Workplace Learning in Morocco: Private Sector Practices

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Abstract: The purpose of this study was to explore training and development practices in Morocco and examine them in light of international practices provided from benchmarking data. Distinctions were also made between multinationals operating in Morocco and Moroccan owned companies. Contrasts in the results are discussed with possible explanations and implications for the future.

Key words: International Human Resource Development, Training and Development, Benchmarking

The new business environment that is being created by globalization has widespread implications for how organizations will operate in the future. The impact will be especially pronounced for developing countries, such as Morocco, who are required to make drastic and rapid changes to stay competitive in this new environment. This study was initiated to address this need by collecting data on training and development practices in Morocco and to examine them in relation to international benchmarking data. This information can then be used to identify gaps in between training and development practices and explore ways to make companies operating in Morocco more competitive in this new economic environment.

The Moroccan Context

In order to make a comparison meaningful, it is important to first examine the national context in which the Moroccan companies are operating. Morocco is geographically located at the Straights of Gibraltar across from Spain with Europe to the North, Sub-Saharan Africa to the South, and Arab North Africa to the East. It has been affected by African, Arab, French, and Spanish cultural influences through its history. Its primary industries are phosphate mining and processing, food processing, leather goods, textiles, construction, and tourism (CIA, 2004). It is currently privatizing many public firms, and attempting to diversify its economy with investments in technology.

In light of this changing economic environment, the Moroccan government declared the decade of 2000-2009 as the decade of education and training and set forth a national charter to solidify it as the main priority for the country behind territorial integrity. The charter begins its major points by emphasizing a life-long learning perspective on education and training, which serves the interests of the individual, company, and the nation (Royaume du Maroc Commission Spéciale Education Formation, 2000). This broad understanding of education and training line up with more recent attempts to define HRD in an international context:

Human resource development is any process or activity that, either initially or over the long term, has the potential to develop adults’ work-based knowledge, expertise, productivity, and satisfaction, whether for personal or group/team gain, or for the benefit of an organization, community, nation, or ultimately, the whole of humanity (McLean & McLean, 2001, p. 322).

The assumption that education and training contribute to economic outcomes in the national charter reflects a human capital theory approach to human resources. Human capital theory posits that humans are not merely costs to an organization, but rather investments that drive the productivity of the organization (Becker, 1993). It is this theory that is identified as the primary branch of economics most closely related to HRD. The assumptions of this theory state that investments in education and training result in learning which in turn influences productivity and earnings. (Torraco, 2001). One implication for this study is to examine how companies in Morocco are investing in their human capital and how these investments compare with international companies.

From a cultural point of view, it is also necessary to see how these Western theories and practices related to HRD can apply in a social environment heavily influenced by Arab-Islamic thought. A recent review of literature traces HRD concepts like work related learning and performance through a historical timeline covering 3000 BC to the present. Especially relevant for Morocco is the mention of Islamic civilization as an historical influence on HRD (Alagaraja & Dooley, 2003). Another article specifically addresses Islamic views on globalization and their implications for HRD. The point of the latter article is that there are many values inherent in Islamic thinking that
promote value on learning and an Islamic work ethic (Rabba & McLean, 2002). However, other cultural factors and attitudes can inhibit the adoption or adaptation of HRD theories and practices, especially if they are perceived as Western. One implication for the current study was to examine whether there would be a difference in training practices between Moroccan companies and multinationals operating in Morocco, who would be more likely import their Western practices from abroad.

**The Global Context**

Identifying international trends in training and development (T&D) is also important in understanding how Moroccan companies can remain competitive in a more global economic environment. Collaboration between the boards of the International Federation for Training and Development Organizations and the International Society for Performance Management resulted in list of recommendations for training and development in a global environment. Their recommended changes include the following: moving focus from training to performance improvement, involving HRD specialists in strategic decision-making, focusing on human capital and knowledge management, focusing on deliverables rather than administration, developing broader business competencies in HR staff, and promoting HRD value by identifying the return on investment of HRD interventions (Hartenstein, 1999). Their recommendations for the companies internationally are consistent with more comprehensive analysis provided by other scholars who track HRD trends (Phillips, 1999; Rothwell, Prescott, & Taylor, 1998).

