THE NEGLECTED DIMENSIONS IN MARKETING AND LDC DEVELOPMENT:
CONCEPTUALIZATION AND MEASUREMENT PROPOSAL

by

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A fundamental flaw of existing models of marketing and its relationship to development is the presumption of a knowledgeable and dedicated workforce who are committed to seeing their societies move into more desirable socio-economic situations. Evidence from lesser developed countries (LDCs) suggest that this situation may not always be the case. This thesis proposes that the effectiveness of any marketing programme rests with the development of a set of dimensions collectively referred to as the “human factor” (HF). In the absence of a developed human factor -- a source of development ethos -- marketing’s impact on development in the LDCs will be minimal, at best.

The thesis suggests that the HF has been neglected in past studies of marketing in LDC development partly because it lacks an effective and objective means of operationalizing the concept. This thesis proposes a method for generating the Human Factor Index (HFI), a quantitative representation of the extent of development of the HF in a society. The essay calls for further research into and development of the HFI to enhance the effective utilization of the human factor in future development efforts in LDCs.
DEDICATION

To my father, William Kwadwo Bonsu for being the inspiration behind my aspirations for the future.
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I wish to thank Stan and Colleen for the tremendous support they provided to me throughout the course of this work. I really appreciate their tolerance for my numerous and impromptu interruptions of their schedules.

To my family, Yaa, Jodie and Nana Bonsu, I say thank you for bearing with me all this while. Thanks for your continued support and encouragement.

And to the numerous others who helped in diverse ways, I say “thank you”.
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1.0 INTRODUCTION

1.1 Background

Marketing and its role in socio-economic development processes has been the focus of many scholarly endeavors (Wood and Vitell, 1986; Hosley and Wee, 1988; Savitt, 1988). Whatever the primary focus of their studies, academic researchers have often concluded that the discipline should not be ignored in development planning. In spite of overwhelming evidence in support of the benefits of marketing to development in advanced countries, lesser developed countries (LDCs)\(^1\) have often neglected marketing in their development plans (Abbott, 1968; Cateora, 1992). Where it has been accepted, marketing in LDCs has been treated with contempt and has failed to yield anticipated outcomes (Goldman, 1982; Samiee, 1990).

The failure and neglect of marketing in LDCs are partly attributable to the assumptions that scholars make in recommending marketing as a tool for LDC development (Joy and Ross, 1989). While marketing facilitates development, it may not be the agent of development ethos—the process that focuses all national energies on the task of development (Dholakia and Sherry, 1987). The absence of such an ethos may strongly inhibit the positive contributions of marketing to development. However, existing models of

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\(^1\) In accordance with the World Bank (1991) definition, LDCs refer to the poorest countries of the world. These countries are categorized into low- and middle-income groups. Low income countries are those with per capita gross national product (GNP) of less than US$400. The middle-income group, further divided into oil-exporting and oil-importing countries, are those with per capita GNP in excess of US$400.
marketing in development ignore it. A careful look at LDCs suggests a lack of the necessary indicators of a development ethos which is a probable reason for the neglect that marketing experiences in these countries.

1.2 Objectives

The primary objective of this thesis is to propose an extended model for marketing in development. The proposed model is premised on the idea that development ethos is generated through the development of an aggregate set of dimensions referred to as the human factor (HF). It is the extent of development of the HF that determines the level of interaction among socio-economic and political factors to yield the milieu in which marketing facilitates the achievement of development objectives. Attributes of a developed HF include a citizenry's ability and willingness to apply their skills and knowledge through dedication and commitment to work for the benefit of society as a whole.

The thesis points out that LDCs have very poorly developed HF, yet very little attention has been paid to the concept in marketing and development. The lack of a quantitative measure of the HF has played a role in relegating the concept to the background. The thesis proposes a way of measuring the HF construct and argues that marketing will continue to have little effect on development efforts in LDCs until the HF is developed.
2.0 MARKETING AND DEVELOPMENT: A REVIEW

Researchers differ sharply on their perspectives on the relationship between marketing and development. Two main themes pervade the literature and have guided the discussions on marketing and development for the last three decades. These are the determinist and activist schools of thought (Bartels, 1977; Hilger, 1978; Cundiff and Hilger, 1979; Hosley and Wee, 1988; Savitt, 1988). A third view of marketing's relationship to development, the interdependent school, is emerging out of the criticisms leveled against the two dominant perspectives.

2.1 The Determinist School

The basic argument of the determinist school of thought is that marketing is a by-product of development and the extent of its role is dictated by the environment within which it operates. Bartels (1981) suggests a possible threshold level of development below which marketing in an economy does not constitute a formal activity and therefore, may not be considered as a contributing factor to economic development. Moyer (1964; 1968) examined the relationship between the length and type of channels, on the one hand, and trade volume on the other. He reasoned that as a country develops, it pulls along its marketing organizations. If the positive trend in
development persists, then the country will, at one point or another, have a shorter and more efficient distribution system.

Wadinambiaratchi (1965; 1972) argued that channel systems are responses to environmental variables that may not involve the marketing system. He concluded that since channels systems (and for that matter marketing) lag behind development, their analysis will indicate the level of development in the economies in which they are found. Douglas (1971) examined the relationship between channel complexities and per capita income & capital formation across different countries. She observed patterns of consistency among countries at similar levels of development. Arndt (1972) also found consistent relationships between the sizes of retail establishments and the level of development in 12 developed countries. He identified retail performance as a function of various development indicators.

