impact on organizations and their overall growth so it is important that managers work to become more aware of these areas and overcome any challenges they may face. While all these have an impact on ways organizations can operate, it is important to understand the different types of global organizations. These consist of inter-governmental organizations, international non-governmental organizations, and multinational enterprises. Inter-governmental organizations consist of only governments and are based on agreed upon terms amongst the countries involved. An example of an IGO is the United Nations. International non-governmental organizations are made up of individuals, not governments or groups of people. While they may seem not as important as the IGO's, they can have a big impact when it comes to driving global politics. For example, international non-governmental organizations can drive individual rights and freedoms. Multinational enterprises are businesses that operate in more than one country [3]. Their primary goal is production and profit and utilize expanding to countries of different economic states to take advantage in order to make a profit.

In order to effectively transition companies to be multicultural, the importance of having a manager that that accomplish this is vital. It is also important to have a manger that can have a positive impact on the culture of a company. Culture within a company is not clearly defined because of the inability to effectively measure culture. Ultimately, culture consists of core values that lie within the beliefs of the company and can be large or small scale. These values develop over time and may happen on purpose or on complete accident. Because of this complexity and the effect on internal and external factors, it is said that entrepreneurial culture can be very dynamic. Internal factors include displeasure with the work that has been done so far, group constraints, speaking clear and common language, and a desire to improve efficiency. External factors are those that happen outside of the company and tend to be uncontrollable. These include economic and technological factors such as needing proper roads for transport or more intensive agriculture [5].

Cultures differ among countries and even people. People within a company can interpret the environment in a completely different way, thus having different values or views on culture within the organization. This can be very challenging for companies to expand because of the impact it may have on culture or within a different group of people [5]. These are the challenges a global manager must face and will take a closer look at some of the qualities they possess in order to help improve culture when faced with adverse situations.

A global manager is someone who can systematically oversee all aspects of the companies and coordinate both internally and externally. These managers possess traits that allow them to thrive in the business environment [8]. Self- confidence for a

manager is important as they are more likely able to adapt to change [9]. They tend to have personal values that are seen by those working around them. They tend to be very driven and have personal goals that they look to meet consistently. They also have business competence which allows them to have perspective when it comes to new ideas and potential change. Lastly, they have the skill to analyze the environment around them and make educated decisions on product quality, structure of cost, human resources, financial reserves, and innovative abilities, just to name a few [5]. The Harvard Business Review states that there are three types of managers who fit this profile which are a business manager, country managers, and functional managers. It is also important to have quality executives to provide the necessary resources and support for these managers [10].

The goal of a business manager is to continue to expand and improve performance within the company, thus creating more profit [11]. The ability of a manager to take advantage of opportunities while also coordinating actions across barriers is important to the success of the manager as well as to the company. They are essentially responsible for adapting the company to the changes they face while maintaining the companies culture and integrity internally [5]. While they are the point people for projects, a successful manager has the ability to lean on those around him for insight. This is where coordination is necessary in order to continue with the movement of products as well as staying connected and integrated. For this, managers need to possess both administrative and interpersonal skills. Companies have transitioned into more of this collaborative style rather than an idea of a single “global leader” to keep the integrity of the company and allow multiple people to work together to execute the business plan.

While interpersonal and administrative skills are necessary for the coordination within the company there is also a need for a manager to be aware of the market. Understanding the local market is important factor to essentially assess the needs of customers. They can also keep in mind the trend of their competitors. Flexibility in these situations can allow for the company to make the necessary adjustments and flow with the market trends, thus preventing a company getting left behind. It is important that these managers take in information and have the ability to determine where they can benefit from the information. It is important for these managers to have a vision and keeping that vision strong. As the information comes in they will need to refer back to their interpersonal skills to sell their plan to those in higher positions within the company and prevent them from staying “stale” [10].

CONCLUSION

As we can see, globalization for companies has become very beneficial and important. Globalization has led to expanded markets, free flow labor, and improved infrastructure. By expanding markets, companies are able to reach these new markets in a variety of different ways, especially through the help of technology. They are also able to potentially relocate to different countries to provide job opportunities to these underdeveloped countries while reducing labor costs. It certainly is not a simple

transition as relocation requires re-structuring and understanding new markets and territories. The free flow of labor has allowed companies to expand their talent pool without many restrictions. These candidates bring value to the company as they improve efficiency and productivity within the workplace. Potential negatives of workflow labor have been workplace discrimination and improper use of child labor and slavery. Lastly, in order to keep up with globalization due to improved trading systems, local infrastructures have been created or improved to help improve the efficiency and safety of transportation among goods or products [6].

With improvements comes potential consequences and these include environmental degradation, marginalization of local firms, and unemployment. Companies that expand globally leave the potential for the current location to be acquired or even reduced, resulting in jobs lost. Natural resources have been overused thus resulting in the environment potentially degrading [6]. Though some have theorized the potential negative effects of globalization on mortality rates, one particular study looked more closely and actually found that those in more globalized countries tend to show lower mortality rates [2].

It is important to have someone in place that can continue to drive innovation and have a good feel for the market trends to drive the company forward. There are many traits of successful global leaders but they all revolve around the ability to interact with those around them while having the ability to take in information from the local market and make assessments or decisions on their needs. They have the ability to be very clear with roles and responsibilities and understanding the company's goals and mission and can hold the integrity of the company intact. They have a high level of confidence and other traits that allow them to analyze situations, adapt, and be innovative to stay current with market trends and competitors. Change within a company is inevitable. When there is a change in status quo, there is a need to adapt and this may cause a disruption in a company's routine, provide dissatisfaction with the current situation, provide a lack of trust, and have a need for efficiency, more external pressure, and often a fear of the unknown. While adaptation or change is often hard for companies, it is the manager's job to provide a sense of security for the employees and be a leader in order to prevent resistance. There are many ways an employee can be resistant towards change. These include logical resistance, psychological resistance, and sociological resistance. Logical resistance is based around ignoring factual information, rational reasoning, logic and science. This is usually at the onset of the change and can usually be expected by employees. Psychological change is based on emotions, sentiments, and attitudes. This is when there is a fear of the unknown, mistrust management's leadership, or feels their security or self-esteem threatened. Lastly, sociological resistance is also logical when it is as a disruption among the group's values, norms, and interest. It is important for managers to understand that this is normal behavior and will usually arise when change is occurring so it is important that they have a plan on handling these different types of resistance. It is the combination of these attributes that allow for manager's to build personal relationships with their employees, administer and delegate work appropriately, and take in information and utilize it to the best of their ability to push the company in the right direction.

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CONCURRING MUTATED SIX SIGMA PARADIGM WITH HEI'S CAPACITY BUILDING & SUSTAINABILITY

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ABSTRACT

Capacity building & quality in higher education has evolved as an imperative issue due to ever increasingly competitive environment, monotonous and flawed education system. Although six sigma paradigms have been effectively used in product and service improvement in the business environment, the concept has not been tailored in HEIs. To improvise use of MSSP (Mutated Six Sigma Paradigm) for higher education process improvement toward achievement of quality, a number of models are proposed. Six sigma principles such as process improvement, reducing waste and continuous improvement aligns closely with the mission of higher HEIs and accreditation agencies. A process map with SIPOC (supplier, input, process, output and control), cause and effect analysis, FMEA (failure mode and effects analysis) for higher education is foreseen. These tools can be used by higher education institutions to better understand the higher education process and how it can be improved to meet the desired quality goals. The paper also surfaces challenges and barriers to be encountered during the introduction of MSSP in the higher education sector, most useful tools and techniques for process improvement problems, success factors which are essential for the implementation and sustainability of MSSP. This paper makes an attempt to confiscate the myth that six sigma is confined to manufacturing only.

Key words: *Mutated Six Sigma Paradigm (MSSP), Higher Education, Capacity Building, Quality, Sustainability.*

Jel classification: *I23*

INTRODUCTION

Over last ten years, a number of organizations have adopted Six Sigma as the strategy for finding the balance among excellence and delivery. The integration of Lean/Mutated and Six Sigma methodologies provides organizations with the methods, tools and techniques for superior improvements [15]. Mutated Six Sigma Paradigm (MSSP) is a powerful methodology for achieving process efficiency and effectiveness resulting in enhanced customer satisfaction and improved bottom line results. It has proved to be very powerful in reducing waste or non-valued added steps between processes whereas Six Sigma has been very effective to reduce variation within a business process. There has been a constant debate about which strategy (Mutated or Six Sigma) should be used first for efficiency and effectiveness improvements. There is no straightforward answer to this question in our point of view. The answer depends upon the nature of the problem and what the organisations really want to get out of these strategies of business process improvement.