In order to assess whether these trends are impacting companies in Morocco, the researchers needed to identify some source of data that would allow international comparisons to be made. Holton and Naquin (Holton & Naquin, 2004) identified several approaches that companies use to measure the effectiveness of HRD efforts, including: ASTD benchmarking data, human capital financial return, intellectual capital reports, or human resource metrics. The human resource metrics approach includes contributions by Fitz-enz (2000), Ulrich, Zenger, and Smallwood (1999), and Kaplan and Norton (1996). For the current study, availability of data both international and Moroccan, was a determining factor in the items used. ASTD agreed to make their international data available for this research project, and their metrics have the advantage of being easily calculated from data already collected by businesses. The disadvantages of using these metrics is that they are not necessarily based on theory and aren’t necessarily the most useful for HR managerial decision-making (Holton & Naquin, 2004).

**Morrocan Studies**

In order to understand how these international trends might apply in Morocco, one must first examine the Moroccan business context and what is currently known about training and development practices. There is little academic literature available, but a number of reports are available based upon research by consulting firms operating in the country. These reports state that training and development is perceived as a need by companies, but that actual practice lags behind. Only about 46% of the companies surveyed have a training centre and the HR function, including training, is decentralised in 81% of enterprises. As for training professionals, only 33.4% of training managers have a degree in training, HR, or a related field (Diorh, 2002). Only 42% of enterprises have developed individual plans for training and of those only 16% have training plans for the next 2 to 3 years. Approximately 65% of training is delivered by external consultants. According to a study conducted by the World Bank, trainers are not specialised nor do they have an experience in the industry in which they are delivering training (El Hassani, 2004a). There is a wide discrepancy between big enterprises and small to medium size enterprises (SMEs), which represent 90% of the Moroccan businesses. One study states that SMEs have a lack of training resources and training structures (El Hassani, 2004b). Another study conducted on SMEs in Morocco confirms this conclusion and states that these enterprises are hesitant towards training because of its high cost and its incompatibility with their perceived needs (Rafik, 2004). One indicator of the low value SMEs place on training can be observed in the high rate of illiteracy in SMEs, which is around 50% (FormAction, 2004).

With regard to the recipients and frequency of training, one study found that the offerings are restricted to middle managers and supervisors, who are trained four times a year on average. The content of training is also limited, with 79% of the training focusing on technical skills, such as finance, accounting, and IT, leaving only a small percentage devoted to managerial and interpersonal skills. Little is documented about training delivery methods in Morocco, but the same study found that 53% of the companies studied were using information technologies in the training function (Andersen, 2000). In 82% of companies surveyed, the annual performance review is the main method used to identify training needs, demonstrating a weak link between job analysis and training.
Lack of cooperation between the HR specialists, including training managers, and functional managers (finance, production, marketing) is also given as a reason for limited application of the field. This lack of cooperation is also reflected in the lack of including HR representation into strategic business planning. The consulting studies state that HR issues are not integrated as they could be through more comprehensive policies of competency development based on actual needs assessment. This lack of involvement in strategic decisions is due to the lingering perception of HR as an administrative and compliance functions rather than a partner in improving business performance (Andersen, 2000; Diorh, 2002; LMS, 1999).

In addition to the consulting studies, there is information about the activities of the main professional organization for HR professionals in Morocco, the Association des Gestionnaires et Formateurs de Personnel (AGEF) which can be translated as the Association of Managers and Trainers of Personnel (AGEF, 2004). AGEF’s professional development activities for its members seem to reflect some of the trends through offering seminars and debates on outsourcing HRM, employing temporary workers, coaching, e-learning, instructional design, and competency management (AGEF, 2002). Moroccan government policies also provide insight into government prioritization of T&D and of the limited responsiveness of companies.