All of these studies show that marketing is dependent on the environments that create it. The Determinist model, summarized in Figure 1, suggests that with development comes increased demand for goods and services. Responding to this increased demand requires increased production and the identification and performance of a wider variety of marketing functions. Ensuing competition leads to marketing efficiency over time.
There appear to be two serious flaws in the determinist line of argument. The first is the failure to recognize the potential for the emerging marketing systems to impact development (See Figure 1). Marketing is dynamic and changes with the times (Bartels, 1976). The changes that occur in the marketing system may alter values and belief systems of the society concerned, thereby influencing the next course of social, economic and cultural development (Darian, 1985; Dholakia and Sherry, 1987).
Second, implicit in the deterministic line of thinking is the idea that once an economy is doing well, distribution channels will emerge and adapt to changes in the economy over time. Evidence from around the world shows that this is not always the case. Turkey, for example, made important development gains between the 1950s and 1980s but that country’s development did not translate into changes in its distribution systems (Kumcu and Kumcu, 1987). A case study of Tunisia presents corroborating evidence (Miossec, 1990). It stands to reason, then, that perhaps, to effect advances in development in any society, marketers and other development planners should make conscious efforts to direct the attainment of expected outcomes. Herein lies the core of the activist argument.

2.2 The Activist School

The activist school of thought in marketing and development posits that marketing is the most important stimulus to development. Marketing, according to this view, leads to changes in socio-econo-cultural structures and institutions that contribute to the building of infra- and supra-structures to provide the basis for development (Drucker, 1958; Dholakia and Dholakia, 1982; Etemad, 1982; Etgar, 1983). Drucker (1958) contends that marketing is the single most effective contributor to economic development by way of optimizing active and latent resources as well as
the development of standards, entrepreneurs and managers. Managerial and entrepreneurial developments among individuals and firms must be augmented by macromarketing policies if they are to be effective in development efforts (Cundiff, 1982).

The bulk of activist research has focused on the need to modernize food distribution systems to make them more efficient (Hosley and Wee, 1988). Most of these studies decry the inefficient nature of food distribution systems in LDCs and recommend changes in the system to rectify the situation. The process advocated by this school of thought is outlined in Figure 2. Proponents of this view maintain that improvements in channels of distribution lead to increased demand and supply as well as a wider assortment of goods and services on the market (Layton, 1985). Subsequent to this increase in supply and demand, competitors will emerge in all aspects of the economy including the marketing/distribution sectors.

Competition minimizes monopolistic tendencies, thus creating operational and cost efficiencies in marketing systems (Alderson, 1957; Anderson, 1970; Layton, 1985). The incremental income resulting from the savings in distribution costs makes more money available in the economy, thereby leading to increased per capita incomes through trickle down effects (Galbraith and Holton, 1955; Layton, 1981). Increased competition and income may lead to capital accumulation (Miracle, 1968), an essential requirement and propellant for further economic growth and development
(Nurske, 1971; Todaro, 1992). Economic growth and development encourage further improvements in channels of distribution and all other aspects of marketing. This process is continuously repeated, establishing a predictable pattern of change.

Recommendations for LDC development based on the activist model have sometimes been implemented at phenomenal costs but have failed to be optimally beneficial to the recipient LDCs (Goldman, 1982; Wambi, 1988). This failure may be due to the many impediments to marketing in these countries as well as the a priori assumptions of researchers on which the recommendations are based (Joy and Ross, 1989; Samiee, 1990).
Most marketing ideas recommended for adoption in the LDCs have been transferred from regions whose social, cultural and philosophical values are different from those in LDCs. Myrdal (1972) argued that the consequences of using concepts designed to fit developed countries can have disastrous consequences in LDCs. Several marketers have also warned against such action (e.g. Duhaime and Ross, 1988; Firat, Kumcu and Karafakioglu, 1988). In spite of these warnings, LDC traditional marketing know-how, like other indigenous technologies, have often been ignored in the design and implementation of changes in the distribution sector because they are seen as obsolete, not adaptable to changing times and only suitable for rural communities (Brokensha et al., 1980; Emmanuel, 1982; Ofori-Amoah, 1988). The result of these actions is that local residents feel alienated. With their being side-lined in the process of change, local market leaders feel threatened. They, therefore, design strategies to thwart the efforts of the champions of change. Marketing initiatives under these circumstances are unlikely to yield favorable results.

Second, the majority of activists presume an orderly and predictable manner of influence of marketing innovation on the socio-econo-mo-political development of LDCs. They presume that once an aspect of marketing is introduced into a system, it will be adopted in a predictable order among recipients and influence the environment in a fashion similar to that which was experienced in the region where the marketing innovation was first
applied (Moyer, 1968; Slater, 1968; Mentzer and Samli, 1981). Research, however, shows that the rate and level of adoption of any new idea depends on individual value systems as well as the social, cultural and political conditions in which it is presented (Rogers, 1962; Bartels, 1976; Duhaime et al 1985).

In fact, the World Bank (1991: 45) points out that, with the benefits of hindsight and advanced technology, LDCs are developing faster than their developed counterparts at a comparable stage of development. This goes to confirm that marketing environments in LDCs are essentially different from those of the developed world at a similar stage of development. Predicting the course of marketing adoption and its impact on LDC development should proceed only on recognition of the dynamic nature of the relevant marketing environment (Hosley and Wee, 1988). Inkeles and Smith (1974) report on how different levels of cultural exposure affect a person's willingness to change. People in LDC societies have very different levels of exposure to other cultures; it is perhaps better then to determine the level of conservatism in any of these societies prior to introducing marketing as a tool for development.

2.3 The Interdependent School

The shortcomings of the activist and determinist schools of thought coupled with the lack of substantial empirical support for either of these
views have led to a more recent line of thinking among students of marketing and development (Hilger, 1978). This emerging view supposes that marketing and development impact on each other, charting each other's course. Both the determinist and activist perspectives have contributions to make to the role of marketing in development; their integration is the best way to minimize the impact of the shortcomings of either school of thought. Dholakia and Sherry (1987) argue that marketing is not merely an indicator of cultural values in the economy in which it operates but also influences the nature of these values. Perhaps it is the milieu in which marketing operates that determines the type of approach that is most relevant.