In the mutated school of study, the problem is typically some form of waste. By utilizing lean tools and techniques, the waste can be reduced to a desirable level. Lean focuses on the speed with which a process can perform its function, be it the time it takes to obtain a new mortgage approval, a new credit card or open a new bank account. In the Six Sigma School of study, assuming the solution to be unknown, a problem is tackled depending on the nature of the problem and the degree of complexity involved in the determination of solutions. There has been some gathering momentum within some Six Sigma practitioners advocating that the strategic, cultural change and fact-based decision-making values of Six Sigma are more demanding than the speed focused and non-statistical methods of Lean [1]. Both the methodologies have different set of tools but the skills to use them effectively and appropriately are essential for a better outcome from the project.

The integration of Mutated and Six Sigma methodologies provides organizations with the methods, tools and techniques for superior improvements [15]. MSSP is a powerful methodology for achieving process efficiency and effectiveness resulting in enhanced customer satisfaction and improved bottom-line results. The process cannot be made quicker by Six Sigma equally. These methods both compliment and reinforce each other to help impact the bottom line. Bringing the two strategies together to an organization creates a powerful vehicle for value creation.

A number of higher education institutions (HEIs) have embarked on the Mutated/Lean initiative for improving the efficiency of business processes by systematically eliminating waste (i.e. non-value added activities or steps or procedures). Although Lean has been widely accepted by a number of HEIs, this research has shown that very few universities are integrating Lean with Six Sigma for improving the efficiency and effectiveness of university processes.

From the author's standpoint, HEIs can make use of both methodologies simultaneously for tackling efficiency and effectiveness of business processes. Lean/Mutated can be a good starting point for establishing business processes and

identifying and reducing or even eliminating different forms of waste that exist in such processes. Six Sigma can be extremely useful if variation within the process causes defects or errors or even failures which lead to customer dissatisfaction. Moreover, the author firmly believes that Six Sigma methodology (define-measure-analyze-improve-control) can be very effective in solving various business problems in university business processes where the solutions are unknown or one cannot identify the cause. The purpose of the paper is to present the readiness factors (RFs) which are fundamental prior to the introduction and development of any continuous improvement (CI) initiative in the context of higher education (HE) sector. This paper also addresses the challenges, understand the Critical Success Factors (CSFs) and assess the role of relevant tools and techniques for the successful introduction and deployment of MSSP in a higher education setting. The opinions or viewpoints expressed in this paper are based on author's experience in the use of MSSP as a business improvement methodology for fixing inefficiency and ineffectiveness in university business processes.

Challenges and barriers in the use of MSSP in the higher education context. The following are some of the fundamental challenges in the use of MSSP in the higher education environment:

- a) Problem with the terminologies taken from manufacturing industry to higher education sector and many people are uncomfortable in using a number of tools and techniques which were proved to be effective in manufacturing and service sectors prevail since long.
- b) The strategy of achieving leanness is not clear to many senior executives [12].
- c) Quite often we try to improve a process in isolation when problems occur. In fact, this approach can sub-optimize the overall performance of our end-to-end process (or system) unless we have a good understanding of the impact of adjusting or improving a sub-process within a process.
- d) It is absolutely crucial to have uncompromising management commitment and buy-in from the outset of the Lean initiative and without their support and commitment the effort will be absolutely futile. A lack of commitment and support from senior executive team might promote a flavor-of-the-month attitude across the business and makes it difficult to foster a culture of continuous improvement mindset.
- e) Lean initiative should not be viewed as something quick-fix as such attempts will be doomed to fail and eventually will be labelled as another passing management fad.
- f) Lack of visionary leadership has been widely reported as a fundamental barrier in the successful introduction and deployment of MSSP initiative in any industrial setting irrespective of the size and nature of the industry.
 - setting a clear vision for establishing the desired culture;
 - communication the vision to all employees at various levels to gain organizational commitment; and
 - empowering employees and giving them a sense of ownership.

- g) The culture of the higher education sector can be a big challenge in the introduction of MSSP. In order for the staff to feel that they are part of the organization and openly talk about their improvement suggestions, there needs to be culture of openness, trust and acceptance.
- h) Lack of understanding about the different types of customers. The challenge is to understand the true voice of different customers and develop strategies to meet customers' requirements.
- i) Lack of communication at various levels across the HEI. This leads to the development of “silo culture” across various departments in a higher education or university sector. Staff may perceive their involvement to be a waste of time and effort. It is absolutely critical to have an effective communication at all levels and making employees aware of the need for the MSSP journey and what is their role in achieving the vision set by the senior management team.
- j) Lack of resources (time, budget, etc.) is an immense challenge in many public sector organizations including the HEI. In my experience this is primarily due to lack of strategic and visionary leadership in the organization.
- k) Weak link between the continuous improvement projects and the strategic objectives of the HEIs. It is important to select those projects which are directly aligned with strategic goals of the organization and this can be achieved by utilizing a Hoshin Kanri exercise with key people involved in the organization with the right skills, knowledge and expertise.

CSFS FOR THE IMPLEMENTATION OF MSSP IN THE HEI

The concept of identifying the critical success factors (CSFs) as a basis for determining the information needs of managers [14]. Each one must receive constant and careful attention from management as these are the areas that must “go right” for the organization to flourish. If results in these areas are not adequate then the efforts of the organization will be less than desired. The following CSFs for the implementation of MSSP in any HEI have been identified.

A. Nod of the Head of HEI

Without senior management on board from the outset of the journey, it is absolutely a waste of energy and time for launching the MSSP initiative. The author believes that, the senior management team should attend a half-day or one day broad overview of MSSP strategy and methodology, ensuring buy-in and commitment for the implementation. MSSP project champions must be identified across the higher education sector responsible for identifying, prioritizing and overseeing projects. Staff members should be given adequate time to complete their MSSP projects further to training and a committed facilitator with good technical knowledge on the topic must be in place if there are any problems encountered by staff members during the project execution phase.

B. Two Way Communication

One of the major problems identified by the author is that, there is no shared understanding for the purpose of continuous improvement journey across many HEIs. Poor/lack of communication has been cited as an implementation failure for continuous improvement initiatives across a number of public sector organizations.

C. Thriving Leadership

Leaders have the role of creating a challenging vision of the future and motivating their employees to its accomplishment [7]. Together, the mission and vision give direction to an organization, and they function as a compass and a road map, leading to better performance. Leadership needs to enable employees at all levels to shift from their current culture to a new culture. The following issues may be considered for measuring leadership commitment within a MSSP initiative:

- commitment of both financial and personnel resources for the initiative;
- a clear strategic deployment plan showing the tangible objectives and goals of the initiative;
- development of a communication plan (i.e. need for the initiative, the benefits of implementation, roles and responsibilities of everyone in the new way of thinking, etc.);
- clear direction and guidance on deploying Six Sigma; and
- reward and recognition system, etc.

D. Developing Organisational Readiness

It is important to first understand the preparedness of a HEI to implement continuous improvement initiatives such as MSSP. If a HEI is ready to embark on MSSP journey, then a customized roadmap can be proposed to guide the organization through the implementation and deployment process. Continuous improvement maturity models provided a roadmap for many organizations to assess their weaknesses, highlight the issues which need urgent attention and aspire to advance to the next higher level in the maturity model [3], [5]. A good understanding of the characteristics underpinning different stages of maturity models can help HEIs to evaluate their own positioning in the MSSP journey. Understanding the characteristics of MSSP organizations together with the characteristics of each level of maturity models may help us in evaluating the readiness of HEI to embark on MSSP. The lack of sustainable, relevant and related quantifiable results will indicate whether or not an organization is in a position to embrace the MSSP business process improvement strategy.

E. Skills & Resources

One of the most important requirements is to build human capital by providing education and training to employees. The employees should be equipped with project

management tools, process improvement toolset and change management tools. Staff members should be given adequate time to select and execute a project which results in improved customer satisfaction, improved employee morale and enhanced customer experience.

F. Prioritisation & Selection

Project selection is not only the most essential but also the most challenging aspect experienced during a MSSP initiative [13]. Project selection methodology enables organizations to deal with large volumes of proposed projects, enables comparison to be made between different types of projects and allows one to forecast which project is the best. If MSSP initiative has to be successful and achieve long-term acceptance within a HEI, then the right projects have to be selected [1]. Moreover, selection of the right projects will create confidence in management and employees towards the MSSP initiative.