For making comparisons between companies, 72% of companies according to LMS are interested in comparative data pertaining to other enterprises in Morocco and 74% of these have stated a readiness to provide information on their own organisations to an independent body to process it (LMS, 1999). Hence, a potential interest in benchmarking within Morocco is being established and it offers a room for a wider benchmarking in a world characterised by competition and a real need for continuous enhancement. On an international level, little comparative data was available until the American Society for Training and Development (ASTD) initiated the International Comparisons Reports in 1997. The 2002 version of the report summarized data from 550 organizations in 42 different countries on a number of key training-related indicators, such as: amount of training, recipients of training, content of training, and training delivery methods (Marquardt, King, & Ershkine, 2002). In addition, the studies examine other HRD/HRM related practices, including work, compensation, and performance management practices. Although no companies from Africa participated, there was sizable representation from Europe (46 respondents) and the Middle East (36 respondents) should give some points of comparison for Morocco, which finds itself geographically and culturally in contact with both regions. Some key findings were that countries in the Middle-East provided the greatest number of training hours (57 per employee) compared to 30 for Europe and 23 for U.S. and spent the most on training ($783 per employee) compared to $584 for Europe, and $649 for U.S.). The percentage of employees trained was closer, with U.S. (77.5%), Europe (77.4%), and the Middle-East (71.4%) among the regions in the middle of the pack. In terms of training delivery methods, classroom training was still predominant with all three regions (77-78%), and learning technologies accounting for between 7% (Europe) and 11% (Middle-East).

While these results may give some insights into HRD approaches and activities, some culture-specific research also provides insight into perceptions of globalization in the Arab world and how they might be addressed. Rabba and McLean (2002) discuss the perspectives of supporters, opponents, and neutral orientation. Supporters are characterized as those who will financially benefit from the new technology and openness. They are more likely to encourage secularism and are inclined to view change as positive, while viewing traditions as inhibiting modernization. Opponents are though to make up the largest group and are concerned with worker exploitation, environmental impact, and change in income distribution which may result from globalization. “They believe that globalization penetrates all cultural, political, religious, traditional, and economic structures, with the aim of removing barriers to the free flow of uncensored information.” (p. 213) This group tends to be more conservative and many believe that by embracing Islam they are guaranteed wealth. The neutral group views globalization as an inevitable force with both opportunities and threats. They believe Islam encourages science and innovation, but see
other Islamic values being compromised in the process of globalization. Understanding these perspectives is necessary in understanding how change initiatives may be received in Moroccan or Arab contexts. The authors also introduce the idea of an Islamic Work Ethic and make over 20 recommendations on how HRD can activate an Islamic Work Ethic that can be competitive globally while retaining core Islamic values (Rabba & McLean, 2002).

Research Question

This descriptive study was proposed to gain some initial insights into the practice of HRD within the private sector of Morocco. In addition, it sought to make comparisons with international data on HRD practices to provide strategic directions for future research and practice initiatives in Morocco. The following research question was addressed in the study: How does the practice of training and development in Moroccan private sector companies compare with that of other companies participating in international benchmarking studies?

Methodology

In this area of research methods, it has been noted that most HRD studies and theoretical models have been developed in the US or UK. The international studies that have been done reveal the difficulty of concept transfer and data gathering techniques. Researchers involved in international research have identified theoretical and methodological recommendations for studying organizations in an international context (Ardichvili & Kuchinke, 2002; Bhawuk & Triandis, 1996). For descriptive studies, they include recommendations for translation of concepts, which for Morocco entails the crossing from English into French and/or Arabic, and including cross-cultural research teams including national scholars to account for cultural factors.

This exploratory study takes a descriptive approach to training and development practices in Morocco. An international team of scholars, including Moroccan scholars was formed to translate concepts and identify cultural factors that may influence research methods and business practices. Although international benchmarking was examined, comparative statistics between the groups was not possible because only means were provided by ASTD, not the entire data arrays.

Population and Sample

The population for this study is made up of the private sector organizations doing business in Morocco. The sample was chosen to include as many different industries as possible and was stratified to insure representation of following types of business classifications: multinational companies, large Moroccan consortia, large Moroccan companies, and small-medium sized enterprises. Purposive sampling was used in order to insure representation from a variety of industries and business classifications, which included fortune 500 companies in Morocco. Convenience sampling was used to identify multinationals through American and British chambers of commerce and Moroccan companies through the Association des Gestionnaires et Formateurs de Personnel and personal contacts. Of the 281 companies that were contacted for this study, 20 responded resulting in a response rate of only seven percent. While this response rate limits the ability to generalize the findings to the population, precedence has been set for publishing similar response rates in other international studies. In addition the data still adds significantly to the limited knowledge base given the sparse quantitative research and HRD literature about Morocco. It also guides future researchers to adopt strategies and methodologies that will improve rates of response in the Moroccan context.