In recognizing the unique nature of societies, it is best to suppose that in economies where managers and other innovators are aware of the power of marketing in development, it may be used to move a society towards a more desirable state; where marketing is not accepted, it may have to lag behind development (Duhaime, MacTavish and Ross, 1985:4). In either case, the two phenomena continuously impact on one another. Their interplay and subsequent socio-politico-cultural implications chart the course of development and marketing systems in any economy (Darian, 1985).
A fundamental flaw inherent in all three models of marketing and development is the assumption of the prior existence of a knowledgeable, supportive and dedicated work force that is anxious to see changes in the system. This work force is also assumed to be willing to use its skills in productive ventures for the benefit of society as a whole and is willing to take business risks by adopting and investing in innovative ideas. Work ethics and development ethos of these kinds do not occur naturally; it is a learned response which can be hindered or better facilitated by socio-cultural and historical factors (Abudu, 1986; Ahiauzu, 1986a; Adu-Febiri, 1993). Effective utilization of marketing in LDCs thus presupposes the need for society to continuously strive to attain and preserve such a work ethic. Developing the Human Factor (HF) may constitute a primordial means to achieving such objective.
3.0 THE HUMAN FACTOR IN MARKETING AND DEVELOPMENT

3.1 What is the Human Factor?

The HF "comprises a spectrum of personality and other dimensions of human performance that enable social, political and economic institutions to function and remain functional over time" (Adjibolosoo, 1993:142). The HF concept stresses the essence of the citizens' recognition of the need to move from one less desirable socio-economic situation to a more desirable one. Its major role is to enlighten the populace on the relevance of their individual efforts to societal well-being, and to inculcate in them those values that are necessary to encourage individual and concerted efforts to be applied in a bid to achieve national goals. Dimensions of the HF include dedication, responsibility and accountability in the implementation of policies towards achieving development objectives. These dimensions sustain political harmony, the rule of law, disciplined labor force and just legal systems, among other things (Adjibolosoo, 1993, 1994a).

In the presence of these HF attributes, a development ethos prevails. People have a high level of trust in authority and in the social, economic and political systems. Hard work, rather than bribery and corruption, serves as the means to material wealth and success. The experienced and educated are willing to train newcomers. Intimidation in the workplace is
minimal due to the potential for legal reprisals to be meted out to aggressors (Hartstein and Wilde, 1994; Reynolds, 1994; Woods, 1994).

Dedication and accountability ensure adequate performance by each worker while at the same time, holding certain corrupt practices in check: whistle blowers abound! Social and economic deviants are punished according to guidelines set out by the legal establishments. Compensation structures are organized in a way as to require certain levels of performance from persons wishing to hold on to their jobs. Merit is the primary determinant of job security. All these lead to the institutionalization of minimum standards of work performance, a situation that shapes societal attitudes towards work (Ahiauzu, 1986b).

The HF freely interacts with existing socio-cultural, political and economic factors to yield a blend that has two primary potential outcomes. Figure 4 presents a simplified visual impression of the process by which this may occur. The HF, being the most important element, mobilizes economic, social, cultural and political factors into a blend of dimensions which determine the presence or absence of development ethos in a society. Where the HF is developed, the blend of factors will be one that is conducive to development efforts and can lead to positive changes in all aspects of life and human institutions. Under such circumstances, enough development ethos emerges to allow marketing to play its catalytic role in development.
HUMAN FACTOR

ECONOMIC FACTORS

SOCIO-CULTURAL FACTORS

POLITICAL FACTORS

BLEND OF FACTORS

APPROPRIATE FORMULATION: FAVOURABLE MIX

INAPPROPRIATE FORMULATION: UNFAVORABLE MIX

POSITIVE SOCIAL, CULTURAL AND POLITICAL CHANGES

NEGATIVE SOCIAL, CULTURAL AND POLITICAL CHANGES

MARKETING HAS POTENTIAL TO CATALYZE DEVELOPMENT

MARKETING'S ROLE IN DEVELOPMENT IS STIFLED

INDICATES PRESENCE OF DEVELOPMENT ETHOS

INDICATES ABSENCE OF DEVELOPMENT ETHOS

FIGURE 4: FACTOR MIX FOR DEVELOPMENT ETHOS
Source: Adapted from Adjibolosoo (1994:28)
With a developed HF, the factor mix will exert a favorable impact, generating development ethos and triggering marketing and other processes that may lead to human development. The indicators of a favorable mix include people's willingness and ability to cooperate in efforts aimed at enhancing human development. Efficiency at work is preferred over socio-cultural solidarity; respect for supervisory authority is maximum and employees are willing to accept constructive criticisms and make amends as and when necessary. Other cultural implications may be the affinity for risk taking and preventive maintenance management. These together generate high "societal motivation" which manifests itself in the availability of an enthusiastic work force, leading to high job performance and the efficient utilization of all available resources (Duhaime et al, 1985).

Marketing under these conditions has a great deal of potential to lead to social change and to facilitate development efforts. There is a work force that is willing and able to support and guide marketing initiatives as well as train people to perform efficiently. A tendency for risk taking encourages experimentation with new ideas and rapid adoption of marketing innovations. The supply of entrepreneurs who are ready to invest in new ventures is boosted, leading to a combination of actions which catalyze the change process and hence, development. This is a condition often assumed by marketers in recommending a role for marketing in development.
Where the HF is poorly developed, the resulting blend of factors generate situations that make it difficult for society as a whole to benefit. As shown in Figure 4, changes in social, cultural and political phenomena are negative. That is, they tend to promote deviant socio-cultural norms that enhance individual well-being at the expense of society. The elite and knowledgeable in society who benefit the most from such biased individual gains, have no incentive to promote development awareness. Thus, the necessary development ethos is virtually non-existent, significantly stifling marketing’s contribution to development.

Inappropriate combinations of the social, political, cultural and economic factors result in conditions that are unfavorable for development activities. Indicators of such unfavorable factor mixes include acute conservatism, widespread corruption, risk aversion, gross mismanagement of resources, political instability and the outflow of investments. In short, this blend is the exact opposite of a favorable factor mix. The frustration resulting from this condition leads to non-appreciation for innovativeness, thereby stifling entrepreneurial spirits and inhibiting the contribution of marketing to development (Drucker, 1958).