- The wrong processes will be improved.
- It will cause frustration and demotivate the employees involved in the execution of the project.
- Delayed results and frustration is experienced.

The following tips may be useful while selecting potential MSSP projects in the context of HE sector:

- a) Projects must be aligned with critical business and customer issues. This may be referred to as the voice of the business and the voice of the customer.
- b) Projects must be feasible to execute from a resource and data standpoint.
- c) Project objectives must be clear to everyone involved in the project.
- d) Ensure that projects can be completed within four to six months.
- e) Ensure that a tollgate review must be performed at every stage of the Six Sigma methodology by the MSSP deployment champion for ensuring a smooth running of the projects.
- f) Select those projects which have the ability to show measurable improvements in the delivery of quality associated with education, operational costs and timeliness parameters.

G. Transformed Organizational Culture

Experience demonstrates that changing the way work is organized has a more profound and lasting impact on organizational culture than just educating employees in problem-solving methods. Culture shows the behaviors of employees in an organization and strategies that can be managed in support of organizational goals. The power of MSSP to create a culture of continuous improvement lies in the

combination of changing the way work gets done by changing processes, plus educating people in new ways of understanding processes and solving problems. When leaders start differentiating “noise” from “signals”, ask for what is “critical to quality”, and want to see the data that proves or disproves a hypothesis – then the culture of a business starts to change [4]. In the HEI, the organizational culture is all about changing the way we take care of our customers (i.e. students, parents, local companies, faculties, alumni, etc.) and providing them with a world-class experience.

TOOLS AND METHODS OF MSSP

Many institutes use some kind of systematic approach when deciding which tool or technique to apply under certain situations, when to apply tools or techniques and how to apply them. This yields significant benefits in the long run. The selection of MSSP tools and techniques depends on the needs of the organization. This research has shown that, the following tools and techniques are most relevant to the HEI.

A. Process Mapping/Value Stream Mapping

A value stream map allows everyone in an organization to understand and agree on how value is produced in the eyes of customers and where waste occurs.

B. Effect and Cause Analysis

Effectively brainstorming will lead to a possible solution. Assess the root cause and decide upon the way to fulfil the flaw.

C. Visual Management

Visual management helps one:

- to understand and indicate work priorities;
- to show what standards of work should be;
- to identify the flow of work and what is being done; and
- to communicate to everyone what performance measures are in place, etc.

D. Pareto Analysis

It bifurcates the vital few causes from the trivial many. In other words, 80 per cent of the problems are due to 20 per cent of the vital causes of factors and hence called the 80/20 rule. By this, a team will know which areas need to be refigured.

E. Project Charter

It which provides an outlook of the project and bridges management and the MSSP team regarding the expected project outcome. This tool is generally used in the “define phase” of the MSSP methodology.

F. Supplier-Input-Process-Output-Customer (SIPOC)

SIPOC is primarily used to document a process at high level and visually show the process from supplier’s inputs to the products or services received by customers.

Advantages:

- identify the key outputs and customers of those outputs;
- identify the process boundaries and key activities; and
- identify suppliers and the key inputs to your processes.

G. Quick Transformation Workshops (QTW)

The term QTW is synonymous with rapid improvement event and Kaizen Blitz. The workshops are focused on local processes (usually departmental) with a view to tackle some of the obvious problems or issues in processes within the timeframe of the workshop (generally three to five days). The advantages of the workshops are:

- Participants are engaged in the change process.
- Decisions can be made rapidly given the representative stakeholders are present.
- Ability to develop a cross-functional team of managers and employees working together to tackle a problem.
- Focus is on the practical, implementable solutions.

REDINESS FACTORS FOR MSSP

The following Rediness Factors (RFs) and the associated variables within such factors after a thorough literature review have been identified, followed by an empirical study carried out across seven three institutes at SAL Education Campus. Each RFs has a number of variables which could influence the factor and this paper would not cover the correlation of such variables with the RFs.

RF 1: Leadership and Vision

The active role of leadership has been widely cited as one of the most essential RFs for any CI initiatives in any organizational setting, despite of the nature of the industry. Leaders should set a clear vision for establishing the desired culture. The whole idea of visionary leadership is to enable the employees to shift from their current working practices to Best-in-Class practice. The following set of variables is deemed to be important for the leadership and vision RF.

Variable 1 – presence of support from leaders at different levels of the university.

Variable 2 – leaders are committed towards Lean, are open and evaluate all ideas, and provide resources as and when required.

Variable 3 – leaders provide support, direction and encouragement to employees.

Variable 4 – leaders communicate the improvements made via MSSP projects throughout the university.

Variable 5 – a shared vision has been created where it has been ingrained in the day-to-day tasks of each faculty, staff and administrators duties.

Variable 6 – recognition system in place to acknowledge the achievement/contribution made by certain individuals.

Variable 7 – employees believe in the vision and are committed and dedicated to achieving it.

Variable 8 – employees understand that MSSP will benefit the customer.

Variable 9 – leaders permit employees to allocate sufficient time towards process improvement (from middle management to employees involved in the improvements).

Variable 10 – leaders having monthly meetings with employees to track progress of MSSP projects.

Variable 11 – leaders empower employees across the university.

Variable 12 – senior level employees champion MSSP and create a strategy that directs employees' attention on what is important.

Variable 13 – leaders understand and accept that MSSP requires a long-term commitment.

RF 2: Management Commitment and Resources

The uncompromising and constant support from the senior management team and the allocation of resources (time, money, etc.) for executing projects is an essential factor prior to kick off any business process improvement initiative in any industrial context. The following set of variables is considered to be important under this RF.

Variable 1 – metrics are in place to demonstrate the outcomes and benefits of resource utilization to stakeholders.

Variable 2 – employees are given sufficient time for their engagement on MSSP process improvement projects.

Variable 3 – the need and rationale behind Lean is communicated to employees.

Variable 4– management at all levels have an understanding of the benefits (e.g. increased student satisfaction, fewer complaints, etc.) of MSSP.

Variable 5– visible involvement (e.g. giving staff time, walk the floor, obtaining feedback on the project progress, taking matters to the board if needed, etc.).

Variable 6– integration of MSSP Principles into management goals. Variable 7 – presence of management involvement in MSSP projects.

RF 3: Linking MSSP to University's Strategy

One of the challenges for the sustainability of MSSP initiative is the selection of the right projects which are aligned with strategic objectives of the university. MSSP is best deployed into an organisation's strategy when it is the "how to deploy" of the strategy. The author suggests the use of Hoshin Kanri to align strategic objectives of the university with the objectives of the MSSP projects. Hoshin Kanri also helps to think long term and helps to differentiate the projects which deliver both short-term and long-term objectives. Various types of metrics are assigned to define success and measure the progress. The following set of variables is considered to be important under this RF.

Variable 1– projects that are aligned with the university strategy are carried out by employees or business process improvement teams.

Variable 2– senior management communicating the strategy throughout the university.

Variable 3– goals and objectives have been aligned to the strategy.

Variable 4– presence of measures to confirm the achievement of the strategy.

Variable 5– completion of smaller projects prior to commencing larger projects which are strategic in nature.

RF 4: Customer Focus

One of the fundamental purposes of HE is to provide the students with skills and knowledge that will enable the future employer to better succeed in a knowledge economy. In a HE setting, typical customers may include students, staff members, alumni members, parents who pay tuition fees for their children, industry and government who provides funding, etc. This list clearly shows the complexity on the customer concept in the context of HE setting. The following set of variables is considered to be important under this RF.

Variable 1 – keeping the customer at the centre of process analysis and having them present during rapid improvement events whereby their feedback is obtained before, during and after process analysis.

Variable 2 – employees accept and understand that HE has multiple customers (students, government, academics, etc.).

Variable 3 – employees understand how their jobs are linked to the customer.

Variable 4 – customer expectations are captured and kept at the centre of process analysis.

Variable 5 – customer focus is linked to the university policy, staff development programme, training programmes, job descriptions and annual development plans.

Variable 6 – employees have a mindset where they regularly ask themselves, “How could they please the customer?”

RF 5: Selecting The Right People

MSSP is about selecting and training the right people to execute the projects at all levels across the HE sector. Research has showed that companies who have been successful with MSSP as a business process improvement methodology select their most talented people to fill the key positions such as black belts, green belts, etc. I personally think this is equally applicable in the context of HE sector. If the MSSP initiative is led by people without passion and a good understanding of its full potential, the initiative might be doomed to fail over a period of time. The following set of variables is considered to be important under this RF.