Data Collection and Analysis

The questionnaire used in the research was composed of fifteen items from the ASTD Measurement Kit (ASTD, 2004), which is used by companies participating in its international benchmarking service. The ASTD questions address training issues including quantity, methods, content, and characteristics of participants and trainers. These core questions for international comparison were supplemented with author devised items that provided contextual information about organizational structure and priorities as they relate to HRD/training and development. Rationale for the selection of the ASTD measures over other more theoretically based measures is discussed earlier in the paper.

Questionnaires were distributed by email, FAX, and personal contact at professional meetings to representatives from 281 different companies operating in Morocco. An incentive of a customized international benchmarking report was provided for those responding early, but only four companies responded by the early deadline. Follow up emails were sent to the remaining firms, and in some cases questionnaires were completed in an interview format at the request of the companies. Some companies expressed their inability to respond given the perceived proprietary nature of the data or lack of experience/trust in quantitative research and assurances of confidentiality.
The sources of data for analysis came from the 20 questionnaires of the companies operating in Morocco and the mean scores provided by the ASTD benchmarking service for 186 companies operating internationally. Given the descriptive and comparative nature of this study, means and comparison of means were the main techniques utilized.

Results

Respondent Characteristics

The companies that participated in the research represent a variety of sizes and industries. The companies were classified into the following size categories: multinationals (10), Moroccan consortia (7), large Moroccan enterprises (2), and small/medium sized companies (1). The types of industry include automotive assembly, banking, business services, building materials, food products, freight transport, hospitality, household products, insurance, paper products, pharmaceutical, publishing, textiles, telecommunications, and utilities.

In the study, 95% of responding companies reported having a department of human resources and 75% were able to make a distinction organizationally between their HRD functions and their HRM functions. 90% perceived that HR was a valued unit within the organization and 85% stated that HR was involved in the strategic decision-making process of the company.

Recipients of Training

Inquiry into the recipients of training was based on training expenditures for ten different classifications of employees (see Table 1 below). Four of these classifications are managerial levels, and the results showed that multinationals in Morocco spent the highest percent on these positions (48.3%), followed by Moroccan national companies (42.2%), and the ASTD international benchmarking group (34.9%).

Among the non-managerial positions, production employees received the highest percentage for multinational (16.5%) and national companies in Morocco (16%), while customer service received the highest in the ASTD international group (15%). The primary discrepancies between the ASTD international group and the other two groups were lower expenses on customer service (-5%) and higher expenses on production employees (+6%) for the national and multinational companies in Morocco. In addition, the multinationals reported spending approximately 11% less than both the ASTD group and the national Moroccan companies on IT staff.

Quantity and Content of Training

Companies operating in Morocco reported providing at least eight hours of training to 72% of their eligible employees, which was similar to the global benchmark of 75%. However, within the Moroccan grouping, those that were multinationals reported a much higher percentage (82%) than the Moroccan national companies (63%). For training hours per year for eligible employees, companies in Morocco were again comparable at 27 hours compared to 26 hours for the international comparison group. Interestingly, the Moroccan domestic companies reported a higher amount of training per employee (32 hours) than the multinationals (21 hours). So while Moroccan national companies report to train a lower percentage of their employees than the multinationals, they are offering those employees a greater number of training hours per year.

ASTD identified fourteen different categories of training content with which respondents were to estimate the percentage of training expenditures devoted to each. For Moroccan national companies, quality/business practices (19.2%), basic skills (17.3%), and professional skills (12.2%) were the three highest ranking content categories. For multinationals in Morocco, managerial/ supervisory skills (27.8%), IT skills (17.4%), and other (13.4), were the top three. The ASTD international comparison group reported managerial/ supervisory skills (14%), IT skills (13.4%), and product knowledge (11%) as their top three content areas.