Marketing, under these conditions, endures neglect. Most development planners are not knowledgeable in the application of marketing for development and governments adopt policies that contradict the aspirations of marketing in that economy (Abbott, 1968; World Bank,
There is very little chance then, for marketing to facilitate development.

Some researchers argue that socio-cultural and other factors should have certain enabling characteristics to be effective in facilitating change and development (Duhaime et al, 1985). It should be noted, however, that these enabling conditions have to be created since they do not occur naturally. The presence of the enabling characteristics and their interactions with other factors in a society depend primarily on the extent of HF development because it is the HF that guides the interrelationships among all the factors that contribute to the mix. In other words, regardless of the state of other factor endowments in a society, a developed HF can effectively and efficiently organize these factors to its optimal advantage. Japan and Singapore, with their limited raw material endowments and practically authoritarian political bases would not have developed if factor endowments besides human factor was the prime source of development.

In summary, the HF relates to a citizenry's recognition of the need for development, and its ability and willingness to make productive contributions to society through hard work, dedication and commitment. In any society, the HF determines the extent of development of the factors that interact to generate societal well-being. The HF must interact with these other factors to yield the milieu in which marketing operates. A favorable blend engenders development-enhancing activities through marketing,
while an unfavorable one creates limitations and denies marketing the ability to promote development.

### 3.2 The Nature of the HF in LDCs.

A careful look at the LDCs will suggest that most of these countries are characterized by poorly developed HF and hence a factor mix that does not create the relevant development ethos. Although no comprehensive study has been conducted to determine the root of this problem in the LDCs, it can be argued that interactions between colonial domination and traditional cultures may have featured prominently in this development (Ahiauzu, 1986a; Adu-Febiri, 1993).

Corruption, gross mismanagement of resources, political instability, among other attributes are commonplace in these countries. Evidence to this effect is abundant in the popular media. For example, a recent *Newsweek* magazine article on corruption made many references to incidents in developing countries (November 14, 1994). Also, CBS Television devoted the bulk of its December 11, 1994 edition of *60 Minutes* to corruption in Nigeria. Newspapers in LDCs regularly report on embezzlement of funds by public officials. For the most part, the offenders in these cases get away with their crimes because they can bribe their way through the legal system. Although corruption is not unique to the LDCs as
observed by Adjibolosoo (1994b), the mere fact that, in advanced countries, there are conspicuous and effective checks and balances (e.g. long jail terms for bribery) often deter this and other deviant behaviors.

In the LDCs, these deterrents have failed partly because state functionaries whose jobs involve implementing and enforcing these laws customarily lack the zeal and enthusiasm required for such responsibility. This is, perhaps, a result of the perception that people have about government and its operations. For example, the general view among Ghanaians is that governments are entities independent of the individual and deserve no co-operation or sympathy from anyone. As a result, people working in and for government approach work with a lackadaisical attitude and usually seek to gain at the expense of government (Adu-Febiri, 1993). Given this, it is unlikely that they will be supportive of any government initiatives towards development unless they stand to make significant personal gains.

Similar observations have been made in other developing countries (Douglas, 1970; Ahiauzu, 1986b; Stewart and Nihei, 1987). Javanese culture, for example, stresses a basic cultural antipathy towards business and commercial enterprise and a reliance on government for marketing and other business initiatives. Workers identify more with their social group and usually decide in favor of the social group if there is a conflict between employer and social group. Employees express discontentment when a
supervisor reprimands them for poor work performance. In fact, supervisors are often unwilling to exercise their leading roles when it comes to disciplining employees who do not perform their tasks satisfactorily (Willner, 1969). Civil servants in Indonesia intermingle their private responsibilities with their public obligations, and usually relegate public responsibilities to the background. Promotion and pay differences are based more on seniority rather than on functional ability (Arndt and Sundrum, 1975; Jackson, 1978). This encourages low productivity in the public sector, perhaps eliminating the macro aspects of marketing that the micro level needs to make marketing as a whole work in favor of development (Cundiff, 1982).

Political instability and gross mismanagement of resources are also dominant features of the LDCs. Political strife prevails in India and Pakistan because of religious and social differences. Ethnic differences have elicited violent political responses in Ethiopia, Sudan, Rwanda and other parts of Africa. (West Africa, No. 4030, Dec. 26, 1994-Jan. 8, 1995). During times of political instability, people are more likely to be particularly concerned with their basic safety and survival; efficient management of resources is not a priority (Maslow, 1970). The state of uncertainty discourages investors from supporting the local economy. Foreign investors stay away while local investors look elsewhere to invest their wealth. Domestic capital formation is seriously hampered. This is the case in most LDCs (Todaro, 1992).
Political instability also leads to the neglect of existing and planned infrastructure. Politicians are unwilling to sanction the maintenance of existing ones or the development of new ones for fear of being considered partisan to one side or another in the conflict. Besides, the infrastructure may be destroyed in the event of violent clashes and there is no point investing in a project with no future.

The poor state of the HF in the LDCs is aggravated by the high levels of illiteracy and the brain drain prevalent in these countries (World Bank, 1991). Very few people living in these nations are educated well enough to appreciate the implications of these problems for their individual socio-economic and political well-being. The majority of learned people from LDCs emigrate to one or another developed country. They choose to do so either because of frustrations resulting from their inability to correct the vices they observe or for fear of being harmed by the political establishment, as was the case in Rwanda where the first target of massacre were intellectuals (See West Africa 1994/1995, No. 4030). The educated few who stay behind are often the ones in positions of responsibility and authority, which give them relatively more access to state resources. They frequently abuse their authority by diverting state funds for private use. The lack of accountability in the LDCs and the apathy expressed by the citizens encourage such deviant behavior (Price, 1984).
These cases show that the HF, which is the major determinant of efficiency in any system, is poorly developed in most LDCs. The lack of a developed HF and the resulting impediments to development have serious implications for the potential of marketing as an agent of development. Marketing programs, like any other socio-economic phenomenon, has to be guided by a highly developed HF to be effective. In the absence of a properly-channeled HF, marketing may be neglected, as has been the case in most LDCs (Drucker, 1958, Shapiro, 1965; Kaynak, 1982; Cateora, 1992). Even if marketing were accepted, a poorly developed HF will impede the attainment of marketing efficiencies, leading to failure in achieving anticipated objectives. Developing the appropriate HF in the LDCs then, should be a top priority of marketers if marketing is to be accepted and recognized as a tool for development in these countries.