Variable 1 – candidates chosen for the execution of MSSP project should understand the rationale behind MSSP.

Variable 2 – criteria utilization for candidate selection for the training and project execution.

Variable 3 – team comprises of a blend of people (i.e. can influence others, have some management experience, can engage with people at different levels, positive, enthusiastic, negative people to challenge ideas, accept change, interpret the data and can lead focus groups).

Variable 4 – candidates have a customer mindset.

Variable 5 – team comprises of key stakeholders of the process (i.e. having individuals representing each part of the process).

Variable 6 – candidates’ line manager will support and permit their employees to spend time on process improvement projects.

Variable 7 – candidates are flexible and open minded.

Variable 8 – candidates should have a good understanding of both sets of tools from Lean and Six Sigma (examples of typical tools include: value stream mapping, visual management, SIPOC diagram, cause and effect analysis, pareto analysis, project charter, etc.).

CONCLUSION

Although MSSP as a powerful business process improvement strategy has been around for over ten years, its applications in the context of HEIs are still in their embryonic stages. It has been found that, there is a clear misconception across many public sector organisations that MSSP is only applied to manufacturing companies and it cannot be transferred to HE sector. In my experience, this is not the case as I firmly believe that both Lean and Six Sigma have a role to play in university processes for improving the efficiency and effectiveness. This paper presents the challenges and barriers, success factors and the most appropriate tools and techniques for the successful introduction and deployment of MSSP in the context of HE sector. The next phase of the research will be looking into the development of a Mutated Readiness Index Model (MRIM) based on the CSFs for the successful implementation of MSSP within an HEI. I will also develop a toolkit for MSSP for tackling business process problems in HEIs. A number of semi-structured interviews with most relevant people will be carried out across institutes at SAL to understand the current status of Lean/Mutated and Six Sigma methodologies within institutions. I have made an attempt to reveal the RFs required for any HEI who wishes to embark on MSSP.

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ENHANCING RESILIENCE THROUGH WOMEN EMPOWERMENT AND LIVESTOCK PRODUCTION IN SELECTED AREAS OF SATKHIRA DISTRICT OF BANGLADESH

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ABSTRACT

In Bangladesh participation of rural gender in livestock farming is not new but it has not acted upon accordingly. This study attempt to identify the factors which influences rural gender income and overall social status after participation in livestock production, their contribution to the livestock as well as their empowerment status. The research has conducted in three villages of Satkhira district in Bangladesh namely Karima, Fingri from Satkhira sadar and Kolia from Tala Upazila. Initially each 25 respondents had been selected purposively engaged in homestead gardening, goat & poultry and beef & dairy farming respectively. Total 75 respondents (men & women) from three villages of study areas selected purposively. The quantitative data were collected by interviewing 75 respondents through household survey. The quantitative analytical tools used to attain specific objectives included various descriptive statistics, multiple regression analysis, Pearson correlation, WEI, PCI and again qualitative analysis influenced by the economic and advancement. In accordance with the results of OLS educational level of gender, farm size, experience, training, has positive influence on rural gender income and these variables were statistically significant. And household size, credit received have positive effect but these are not

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statistically significant. The Pearson correlation analysis showed that age, education, farm size, savings, household expenditure, training received, farming experience have positive correlation with rural gender income, while credit has negative correlation with rural women income and family member has positive correlation respondent's income but not these two variables are statistically significant with income. Considering agricultural livestock activities showed that women were not empowered in taking decision while non-agricultural activities women were empowered in taking non-agricultural decision in the study area. Based on the qualitative analysis it showed that gender participated in livestock farming mainly to increase income and to enhance self-respect. Their income from this had brought remarkable positive change in their life and they had better control over their decision and income. Finally gender has an important role in active economically participation in livestock production assist them to overcome prejudice, socio-economic countercheck and highest empowerment acquirement in the context of Bangladesh.

Key words: Gender, resilience, production, livestock, Bangladesh

JEL classification: D24, H54,

INTRODUCTION

Bangladesh is a developing country positioned in South Asia region. The current population of Bangladesh is 167,837,443; Per capita national income of our country is 1909 USD. In Bangladesh, livestock production is largely in the hands of women. In fact animal husbandry is becoming feminized. About 70% of the agricultural workers, 80% of food producers, and 10% of those who process basic foodstuffs are women and they also undertake 60 to 90% of the rural marketing; thus making up more than two-third of the workforce in agricultural production. Most of the animal farming activities such as fodder collection, feeding, watering, and health care, management, milking and household-level processing, value addition and marketing are performed by women, [8]. Despite their considerable involvement and contribution, significant gender inequalities also exist in access to technologies, credit, information, inputs and services probably because of inequities in ownership of productive assets including land and livestock.

Livestock widens and sustains three major pathways out of poverty: [1]. Securing the assets of the poor, [2]. Improving smallholder and pastoral productivity and [3]. Increasing market participation by the [23]. Rural women perform a reproductive role, encompassing child bearing, child rearing and housework. At the same time, they also fulfill a productive role, engaging in paid labor activities outside the house and/or being in charge of a number of tasks related to household farming activities, including

livestock management and building resilience to shocks of climate change in livestock production [2], [24]. In some developing countries, they make on average up to 43% of the agricultural labor force and contribute substantially to the livestock management [22]. For making the women empowerment in livestock raisers a choice of the project, this study gives reasons from country and global perspective and links the significance of the research with the livestock industrial sector [28]. Rural women play a significant role in conducting small-scale dairy farming in Bangladesh. They have full potential for achieving sustainable development and improvement of quality of life through their proactive participation in farming activities.

Now a days, rural women in Bangladesh play a vital role in a wide range of income-generating activities through agricultural farming which includes vegetable production, post-harvesting, cow fattening and milking goat farming poultry rearing etc. In Bangladesh being a traditional Muslim society, the status of women is domestic in nature. Women have been considered as a docile daughter, a complacent wife and a dependent mother. Women's participation in economic activities in general and in agriculture in particular was remained low [25]. But, recent labor force survey conducted by the Bureau of Statistics showed rapidly increased participation of women in economic activities [11]. A rural woman faces different stages in her life. Before marriage, she was a daughter; after marriage she was a dependent housewife; after that a dependent mother responsible for all of the household work, including cooking and rearing children, and caring for her husband and other family members. Due to social and traditional barriers, rural women are not able to work outside of their homes. Therefore, their potential is often unrealized [1].

They are disadvantaged in terms of education, independence, controlling their own assets, and household decision making [27]. Today, however, rural women are becoming more conscious of their life patterns, children's education, health, and financial well-being. Rural women have become effective role players in both income-generation and household management. They are struggling hard to improve their life style and trying to overcome poverty through their participation in small-scale dairy farming. The agriculture sector continues to be an essential component of Bangladesh's economy. This sector currently contributes 13.60 percent to GDP, generates productive employment opportunities for 45 percent of the labor force, and renders 60 percent of the rural population depending upon this sector for its livelihood. It has a vital role in ensuring food security, generating overall economic growth, reducing poverty and transforming towards industrialization. The present government is determined to improve the quality of life of the people and to banish hunger and malnutrition from the country by making agriculture an efficient, productive and profitable sector of the economy [11].