The primary differences for the Moroccan national group were much higher percentages spent on basic skills, quality/business practices, and professional skills. The multinationals in Morocco spent a much higher percentage than the other two groups on managerial/ supervisory skills and IT skills, while the ASTD international group distributed its training budget more evenly among the fourteen categories.

Methods and Evaluation of Training

Respondent companies were asked to estimate the percentage of all training time that was associated with the following training delivery methods: classroom, learning technologies, self-paced instruction, and other. Classroom delivered training was reported as the predominant method for all three groups. On-the-job training was second most common method for the Moroccan national and multinational companies, but ranked last of the four methods among the ASTD international group. Learning technologies ranked second for the ASTD international group, third and third for the Moroccan national and multinational companies. Self-paced training was ranked last for both Moroccan category groups, while it ranked third with the international comparison group. The main differences...
were found in a much higher use On-the-Job training for the Moroccan national group, and a much lower use of learning technologies for the multinationals operating in Morocco.

In response to the evaluation of training and its impact on employee and organizational performance, companies were asked whether or not they conducted evaluation at each of the four levels of Kirkpatrick’s evaluation framework (1998). International comparisons were not made on this area, but differences were noted between the multinationals in Morocco and the Moroccan owned companies. Multinationals reported a higher percentage of evaluation at the reaction level (90% to 83%), learning level (60% to 50%) and business impact level (40% to 17%) and lower percentage of evaluation at the transfer of learning level (60% to 83%).

<table>
<thead>
<tr>
<th>Recipients of Training (% of training expenses)</th>
<th>ASTD Group (N=156)</th>
<th>Companies in Morocco Multinational (N=10)</th>
<th>National (N=10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executives</td>
<td>5.9</td>
<td>11.0</td>
<td>4.8</td>
</tr>
<tr>
<td>Senior managers</td>
<td>6.7</td>
<td>17.8</td>
<td>15.4</td>
</tr>
<tr>
<td>Middle managers</td>
<td>11.6</td>
<td>18.5</td>
<td>9.8</td>
</tr>
<tr>
<td>First-line managers</td>
<td>10.7</td>
<td>15.0</td>
<td>12.2</td>
</tr>
<tr>
<td>Production employees</td>
<td>10.1</td>
<td>16.5</td>
<td>16.0</td>
</tr>
<tr>
<td>Administrative employees</td>
<td>7.2</td>
<td>2.5</td>
<td>10.0</td>
</tr>
<tr>
<td>Customer service employees</td>
<td>15.0</td>
<td>10.0</td>
<td>9.8</td>
</tr>
<tr>
<td>Sales employees</td>
<td>7.7</td>
<td>6.3</td>
<td>5.0</td>
</tr>
<tr>
<td>IT staff</td>
<td>13.7</td>
<td>2.5</td>
<td>14.0</td>
</tr>
<tr>
<td>Professionals (except IT staff)</td>
<td>5.9</td>
<td>0.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

| Amount of Training                            |                    |                                            |                 |
| Employees receiving > 8 hrs./yr. (%)          | 75.2               | 82.0                                       | 63.3            |
| Training hrs per year per employee (#)        | 25.7               | 21.3                                       | 32.0            |

| Training Content (% of training expenses)     |                    |                                            |                 |
| Customer relations                            | 6.5                | 6.0                                        | 3.8             |
| Sales and dealer                              | 6.3                | 6.0                                        | 5.7             |
| Product knowledge                             | 11.1               | 8.6                                        | 5.5             |
| Quality and business practices                | 5.3                | 11.6                                       | 19.2            |
| Managerial/supervisory skills                 | 14.0               | 27.8                                       | 8.5             |
| Executive development                         | 6.1                | 4.0                                        | 2.5             |
| Occupational safety & compliance              | 7.4                | 3.0                                        | 3.3             |
| Interpersonal communication                   | 5.4                | 1.6                                        | 5.7             |
| Information technology skills                  | 13.4               | 17.4                                       | 8.5             |
| Technical processes & procedures              | 8.2                | 0.6                                        | 9.7             |
| Basic skills                                  | 1.8                | 0.6                                        | 17.3            |
| New employee orientation                      | 4.7                | 1.8                                        | 0.8             |
| Professional skills                           | 8.6                | 6.2                                        | 12.2            |
| Other                                         | 1.1                | 13.8                                       | 3.3             |