3.3 How Can An Appropriate HF Be Developed in LDCs?

Proponents of the HF concept argue that people are not inherently diligent, law abiding, dedicated, accountable, disciplined and willing to apply their skills and knowledge for the benefit of society as a whole. Each individual has to be trained to think and act in a manner consistent with these values. HF development in the LDCs amounts to socio-cultural

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2 This section recognizes the fact that marketing and other development processes continually exert significant impact on one another for their mutual benefit. The section implicitly endorses the interdependent school of thought.
changes in these countries. This presents major education challenges to overcome, a task that marketing can deal with (Dholakia and Sherry, 1987).

Research shows that a person's exposure to other cultures can influence his or her perception of his or her own way of life and affect the person's readiness for change (Inkeles and Smith, 1974). Studies in consumer behavior provide a number of cases from the LDCs where increased exposure to certain styles of life increased awareness in the product categories associated with these lifestyles and aroused desires to own such products (Arnowld and Wilk, 1984; Belk and Zhou, 1987; Belk, 1988 and 1992). It appears that repeated exposure to other cultures may cause one to, at least, consider alternatives to one's own culture and to adjust if necessary. Marketing is well-suited to bring this about. Efforts to extend the application of marketing concepts have been made in domains previously considered to be outside the realm of marketing. For example, marketing approaches have been adopted for the promotion and implementation of family planning programs in India (Dholakia, 1984). Similar approaches can be adopted to develop the HF in the LDCs.

Although advertising has often been criticized for its negative impact (Pollay, 1986), it is a means of educating the developing world about the relevance of the human factor to development efforts. In the late 1960s and early 1970s, Ghana embarked on an aggressive advertising campaign to minimize the incidence of bribery and corruption in the country. Radio and
TV stations repeatedly featured advertisements for this purpose. Over time, the jingles for these advertisements became household tunes. Government offices also displayed posters one of which read “Don’t accept gifts, they corrupt”. A comprehensive study of the impact of this campaign is yet to be conducted. However, one observable impact of this effort was that it brought the issue of work ethics live among the Ghanaian populace.

Bribery and corruption in Ghana and other LDCs persist up to this day in spite of all these efforts suggesting the inability of advertising alone to contain the problem. Advertising should be combined with educational and other promotional activities. For example, while radio and television campaigns are on-going, the champions of change must pay visits to local communities. Such visits must be aimed at educating the populace on the need for change and to seek their input on how change should be directed to occur. Grassroots involvement through political marketing methods would have increased the chances of success for Ghana’s efforts (Mauser 1983). The same might work in other LDCs.

Marketing may also influence the development of the HF in the LDCs through cultural and religious institutional approaches. Technology and religion have been the basis for the HF in developed countries (Weber, 1958; Palancha, 1985). These two factors transformed attitudes and values into ones that encourage hard work, honesty and frugality in many cases. In the LDCs, religion and other cultural institutions have significant roles to
play in changing attitudes that will lead to the transformation of HF in favor of hard work and development-mindedness (Darian, 1985). Religious movements in Africa are preaching hard work and honesty (Turner, 1985). Marketing can facilitate such efforts by way of promoting cultural awareness. This will involve an aggressive effort to educate people (formally and informally) on the cultural history which provides evidence of the presence of effective checks and balances and a strong work ethic among African societies (Davidson, 1974).

Once developed, the HF will organize all other factors (e.g., social, political, cultural and economic) in a manner that will allow their interaction to be most favorable to development and pave the way for marketing to play its development enhancing role. Innovation will be encouraged, allowing for entrepreneurial development, which operations will be guided by the rule of law and guarded by a dedicated and accountable work force.

Marketing innovations should be examined for compatibility with the recipient countries’ socio-econo-political and cultural environment (Ricks, 1993). The innovations should also be tested for relative advantage over the marketing system they intend to replace and for ease of communicability (Rogers, 1962; Rogers and Shoemaker, 1971). If innovations possess these features, they are most likely to be more efficient than existing marketing systems. The efficiency resulting from such innovations will force competition in the marketing system, with traditional systems adjusting to survive (Layton,
The net effect will be enhanced efficiency in the overall marketing system, leading to increases in productivity and national income. The increase in output will only indicate economic growth. Economic development occurs when the incremental output is equitably distributed among all in society and there are declines in unemployment, income disparities and poverty rates (Seers, 1969; Nafzinger, 1984). Distribution of the incremental output is a function of individual actions (hard work deserves bigger shares) and socio-political dynamics (governments ensure access to minimum share through social welfare programs) through marketing and other processes (Fisk, 1987). When a society can barely meet its food and other basic needs, it is likely to focus primarily on its means of survival. With successful economic development plans, policies and programs, basic level needs are satisfied and higher level needs get some attention (Maslow 1970).

All things being equal, the HF will guide and empower people through educational and promotional activities. The majority of people in society will be fully equipped to question inequalities that may exist in their society and ask for rectification where necessary. The potential outcome will be increased development of the human factor and a continuous reorganization of social, political, cultural and economic factors to make them consistent with the changing needs of society (Duhaime et al., 1985).
Figure 5 provides a graphical representation of the process just described. With a developed HF, attributes like dedication to work and society, discipline, honesty, rule of law and accountability are prevalent. These attributes interact with existing social, political cultural and economic dynamics for the benefit of all. A result of this interaction is the affinity for risk taking, a necessary condition for the development of inventors and entrepreneurs. Guiding socio-cultural and other changes, a developed HF will encourage trust and respect for authority among people. With enhanced innovativeness and entrepreneurial activities resulting from the appropriate mix of HF attributes, marketing can effect positive changes in all human activities. An example of such a change, as indicated in Figure 5, is marketing efficiency which leads to increased economic output and subsequently socio-cultural, economic and political dynamics. The HF should be continually re-organized in response to changes in society and should exert a significant level of positive influence on the process of change to sustain the improving systems and institutions.