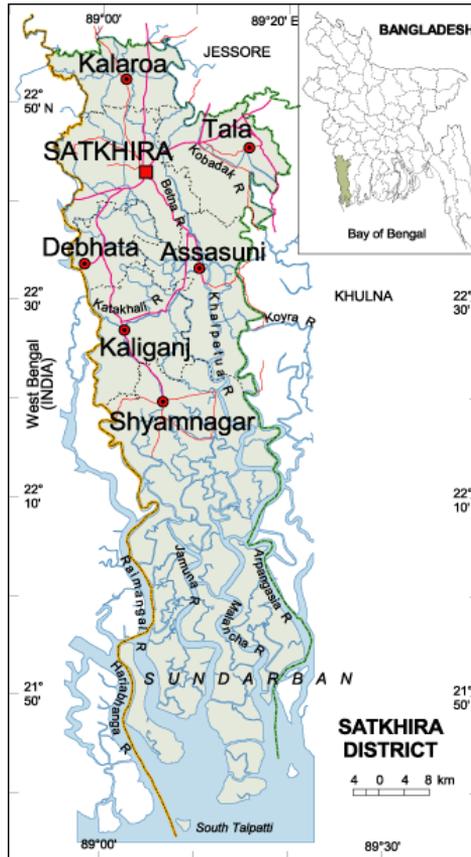
In Bangladesh size of the total labor force (15 years and above) during the periods from 1995-96 to 2016-17 has increased from 36.1 million to 63.504 million [11]. Average growth rate for this year is 3.571%. During the period female labor force showed larger average growth rate that is 7.227% than male labor force which is 2.540%. Except the period 2010 to 2013 where the male labor force grew at a higher

rate (7.66%) than female (5.007%), female labor grew at a higher rate than male as revealed from the Labor force surveys (LFS) in 2010, 2013, 2015, 2017. [11]. Participation of female labor compared to male has increased in agricultural sector over the periods. During same period female labor force has increased by 136.025% which is much higher than male labor force that has increased by 35.633%. In case of agricultural sector where as female employment has increased by 192.84%, there is a sharp decline in the participation rate for male by 16.26%. While there were only 3.8 million women were engaged as agricultural employment during 1999-00, the number was 18.646 million in 2016-17. [11]. In a study conducted by RDA in 2016, the rural areas of Satkhira district, women have been found more conscious than that of men regarding animals' care. The probability of disease(s) to be found in animals was relatively lower and income generation was higher from the animals reared by women than that of managed by solely men. Highly significant results show positive impact of women's participation in the livestock management and thus there is very likely of poverty alleviation.

METHODOLOGY

The overall objectives of this study are to assess the overall condition of rural gender, considering their changed roles and extent of engagement as economically active participation in livestock production of the study area. The field study was performed in Satkhira sadar (Karima & Fingri villages) and Tala Upazila (Kolia village). In this study, the sample respondents were selected purposively. After preparation of interview schedule at first Satkhira district had been targeted and afterwards three villages namely, Karima, Fingri from Satkhira sadar and Kolia from Tala Upazilas were selected purposively. Among these three villages 75 respondents were chosen purposively for the present study. For necessary comparisons a total of 75 respondents who have involved with livestock farming under the category of homestead gardening, poultry and dairy-beef farming have been interviewed. Initially 25 respondents who had engaged with homestead gardening afterwards 25 respondents who had engaged with poultry and finally 25 respondents engaged in dairy-beef have been selected purposively. Sample household survey method was used for intra-household level, with key informant and focus group discussion, direct observation, group meetings and meetings of federation and cooperatives were employed for inter-household and institution levels. Use of both quantitative and qualitative methods provided a richer base for analysis, where data from each method helped to interpret the other.

Figure 1. Map of the Satkhira District, Bangladesh.



Quantitative survey information were coded numerically and entered in spreadsheet (Excel). Data analysis was done by using the concerned software such as SPSS and Microsoft Excel. The quantitative analytical tools used to attain specific objectives included various descriptive statistics, multiple regression analysis, Pearson correlation, WEI, PCI and again qualitative analysis influenced by the economic and advancement.

In this research, multiple regression and Pearson correlation were used to identify the factors influencing gender's income through livestock farming.

The model was as followed:

The equation is -

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon_i$$

Where,

Y_i = Annual income of rural women

Independent variable:

X_1 = Educational level of woman (Years of schooling)

X_2 = Household size (Number)

X_3 = Farm size (acre)

X_4 = Framing experience (Years)

X_5 = Training received (Number of days)

X_6 = Credit received (Amount)

β_0 = Intercept;

β_1 to β_6 = Regression coefficients of the independent variables; and

ε_i = Disturbance term or error term.

Correlation

In this study, Pearson's Product Moment Correlation Coefficient (r) was performed to determine the relationship between various factors (age, education, household size, farm size, savings, household expenditure, training received, farming experience, credit). Here, the dependent variable is the rural women annual income from vegetable, poultry and dairy production.

Women Empowerment Index (WEI)

Following the methodology used by Bose [14]. "Women Empowerment Index" (WEI) has been constructed in this research, Considering of women participation in household decision making process in agricultural and non-agricultural activities.

For example, the higher value (K) of an indicator (X) goes to indicate the higher empowerment level of a woman. K ranges from 1 to 3.

Where,

1 = The lowest value, when the decision is taken by male alone, in this case women being "least empowered"

2 = The value, when decision is taken jointly by husband/ male and female, when women are "moderately empowered."

3 = The highest value when decision is taken by female alone, that is, when women are most empowered"

The above statement can be measured through rating of each decision indicator (X), as below:

X _i = Decision Making indicators	K = Any rating value of each indicator		
	Low empowerment	Medium empowerment	High empowerment
X ₁	1	2	3
.	1	2	3
.	1	2	3
.	1	2	3
.	1	2	3
X _n	1	2	3

Therefore, the average scoring value of X_i (i.e., ith indicator) for all households would be the average of the value K_i denoted by the following matrix

$$X_i = K_i \dots\dots\dots (1)$$

Here the researcher used the given value of K on a Scale from 1 to 3 for ten indicators (X_i) to construct the women's empowerment index (WEI).

In this study, ten inter-household decision making indicators were considered where six indicators are agricultural activities related and four are related to non- agricultural activities. Six indicators on agricultural/livestock farming activities have been used for the agricultural index (WEI_{agril.}), and remaining four for the non-agricultural index (WEI_{non-agril.}). WEI is shown in equations (2) and (3) respectively:

$$WEI_{agril.} = (\sum^6 X_i)/6 \dots\dots\dots (2)$$

Where,

WEI_{agril.} = Represents the following indicators of an ith household:

X1 = Choice of farming

X2 = Farming management (managing cattle, poultry, vegetable production cleaning shade etc.)

X3 = Purchase of inputs (purchase of feed, fodder, medicine etc.)

X4 = Selling of goods (selling of egg milk, vegetables, etc.)

X5 = Post-harvest operation

X6 = Use of money after selling

$$WEI_{\text{non-agril.}} = (\sum^6 X_i)/4 \dots \dots \dots (3)$$

Where,

$WEI_{\text{non-agril.}}$ = Represents the following indicators of an i^{th} household:

X_1 = Cash management (income, expenditure and investment for earning)

X_2 = Children's education (school enrolment, expenditure on books, uniforms, tuitions, etc.)

X_3 = Travel and recreations (mobility to outside home for marketing, visiting relatives, etc.)

X_4 = Voting in election (freedom of voice, choice and social activities)

Therefore, the overall WEI shown in equation 4:

$$WEI = (WEI_{\text{agril.}} + WEI_{\text{non-agril.}}) / 2 \dots \dots \dots (4)$$

Problems Confrontation Index (PCI)

"Livelihood improvement of small farmers through family poultry in Bangladesh" PCI has been calculated. A four point rating scale was used for computing the problem score of a respondent. The respondents were asked 4 alternatives responses as high, medium low 'and 'not at all' against each of 12 selected problems. Scores were assigned to those alternative responses as:

"High = 3", "Medium = 2", "Low = 1 and "Not at all = 0, respectively

$$\text{Problem Confrontation Index (PCI)} = P_h \times 3 + P_m \times 2 + P_l \times 1 + P_n \times 0$$

Where,

P_h = Total number of the rural women expressed "high problem

P_m = Total number of the rural women expressed 'medium problem

P_l = Total number of the rural women expressed low problem

P_n = Total number of the rural women expressed 'not at all problem

Secondary data on gender dynamics in livestock, agriculture and related natural resource management was collected from published / unpublished books or journals, official reports or records and websites. Current government policies and strategies and related planning documents were reviewed in relation to gender, social dynamics

and livestock in Bangladesh. This information was used to supplement survey data wherever possible.

RESULTS AND DISCUSSION

Socio-economic Status of the Respondents

Table 1. Educational Status

Types of Farming	Uneducated	Primary	SSC	HSC
Homestead gardening (n=25)	2 (2.16)	4 (6.56)	9 (14.15)	2 (2.20)
Goat & Poultry (n=25)	0	7 (10.47)	17 (21.69)	5 (4.10)
Beef & Dairy (n=25)	3 (3.84)	9 (15.49)	12 (16.85)	3 (2.49)
Total (N=75)	5 (6)	22 (32.52)	38 (52.69)	10 (8.79)

Note: Figures in the parentheses indicate the percentage

Table 1 Shows that 6% respondents have no experienced in education and 32.52% Went to primary, while 52.69% of them went to SSC level and 8.79% have experienced of HSC. In the overall estimation 94% of the respondents in the study area had literacy rate only 6% of the respondents were illiterate. This is obviously good sign in the study area. Formal education of farmers has also been found to contribute to increased farm income providing an economic justification for pursuing an increasingly educated agricultural sector have found that by utilizing educated lead farmers, who can engage with other agricultural stakeholders, beneficial outcomes for overall sustainability can be achieved.