3.4 The Human Factor in Perspective

The HF is the major component in the development process without which a society may not make socio-economic progress. In essence, it is the element that engenders the effective utilization and better interaction of
FIGURE 5: THE HUMAN FACTOR, MARKETING AND DEVELOPMENT

HF ATTRIBUTES
- DISCIPLINE
- DEDICATION
- RULE OF LAW
- ACCOUNTABILITY
- POLITICAL HARMONY

SOCIOTHER, ECONOMIC, POLITICAL AND CULTURAL DYNAMICS

ENTREPRENEURSHIP

INNOVATIVENESS

MARKETING INNOVATIONS

MARKETING SYSTEMS COMPETITION AND EFFICIENCY

CREASED EMPLOYMENT AND INCOMES

CREASED CONSUMPTION

CREASED SAVINGS; INCREASED CAPITAL ACCUMULATION

CREASED IN OUTPUT; ECONOMIC GROWTH

SOCIO-CULTURAL, ECONOMIC AND POLITICAL DEV'T

CREASED EMPLOYMENT AND INCOMES

CREASED CONSUMPTION

CREASED SAVINGS; INCREASED CAPITAL ACCUMULATION

CREASED IN OUTPUT; ECONOMIC GROWTH

SOCIO-CULTURAL, ECONOMIC AND POLITICAL DEV'T
various factors to yield development. Thus, a low level of HF has a negative impact on all efforts to bring about development, resulting in little or no socio-economic development gains. A high level of HF development, on the other hand, facilitates development efforts in a manner that maximizes the resulting socio-economic benefits. Based on this reasoning, the following non-compensatory mathematical relation may be envisaged:

\[
\text{Development} = \text{HFI} \cdot (x + y + \ldots + z)^3
\]

where "HFI" is the Human Factor Index, a quantitative representation of the level of human factor development in a society; and \( x, y, \ldots z \) are all other factors that contribute to development. One such factor is marketing. This simple model (1) suggests that regardless of a country's endowments, it may not develop in the absence of a significant human factor element. A low HFI will inevitable yield a low level of development; where HFI is zero (0), a highly improbable situation, development will not occur.

Except for the HF, all the factors contributing to development as per equation (1) have numerous subjective and objective measures. For example, the UNDP's (1990, 1993) Human Development Index (HDI) proposes an integrated score for determining socio-economic well-being of countries based on their levels of education, income, health and political freedoms. Being a

\[3\] It should be noted that the "+" in this equation and subsequent ones (equations 2-4) does not necessarily mean "addition". It refers more to combinations and possible interactions. The operation may, therefore, be additive, multiplicative or a combination thereof. At this stage of scale development, it is assumed to be additive.
relatively intangible phenomena, the HF has often been ignored in favor of its more tangible and readily measurable economic counterparts. Social scientists have only recently recognized the HF as perhaps more important than any other factor in generating development (Higgins, 1968; Palanca, 1985). Without a means of adequately quantifying the HF, the construct's relevance and contribution to the development process will be severely hampered. A challenge to marketers and other researchers, then, is to engage in a search for a systematic measure of the HF.
4.0 MEASURING THE HF

Knowing the extent of development of the HF in a society will aid the design and implementation of appropriate marketing activities to improve the socio-economic well-being of people in the society. However, the significance of the HF has been overlooked probably because its constituent dimensions are not readily observable and/or quantifiable. This chapter outlines a proposal for determining the Human Factor Index (HFI), a quantitative representation of the extent of the magnitude of the human factor in a society.

To the best of the author's knowledge, no previous efforts have been made to measure the HF construct. Actual measurement of the concept is not attempted here either, because such exercise requires considerable investment of time and money, resources presently not available for this purpose. The proposed HFI was developed, bearing in mind the procedures suggested by Churchill (1979) and Zaichkowsky (1985).

4.1 What to measure

The HF comprises a spectrum of human personality characteristics and dimensions that encourage the development and continual functioning of social, economic and political entities over time (Adjibolosoo 1994). These characteristics and dimensions include honesty, accountability, dedication to
work, political stability, corruption level and a sense of communalism. Thus, it is the integration of these representative dimensions in varying proportions that will generate a reasonable measure of the HFI.

For simplicity, it is assumed that these dimensions are equal in importance and contribution to the magnitude of the HF. It is also assumed that a shortfall in one dimension may be compensated for by excesses in another. Further, these dimensions of the HF are considered to be independent of one another for the purposes of this measure. These assumptions are necessary as this is the first attempt at measuring the HF. In the course of actually implementing the proposal, some or all the assumptions may be upheld or rendered useless. Mathematically, the partial relationship between the HF and its representative dimensions may be written as follows:

\[ HD = d + A + H + PS + CL + dW + R \]  

where HD = Dimensions Index,  
\( d \) = dedication to work,  
\( A \) = accountability,  
\( H \) = honesty and  
\( dW \) = discipline at work.

Given that the HF's development relies to some extent on a society's level of basic education and understanding of their individual roles in societal
well-being through education suggests a multi-directional HFI model. Education and the level of individuals' communal participation are considered as contributing factors to the HF. Education in this context is defined to include both formal and informal types. More importantly, the measure adopts Cohen's (1993) _midfare_ concept and emphasizes the utility of education for societal well-being rather than the length of time spent in school or training. Community participation relates to how a person perceives him/herself as being an active member of society and benefiting from such involvement. The combined effect of education and community participation will yield what will be described as Community Education and Participation (CEP). This relationship may be expressed as follows:

\[ \text{CEP} = \text{Education (Utility)} + \text{sense of community} \]  

Combining equations (2) and (3) will result in a score for the HF index (HFI). That is:

\[ \text{HFI} = \text{HD} + \text{CEP} \]  

The HFI will be scaled to have a score range from 0 to 1 inclusive, with “0” implying the complete absence of the HF and “1” implying the existence of the optimal situation for all contributing factors. Both of these extreme cases are highly improbable. It is hypothesized that all countries will each have a minimum HF score of at least 0.2. However, the acceptable HFI score that will facilitate marketing's role in development efforts is 0.5 or better. This level was
chosen because it is beyond the half way mark on the scale. Further
development of the scale may suggest a different threshold point.