Table 2. Age Status of the Respondents

Types of Farming	Age			
	10-20	20-30	30-40	>40
Homestead gardening (n=25)	5 (3.31)	15 (15.28)	2 (1.44)	3 (1.33)
Goat & Poultry (n=25)	7 (9.37)	11 (5)	3 (1.83)	5 (3.97)
Beef & Dairy (n=25)	18 (20.18)	19 (21.82)	6 (3.21)	9 (10.26)
Total (N=75)	30 (32.86)	42 (45.10)	11 (6.48)	17 (15.56)

Note: Figures in the parentheses indicate the percentage

Family members were classified into four groups. Among all groups 32.86% belonged to 10-20 years, 45.10% belonged to 20-30, 6.48% belonged to 30-40 years and 15.56% belonged to above 40 years old. In all cases higher percentage of respondents were engaged in dairy and beef cattle production (Mulugeta, M., & Amsalu, T., 2014). Which is a clear indicator that farming in the Study area is dominated by active farmers who are still in their productive stage of life.

Table 3. Household Size of the Respondents

Types of Farming	Small Up to 4 members	Medium (5-7 members)	Large 8+members
Homestead gardening (n=25)	4 (6.04)	12 (16.72)	2 (4.5)
Goat & Poultry (n=25)	6 (9.13)	15 (18.76)	2 (4.5)
Beef & Dairy (n=25)	9 (12.76)	19 (23.81)	5 (8.78)
Total (N=75)	19 (27.93)	45 (59.29)	9 (17.78)

Note: Figures in the parentheses indicate the percentage

This Table 3. indicates highest percentage of household were found in medium household (59.29%) followed by small (27.93%) and large (17.78%) household. Considering group-wise household size, small household (12.76%) in dairy & beef farming was highest in percentage compared to goat & poultry and homestead gardening (9.13% and 6.04%) household size. Large household (4.5%) was highest percentage in goat & poultry and homestead gardening compared to dairy farming (8.78%) household size.

Table 4. Experience of Training of the Respondents

Types of Farming	Trained	Non-Trained	Duration (Days)	Average (Days)
Homestead gardening (n=25)	10(45)	8 (30)	34	1.82
Goat & Poultry (n=25)	21(65)	6 (17)	24	0.99
Beef & Dairy (n=25)	25(72)	5 (12)	28	1.56
Total (N=75)	56 (75.93)	19 (21.29)	86	4.37

Note: Figures in the parentheses indicate the percentage

This Table 4. shows that 75.93% rural gender received training program and 21.29% respondents were not received any kind of training facilities. So it can be interpreted that rural gender are now interested to participate in agricultural as well as livestock production training, which obviously needed for increasing their skill and livestock development. In case of three different types of farming women & men who have involved in dairy & beef farming 72% and goat & poultry 65% got much more training facilities than other agricultural farming. Various Studies (Nelson and Phelps 1966; Welch 1970; Reimers and Klasen, 2013;) have indicated that training and education might generally be regarded as a means of facilitating farmers to adopt innovations that lift farm productivity and increase farm profitability. Appropriate training and education should help farmers to more readily and more accurately assess and adopt superior technologies and change farm practices from which they can potentially derive commercial advantage.

Table 5. Income generation of the respondents per year from different Sources

Types of Farming	Total Amount (TK/ Year)	Average (TK/ Year)
Homestead gardening	1152000	46080
Goat & Poultry	737000	29480
Beef & Dairy	1639000	65560
Total	3528000	47040

Note: Figures in the parentheses indicate the percentage

Table 5. shows that per head avg. income is high in beef & dairy farming which is 65,560 TK/Year. Then the second highest and third is homestead gardening 46,080 TK/Year, goat & poultry 29,480 TK/Year respectively. Some studies on income generation [11]. clearly reveals that gender of this areas are highly engaged in livestock production & has a positive role.

Table 6. Credit Distribution

Types of Farming	Credit Received (Avg.)
Homestead gardening	25200 (22.50)
Goat & Poultry	17750 (15.85)
Beef & Dairy	69050 (61.65)
Total	112000 (100)

Note: Figures in the parentheses indicate the percentage

In this Table 6. shows that the gender engaged in beef-dairy and goat & poultry jointly holds the highest position 61.65% and 15.85% respectively. On the other hand homestead gardening is 22.50% is the second position. That specifies that farmers are much more interested to invest in livestock production than the rest farming activities because of higher returns. Showed that physical capital, represented by the area of agricultural business, is one of the most important variables for the composition of agricultural income.

Tabular representation showed the 75 respondents socio-economic condition. These tables also find out that respondents situation differs from one another. This chapter revealed a clear and essential picture of gender involved and role in livestock production in the study areas. Which is useful to understand their socioeconomic profile of the respondents?

Table 7. Estimation of OLS model for factors influencing rural gender in livestock farming

Income Y	Coefficient (β)	P value
Constant	7208.8	0.312
Education X_1	0.294	0.000***
Household size X_2	0.061	0.387(ns)
Farm size X_3	0.234	0.002***
Experience X_4	0.285	0.000***
Training received X_5	0.387	0.000***
Credit received X_6	0.070	0.212(ns)

Number of observation = 75

$R^2 = 0.643$

Note: ***Significant at 1% level; and ** Significant at 5% level; ns indicates not significant.

Interpretation of OLS model

I. Education of women

The result shows that the education of women has positive coefficient it is 0.294. It is highly significant at 1 percent level (Table 5.1). It indicate that, rural women education has strongly effect their income. A survey has been conducted among the farmers in Bangladesh and the findings that literate farmers achieve higher income than the illiterate farmers. There are several studies as against regarding education and income support.

II. Farm size

In line with expectations, farm size has showed a positive and significant effect on rural women income. In rural Bangladesh, families who have a large farm are richer and they have more opportunities to earn money families with comparatively small farms [1]. So that increase in farm size ultimately increases production, which ensures high income as well as better standard of living.

III. Household size

The result shows that the household size of women has positive coefficient and it is 0.061 and it is not significant (Table 5.1).That the result did not show that family member had not at all effect on rural women income in the study area.

IV. Experience

The result shows that the farming experience of women has a positive coefficient and it was 0.285. It was highly significant at 1 percent level (Table 5.1). So this factor reveals that women who were more experience much income.

V. Training received

The result shows that the training of women has positive coefficient and it is 0.387. It is significant at 1 percent level. That means rural women’s income is greatly influenced by their training facilities. These training are normally arranged by GOs or NGOs which give them extra knowledge about farming like inputs, marketing condition, vaccination etc. Training facilities has a strong impact rural women income in the study area.

VI. Credit Received

The result shows that the education of women has positive coefficient and it is 0.070. It is not significant which indicated that credit does not influence the rural women income.

Correlation

In this study, Pearson's Product Moment Correlation Coefficient (r) was performed to determine the relationship between various factors (age, education, family size, farm size, savings, household expenditure, training received, farming experience, and credit) here; the dependent variable is the rural women annual income from vegetable, poultry and dairy production.

Co-efficient of correlation between explanatory variables and household income (n = 75)

Selected explanatory variables	correlation Co-efficient (r)
Age	.337**
Education	.547**
Farm size	.450**
Household size	.080
Farming experience	.445**
Training received	.597**
Savings	.410**
Credit received	-.005
Household expenditure	.699**

[*indicates correlation was significant at 5% level and ** indicates correlation was significant at 1% level (2-tailed test)]

Correlation analysis showed that independent variables such as age, farm size, savings, household expenditure, training received and farming experience were positively correlated to respondent's income which was statistically significant. While credit received was negatively correlated to the household income and another variable household size was positively correlated household respondents income but not this one was statistically significant with the rural women income.

Measuring women empowerment using (WEI)

Table 8. Participation of women in decision making process

Parameters	Male, 1	Both, 2	Women, 3	Avg. (WEI)
Choice of farming (Dairy, poultry etc.)	22	30	23	1.96
Farming management	28	28	19	1.87
Purchase of fodder	27	26	22	1.96
Selling of goods	25	30	20	1.87
Post-harvest operation	27	26	22	1.93
Use of money after selling	17	30	28	2.18
Agricultural indicators	1.97			
Cash management	21	31	23	2.01
Travel & Recreation	25	27	23	1.98
Children's Education	22	29	24	2.02
Voting in election	24	26	25	2.03
Non-agricultural indicators	2.01			

Source: sample survey 2019

No. of respondent= 75

$$WEI_{\text{argil}} = 1.97$$

$$WEI_{\text{non-argil}} = 2.01$$

$$\begin{aligned} WEI &= (WEI_{\text{argil}} + WEI_{\text{non-argil}}) / 2 \\ &= (1.97 + 2.01) / 2 \\ &= 1.99 \end{aligned}$$

Decision making criteria: if $WEI \leq 2$, Less empowered and if $WEI \geq 2$, highly empowered. The findings show that almost in all cases, decision was taken jointly by

male and females. It is very satisfactory case that decision is taken by female alone particularly in the cases use of money after selling, children's education, voting in election, cash management. Finally, empowerment index has been calculated to know the overall empowerment status of all the 75 rural women in agricultural and non-agricultural activities as well as for both the activities. The WEI_s as presented in Table clearly describes that women are less empowered since the WEI scores are less than the average level.

Computation of Problem Confrontation Index (PCI)

To measure the extent of severity of the problems confronted by the rural gender in livestock production activities, Problems Confrontation Index (PCI) was computed. The computed PCI of the 12 problems ranged from 158 to 114 against possible range from 0 to 225. Thus, the PCI of individual problem could range from 0 to 225, where 0 indicating 'no problem confrontation and 225 indicating high' problem confrontation. The result have been arranged in rank order according to their problem severity which is shown in Table 6.2

Table 9. Computation of Problem Confrontation Index

Rank Order	Problems	Extent of problem confrontation				PCI
		High (3)	Medium (2)	Low (1)	Not at all (0)	
1	Lack of credit	28	26	21	0	157
2	Lack of capital	15	45	15	0	150
3	High price of feeds & fodder	28	29	18	0	160
4	Low quality semen & breed	17	28	30	0	137
5	Lack of training facilities	19	30	26	0	143
6	High rate of interest	20	35	19	0	151
7	Lack of land	25	19	31	0	144
8	Lack of profit	22	37	16	0	156
9	Low price of livestock products	22	21	32	0	140
10	Inadequate vet. services	25	32	14	0	153
11	Security problem	19	21	35	0	134
12	Discourage from husband	11	17	47	0	114

Source: sample survey 2019

Interpretation of Problem Confrontation Index (PCI)

Lack of Credit

Majority of the respondents pointed out that lack of credit is the major problem in the study area. Out of 75 respondents, 28 women faced this problem at a high extent, 26 women faced this problem at a medium extent 21 women confronted this problem at low extent and there was none who said that lack of credit was not a problem. In this case the computed value of PCI was 157 [(28x 3) + (26x 2) + (21x 1)] against a possible range of to 225.

Lack of capital

Cash capital and investment are an important input for the enlargement or any farm. It is very difficult for the rural women to collect capital. So that they could not large their farming as they needed. In this case the computed value of PCI was 150 [(15x 3) + (45x 2) + (15x 1)] against a possible range of to 225.

High price of feeds & fodder

A good number of respondent mentioned that higher price of the input is a problem in agricultural production. In this case the computed value of PCI was 160 [(28x 3) + (29x 2) + (18 x 1)] against a possible range of 0 to 223. In the study area most of the women were possessed very small amount land as their own property. Having involvement with livestock farming their return from their farming is also small. That's why most of the respondents said high price of inputs has created high cost of production and they felt need to be solved by the Govt. or other organization.

Lack of quality semen and lower production of breed

Lack of quality seed and lower production of local breed is determined as the 9 thranked problem of the problem index. The PCI value is 137 [(17X 3) + (28x 2) + (30x 1)] for this problem. They said because of the poor semen quality their production has become low gradually. They also said that because of insufficient capital they could not able to rear high yielding breed.

Lack of Training Facilities

Training facility enrich and upscale existing knowledge and experience. Majority of the respondents pointed out that lack of training facilities is the major problem in the study area. Out of 75 respondents, 20 women faced this problem at a high extent, 41 women faced this problem at a medium extent, 14 women confronted this problem at low extent and there was no one who said that lack of training facilities was not a

problem. In this case the computed value of PCI 143 [(19x 3) + (230x 2) + (26 x 1)] was against a possible range of 0 to 225.

High rate of interest

It is very difficult for rural gender to get credit any organization without any collateral. Formal credit from different institution is very difficult to get and it requires complicated procedure. Therefore, sometimes they borrowed money from land lord or mahazon or relative and neighbor against higher interest rate. For this reason they faced the problem of loan repayment later on. High rate of interest was ranked the 6th problem of the study area. Its PCI value is 151 [20X 3) + (35X 2) + (19x 1)] which scored 6th largest value ranges from 0 to 25 of the problems in the problem index.

Lack of land

Respondents pointed the lack of land at 7th largest rank. As they said they needed more land to increase their production. Lack of profit was ranked the 7th problem of the study area. Its PCI value is 144 [(25x 3) + (19x 4) + (31x 1)] which scored 7th largest value ranges from 0 to 225 of the problems in the problem index.

Lack of profit

Lack of profit was ranked the 6th problem of the study area. Its PCI value is 156 [(22x 3) + (37x 2) + (16x 1)] which scored 6th largest value ranges from 0 to 225 of the problems in the problem index. Due to the various barriers most of the time rural women did not go to the market tor selling their product. Maximum time they sell it from their house if the male member is not present in the house. As a result they did not get the maximum profit.

Low price of livestock products

Low price of livestock products like milk, meat, eggs etc. in the selected areas are not so high or as per their demand of selling price. As a result the PCI value of Low price of livestock products is 140 [(22x 3) + (21x 2) + (32x 1)]. They claimed if they sell their products with good pricing then more people will be engaged in livestock sector in those areas in near future.

Inadequate veterinary Services

Every farmer has to suffer a great want of good veterinary services, but this is not up to their demand due to shortage of veterinary doctors in those study areas. In this case the computed value of PC was 153 [(25x 3) + (32x 2) + (14x 1)] against a possible range of 0 to 225.

Security problem

Risk of theft was found very common for family poultry. Greediness was the main cause of that delinquency. It was evident that mainly adult poultry birds were theft by human being during day time. It seems difficult to ensure security of farm. Security problem determined as the 9th ranked problem of the problem index. The PCI value is 134 [(19x 3) + (21x 2) + (35x 1)] for this problem.

Discourage from husband

Discourage from husband was described as lowest possible problem specified twelve problems faced by the rural women of agricultural production with PCI 114 [(11x 3) + (17x 2) + (47x 1)]. Most of the respondents said that their husband was never discouraged them of doing livestock farming. This is a very good to hear that women get more or less equal opportunity like men.

CONCLUSION

The research results from different dimensions depict that the selected rural men & women's income or selected household is strongly affected by education, farm size, farming experience, training received of respondents. The overall women empowerment status was not satisfactory in the study areas, where there is a huge scope to wok. Various problems such as unavailability of sufficient credit, insufficient capital, inadequate training facilities, high price of medicines, feeds & fodder, low pricing of livestock products and high price of inputs etc. problems are faced by gender in those areas. These problems make gender work harder in livestock production and desirable profit return. Necessary attentions are required from respective authorities to solve those problems. Overall taking the entire scenario, this study accepted the fact that after economically participation of rural gender in livestock farming most of the respondents enjoyed relatively better position in the household and increased social

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REVIEW

CRITICAL EVALUATION OF SCIENTIFIC WORK

Willis, Steve. "What Art Educators Value in Artwork." Visual Arts Research, vol. 28, no. 1, 2002, pp. 61–67. JSTOR, www.jstor.org/stable/20716049

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ABSTRACT

The importance and impact of art on society is very big. Art influences society by changing opinions, instilling values and translating experiences across space and time. Art affects the fundamental sense of self. "[2]. As a product of art we have artworks. However, is it possible to determine the value and importance of a certain artwork and if yes, which principles and methods should we use while doing so? It is very difficult (almost impossible) to give simple and universal answer on this question, considering that we are talking about very abstract concept that can not be measured or proved, because it depends on subjective feelings, points of view and perception of individuals. In this paper we will analyze the article „What art educators value in artwork“ by Steve Willis. This article is very interesting for the analysis, considering the fact it gives us the insight of methods taken by the author in order to examine this very complex question (what art educators value in artwork). This paper will not only analyze the author's observations, but it will also compare it with other works and researches dealing with the same or similar topic. By comparing this article with the works of other experts, their claims and results, we can see if the author missed something in his work, is his opinion different than opinions of other experts etc.