4.2 Methodology

The ultimate goal for seeking an objective measure of the HF is to derive
an alternative model for marketing's role in socio-economic development. This
empirical research proposal, therefore, follows some of the stringent
procedures recommended for such purpose in the marketing literature (e.g.
Churchill, 1979; Desphande, 1983; Keaveney, 1995). The proposed measure
adopts the critical incident technique (CIT) in conjunction with case studies.

4.2.1 Sampling

Societies are so different in the value they place on the dimensions of
the HF identified in this thesis. For example, what may be considered a
corrupt action in one country may not be thus considered in another.
Therefore, it is imperative to recognize that the HF in any one society may have
unique characteristics that would differentiate it from the HF in other societies.
As a result, a universal HFI will be difficult to develop, suggesting a focus on
one society at a time for the purpose of measuring the human factor.
The sample for studying the HF should be chosen to reflect the various social and other strata in a society. For example, respondents may be selected from each of the ethnic groups in a society. Data generated from each group may be analysed separately and as part of the whole group. Where similarities allow, groups of ethnic classes may be combined to form one set for HFI purposes.

For cross society and cross-cultural comparison, two samples, one from a developed society and the other from a developing country, will be selected for the study. The HFI obtained for these societies may be compared and also used to validate the significant role of the HF in development as defined by equation (1).

4.2.2 Item generation

A three-step procedure is proposed to generate items that capture the essence of the HF construct (Refer to Appendix 1 for a detailed discussion of these steps). The first step requires the generation of issues related to the HF through the critical incident technique. This technique was developed by Flanagan (1954) to identify behaviors that are characteristic of effective and ineffective job performances. It has since been adopted for use in marketing (e.g. Kelley, Hoffman and Davis 1993; Bitner, Booms and Mohr 1994; Keaveney 1995).
The Critical Incident Technique requires respondents to recollect specific incidents that relate to an identified phenomenon. The responses are content analyzed for pattern consistencies and subsequent categorization. The dimensions of the HF involve issues of morality and ethics. People are not always forthcoming when asked to respond to questions that deal with embarrassing issues (Blair, Sudman, Bradburn and Stocking, 1977). Using the CIT will help minimize errors related to this because the technique signals core values and reveals hidden behaviors. Respondents will be asked to recollect specific incidents that they believe reflect some of the known dimensions of the Human Factor.

Although generalizations have been made in defining the HF and how it may impact marketing in development, it is imperative to know how minor differences and unique characteristics may shape the construct in different societies. The second step, therefore, involves gathering stories or cases to validate the presence or absence of the identified dimensions within a specific context and to show how the HF has impeded or enhanced development efforts within that context. This is necessary to provide a better understanding of the components of the HF the chosen environment.

The combined outcome of the preceding two steps will yield a representative set of human dimensions in the sampled society. Some of these dimensions may already be included in the general framework while others may be unique to this particular society. The third step is to use the critical
incident technique once again to gather data for final analysis. The data generated from this process will include general dimensions of the HF as well as the unique HF features of the sample society. The resulting Human Factor Index (HFI), thus, will represent the magnitude of the HF in that society.

4.2.3 Data Quality

Prior to administering the study instrument to respondents, at least five (5) experts in marketing and/or development economics will be asked to comment on its content validity and to recommend modifications where necessary. Including comments from these experts, three (3) other experts will be consulted for further comment on the new set of critical incidents and the accompanying scale for content validity. After this, the instrument will be tried on a randomly selected sample of 30 respondents from the selected societies. Due to the fact that some of the issues of the HF relate to morality and ethics, it is preferred that the questionnaires be presented to respondents individually. All these efforts should lead to a carefully organized set of critical incidents and data that capture the essence of the HF construct and eliminate many that will mitigate against this objective.
4.2.4  *Reliability and Purification of the HFI*

The gathered data has to be analyzed and checked for internal consistency, that is how strongly related the components used in determining the HFI are related to one another. The rationale for this effort is that if all the items used are indeed drawn from the HF construct, their responses would be very strongly correlated. Items that are not strongly correlated to the rest of the components of the Index may not be considered as major parts of the HF construct and should be eliminated.

Churchill (1979) recommends the calculation and use of the coefficient alpha as the first step in this process. A high coefficient alpha would imply that HD and CEP dimensions adequately reflects the true nature of the HF in the sampled societies. If a low coefficient alpha results, then item-to total correlation is necessary to identify those items that should be eliminated. The ultimate output will be a set of representative items that truly capture the essence of the HF construct.

4.2.5  *Validity and Reliability assessments with new data*

The new set of representative items of the HF will be used to generate a new set of data which will be tested for both construct validity and reliability. Two primary concerns arise at this stage: (1) how does the measure compare...
with others that purport to measure the same construct?[construct validity] and 
(2) does the measure behave as expected?[Criterion validity]. To the best of 
the author's knowledge, there is no known effort at measuring the HF. 
Comparison with competitive measures, therefore, is not possible. Thus, the 
emphasis here is on establishing predictive and criterion validity.

Equation (1) illustrates how the HF fits into a broader development 
framework. To establish predictive validity, a sample of developed and 
developing countries will be selected. These countries' HFIIs will be determined 
and introduced into their HDI models. It would be expected that those countries 
with higher HFIIs will have achieved more socio-economic development gains 
than those with lower HFIIs.
5.0 SUMMARY AND CONCLUSION

The purpose of this thesis was to demonstrate the significant role of the HF in marketing and development, and to propose a measure for the HF construct. A review of the literature suggest that existing models of marketing and development assume the presence of a highly developed HF which manifests itself in a variety of dimensions including accountability, rule of law, discipline and honesty. The thesis shows that the success or failure of marketing as an agent of socio-economic development is a function of the extent to which a society's HF is developed. In its absence, marketing will not achieve its full potential as a viable contributor to development.