Key words: research, Artwork, scientific work

JEL classification: I2

INTRODUCTION

In his article, Steve Willis is trying to explain and investigate which factors are crucial for the importance of a certain artwork. However, he wants to perceive this problem from the point of view of art professors and he wants to analyze their assessment. He also indicate that his article deals with questions concerning the difficulty and applicability of addressing the non-physical aspects of artwork in the classroom. In order to be able to talk about this topic from the point of view of art professors, he conducted the survey. „Survey questionnaire is a list of questions that we are setting up for the respondent, with the space for answers and instructions for the way to answer the questionnaire and specific questions“. [3]. The author uses very simple survey which consists of only two questions. The first questions refers to the difference between an excellent art piece and a very good art piece. The second question is which (in the opinion of the art professors who participated in the survey) is the most significant factor in determining the value of artwork and which is the least significant factor for them. Based on this we can conclude that these are open-ended questions. According to Prof. Dr. Radović-Marković: „Open-ended questions are questions that give the full freedom to the respondent in formulating his or her answers.“ [3]. Of course, more time is needed to analyze the answers to the open-ended questions, since they should all be carefully considered and categorized. Steve Willis categorized the answers on his two questions by the commonality of answers. Therefore, after a detailed grouping of teachers responses by similarity, he identifies groups. So he classified all the answers to the first question into the following groups: verve (spirit, conception, emotion)-43%; idea, content-29%; skill, technique-16%; longevity-8% and element of art, principles of design-4%. Regarding the second question he groups the most important factors for evaluating the work of art by the respondents' answers to: idea, intent, context-46%; creative, evocative, expressive-15%; historical, longevity-7%; technique-6%; personal preference-6%; salability-6%; effort-6% and composition-4%. As for the least significant factors he groups the answers into the following categories: media-23%; subject-23%; effort-20%; salability-11%; artist's opinion, opinion of others-9%; style-8%; identity of artist-3% and beauty-3%. In the article it is not indicated how many people actually participated in this survey, but all of the participants were from United States of America. However, it is indicated (in percentage) their educational level, years of employment and type of educational institutions in which they teach. It is interesting that the author doesn't make and doesn't try to prove any assumption (hypothesis), but he only try to investigate the factors which (from the point of view of art professors) affect the value of the artwork. According to Prof. Dr. Šušnjć: „A hypothesis is an attempt to rationally solve a practical or theoretical problem, in order to avoid testing through assays and mistakes. The hypotheses are based on the researcher's previous experience and knowledge of the phenomena he or she is studying.“ [4]. So the author just wants to analyze the data obtained and express his observations, attitudes and opinions about the results. As the author himself points out in his work, the information and

conclusions of conducted research are not intended to provide answers, but to raise questions. It is also very important to check the reputation, influence and credibility of the author of this article, so that we can be assured in the accuracy and truthfulness of his presentation and the methods he used. Steve Willis (the author of this article) received his PhD in Art Education in 1999. He has been researching various areas such as: spirituality in art, issues of equity, visual culture, art education etc. and he also received certain awards for his work [1]. So we can conclude that the author is a very reliable source and that he has a lot of experience in the field he writes about.

When analyzing this paper, we should first of all take into the consideration the type and quality of the conducted research. The author conducted the so-called qualitative research, which is the most suitable for this type of scientific work. „Qualitative methods encourage creative and unrestrained thinking about the problem, they are characterized by flexibility and sensitivity to the social context in which the data is collected, and they leave great freedom in shaping the cognitive process.“ [3]. It is also very important to emphasize the fact that the respondents participated in the research while attending advanced training in art education conducted by the author of the text. Therefore, it can be a big factor for the results of the survey as well, because it is discussable whether the training could have influenced the thinking and attitudes of the respondents. In order for the results to be reliable, any suggestion or encouragement of the respondents to accept certain ideas or views shouldn't be made at all. We do not know if this is the case in this research, but it is the fact that we do not have any information about the training that the author conducted and the way he conducted it. Therefore, the author should have paid more attention in describing and explaining the measures and steps he took in this research as well as their purpose. Because it is unknown to us what the purpose of the mentioned training was, how long the respondents attended it, whether it was important for the results of the survey, whether the respondents attended it voluntarily or for the purpose of research, etc.

Consideration should also be given to the fact that the author has selected only two questions to analyze what constitutes the value of an artwork for art teachers. First of all, we must ask ourselves whether it is possible to achieve any useful research results with only two questions. Then it is necessary to analyze these two questions and determine their importance and relevance for the subject of the research. The article doesn't provide an explanation and the reason why the author opted for these two particular questions. So again, we come across insufficient information. The author had to explain why he formulated the survey in a certain way, what criteria and measures he used to select the questions, what he thought he would achieve with the results of the survey. On the one hand, the open-ended question gave to the respondents the freedom to clarify and explain their views and reflections in the best way, and did not condition their views with the answers provided in advance. However, on the other hand, the subject of the research is very broad and abstract and therefore the answers can be interpreted in different and various ways. The author himself states the fact that he encountered a problem regarding the grouping of answers. Namely, some of the answers are very similar to one another, which creates

an additional problem when sorting and analyzing them. Thus, the author especially had a problem with the terms spirit, emotion and conception (since they can be interpreted differently depending on the region and the person), and because of their similarity they were classified into one common category. As Prof. Dr. Šušnjić said: „Something in common can also be found between phenomena that fall into different classes or types. Regardless of the fact that they are sensually different and do not belong to the same species, phenomena that have at least one common characteristic, for science are phenomena of the same kind.“ [4]. However, the author should have explained better why he classified these concepts into the same category and why he considered them similar. He could also give a better explanation of the categorization process itself and what criteria he used. Another problem with the open-ended questions in this case was that individual respondents gave several completely different answers to which they attached the same importance (for example emotion, skill and content in one of the cases).

It is important to note that the author used the literature correctly. The proper use of literature is crucial for any scientific work, because the author must be well informed and acquainted with the works of other academics who have previously thoroughly explored the field of his scientific work. In this case, the author used primary literature. „ It includes works where the research of individual scientists or those that arose in collaboration with the group of scientists are published, and which have been published in a peer-reviewed scientific journal. ” [3]. The keywords, which mainly emphasize the core of the scientific work itself, are also absent in this scientific work.

We should take into account that the author didn't aim to prove anything by this survey, but to merely open up the possibility for further discussions and research. We can therefore ask ourselves what was the purpose of the conducted research, why the author did not explain the process and the way he compiled the questions, composed the survey and how the data were processed. Of course, the author made certain assumptions and conclusions after the research, but it has no practical application and benefits. We can't consider his results as something that is objectively correct and we can't consider them as a rule. Of course, the author himself states that the answers of these professors do not represent the opinions of all art professors, but only those who participated in the research. He also states that he isn't sure if the respondents would now give the exactly same answers as they did before for the survey.

CONCLUSION

In conclusion, the paper itself meets the criteria of a scientific work, given that it was written by the relevant author and that he chosen the qualitative research method which is the most appropriate one for this type of scientific work. However, we encountered some problems and vagueness when it comes to the quality of this work itself. Namely, the respondents participated in this research while attending advanced training in art education conducted by the author of the article. This may have had a negative impact on the results of the research, since the training they attended could

have influenced the answers given by the respondents. Also, the structure of the survey itself is problematic, since it consists of only two open-ended questions, which may not be enough to draw a specific conclusion, so the paper leaves us with more questions than answers. Mostly, the purpose and aim of a research is an attempt to prove a certain assumption i.e. hypothesis. However, this work leaves us with questions which provide a good basis for further research of this concept, which is one of the strengths of this scientific work.

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INSTRUCTION TO AUTHORS FOR WRITING AND PREPARATION OF MANUSCRIPTS

Entrepreneurship and economic resilience are two seemingly different issues which are inherently connected. Economic resilience is an emerging field which has been applied to study economic performance and responsiveness to external shocks in different regions. Shocks such as financial crisis which have been faced by entrepreneurial actions in the economic history of the regions; however, the entrepreneurship-economic resilience nexus is recently drawing the attention of scholars and policy makers. This approach, more specifically, could pave the way for those societies which are following economic resilience policies to handle their economic issues.

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