Evidence from the LDCs reveal that the HF is poorly developed in these countries. Implementing marketing programs in LDCs under these conditions will be extremely difficult, if not impossible. More so if the objective for such implementation is to initiate development enhancing activities. It is imperative, then, for marketers to focus some attention on developing the appropriate HF in the LDCs if marketing is to be successful in playing its facilitating role in development.

The HF has received little attention probably because of its abstract nature. To improve its utility in development, an objective HF measure should be developed. An acceptable measure is necessary because development planners will need to determine the extent of HF development in a society prior...
to introducing marketing as a tool for socio-economic development. This thesis recommended a step in this direction.

The proposed measure of the Human Factor Index (HFI) recognizes the procedure recommended by Churchill (1979) and that followed by Zaichkowsky (1985). However, because this is the first proposal for operationalizing the HF construct, a significant number of assumptions had to be made, limiting the extent of use of the HFI as it is proposed in this thesis. In short, the initial output of the proposed measure should be viewed with skepticism and used with extreme caution. Further studies are required to challenge the proposed measure and its assumptions. A refined substitute for the HFI will be most welcome by all students of LDC development. In this effort, a critical examination of some existing measures present interesting prospects. (e.g. Inkeles and Smith, 1974; OECD, 1982; Hofstede, 1984; Estes, 1988)
APPENDIX 1

ITEM GENERATION -- FROM STORY TO CRITICAL INCIDENT

This appendix clarifies a three-step process by which a story gathered in a society may evolve into a critical incident for the purposes of collecting data for the determination of the Human Factor Index (HFI) proposed in the thesis.

STEP 1

This step is exploratory and seeks to determine the meanings people in the selected society attach to the human dimensions presented to them. Respondents will be asked to provide critical incidents based on the following themes, among others:

- Their most dedicated act on the job and in community service;
- Their least dedicated act on the job and in community service;
- Most corrupt practice they have ever engaged in;
- Occasion when they have put society ahead of themselves;
- Occasion when they have put self ahead of society.

Each theme may solicit numerous questions to allow for adequacy and cross-validation. Respondents will also be asked to indicate the frequency of occurrence of each of their responses. A content analysis of these responses is expected to provide meanings to “dedication”, “corruption” and the other dimensions of the human factor defined in the thesis. These definitions will aid in the appropriate formulation of future critical incident tools that will reflect the true nature of the human factor in that society.
STEP 2

This step aims at validating the information gathered through the first procedure and to eliminate the determinism therein. While the initial step assumes the presence of certain dimensions, this phase seeks what dimensions exist and to identify overlaps with what the HF conceptualization identifies. Specific cases that reflect the HF in action will be observed, recorded and investigated.

For instance, I visited a small village called Bijerswar in the Brahmanbaria District of Bangladesh, I heard stories of regular fluctuations in the supply of rice from year to year. I thought a simple solution to this problem would be the construction of a storage facility to keep excess supplies to make up for subsequent shortfalls. I was told that a wealthy man in the village had offered to do just that at his own expense. He planned to donate the storage facility to the village. To construct the facility, however, he needed permission from the government.

In spite of the government's recognition of the need for such a facility in the village and its inability to finance such a project, it denied the village permission to build the facility. It was rumored that permission was denied ONLY because the gentleman financing the project was a member of the opposition party. Allowing him to build the silo would give him and his party popularity among the villagers at the expense of the ruling party.
This story requires further investigation for reliability. However, it is rich in contribution to critical incident design for HFI determination. The reason for denying permission to the village to build the silo may be different from what the village perceived it to be. For example, the government planners may have foreseen potential socio-economic problems with the silo's location and poor marketing and management development in the village. Also, the planners may have perceived that building the silo might create jobs in excess of the supply of male labor in the community. This would prompt an increase in female employment taking women outside of the home. Bangladesh, being a predominantly Moslem country, may not allow this to happen. If these were the bases for not approving the silo, the decision would have been taken for the betterment of society as a whole and would suggest a high level of dedication and accountability to society.

Assuming that the rumors were correct, it would mean that government officials were putting personal/political interest ahead of societal benefits. The bureaucrat(s) who made the decision not to allow the building of the silo would have been engaged in corruption and may be considered to be dishonest in their dealings with the populace. If an investigation into the case is resisted, the rule of law in Bijerswar may be questioned. These possibilities may be assessed as per the definitions obtained in step 1.

Numerous cases like this can be identified in a selected society and investigated for accuracy. An assessment may then be made to determine how
the dimensions of the HF may have affected marketing and development
decisions. There is the possibility of elimination of some of the identified HF
dimensions for use in the selected society. There is also the possibility for
identifying new dimension not previously considered. A careful study of these
cases will provide common features of the HF that may be used as basis for
designing and generating samples of items for the HFI within this particular
context.

**STEP 3**

A combined outcome of the two preceding steps will be a set a
representative dimensions of the HFI in the selected society. Based on these
incidents, a modified version of the Critical Incident Technique (CIT.) may be
used to generate quantitative data. Instead of asking respondents to recount
some critical incidents relating to the HF, a large sample of HF representative
scenarios will be developed and presented to respondents for their input.
These scenarios will tap all the components of the HF as defined by the initial
critical incident procedure combined with the case studies.

On a six-point Likert scale, respondents will be asked to indicate the
decisions and/or actions they would take if faced with issues presented in the
scenario. Respondents will also be asked to state the frequency and the extent
of their agreement with some relevant issues raised in the scenarios. A 6-point
Likert scale is recommended because it eliminates indifferent points and eases
the categorization of data into high and low along the HF continuum.
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