| Training Methods (% training time)            |                    |                                            |                 |
| Classroom                                     | 74.0               | 78.2                                       | 64.0            |
| Learning Technologies                         | 14.9               | 8.2                                        | 17.0            |
| Self-Paced                                    | 6.8                | 4.2                                        | 0.0             |
| Other (including On-the-Job Training)         | 4.4                | 9.5                                        | 19.0            |

Discussion

Despite the limitations of having a low response rate, it appears that companies operating in Morocco are more similar than they are different in their training and development practices than the international comparison group. One thing to keep in mind is the fact that half of the responding companies were multinational companies which would likely import many practices from their global headquarters or country of origin, which could explain the degree of similarities. Moreover, many of the remaining companies belong to the fortune 500 companies in Morocco who have a stated goal of striving for better HR practices. The differences that do exist deserve further attention to explore the underlying reasons and to recommend strategic changes for future development.
For the recipients of training, the primary distinction was that companies in Morocco devoted much more of their training budget to senior managers and production employees and much less to customer service, IT staff, and other professionals. One of the plausible explanations is the high cost of training delivered to senior managers, especially when it involved international travel. Another reason could be the fierce competitive environment resulting from free trade agreements, which requires skill development for production employees.

Regarding the quantity of training received the main differences were not between companies in Morocco and the international benchmarking group, but rather between multinationals in Morocco and Moroccan owned firms. The multinationals reported training a higher percentage of their employees, but reported a lower number of total training hours per employee. This might be explained by the fact that multinational companies in Morocco tend to reinforce and consolidate a training/learning culture, which the majority of employees have to embrace. Consequently, a high percentage of employees have to be trained every year, whereas domestic companies are more concerned with improving their productivity through harnessing the capabilities and competencies of employees who are more involved in the production process.

The main differences in content of training was a much higher percentage of basic skills and quality training for companies in Morocco, which can probably be explained by the high rate of illiteracy and historically vertical organizational structures that tend toward valuing passive compliance over active input and involvement from subordinates. In addition the focus on quality training can be justified by the need for certification and the necessity to respect quality standards to be able to compete at international level. L’AGEF, the Confederation of Moroccan Enterprises, and the Moroccan Ministry of Commerce & Industry have all played an important role in sensitizing companies to the vital importance of quality in surviving in today’s business environment. There was also somewhat less emphasis on product knowledge, occupational safety, and new employee orientation in Morocco. These might be explained by less change in product lines, fewer safety regulations, and lower turnover rates, which reduces the number of new employees needing orientation training.

In the area of training evaluation, the main distinction was that multinationals reported much higher levels of business impact evaluation, while Moroccan owned companies reported much higher levels of transfer of learning evaluation. This business impact discrepancy might be explained by multinationals having already implemented trends toward measuring productivity impact and return on investment. As for transfer of learning evaluation, the answer is not clear, but perhaps the managers are including informal evaluative observations by their supervisors rather than measuring skill and productivity changes in a systematic way.

**Implications**

Globalization presents both opportunities and threats to organizations and the societies in which they reside, and for developing countries it presents special challenges. For companies in Morocco to seize the opportunities offered by free trade agreements and avoid negative consequences, it must gather baseline data on current HRD practices and make strategic moves to maximize the human capabilities of its employees. The low response rate in this study is not an encouraging sign on the value Moroccan companies place on the practice of benchmarking. One recommendation, therefore, is for practitioners to understand the value of benchmarking and research as they inform practice. It is also important for academics to establish stronger relationships with practitioners and promote the use of such tools in ways that demonstrate their practical usefulness in improving performance. In particular, it seems that outreach to associations of small and medium sized firms is crucial as these make up some 90% of the companies in Morocco, yet this group was the most underrepresented in this study. While they are less likely to have well developed HRD structures and practices, they are also most at risk in a globalizing environment.

The implications for research include exploring HRD practices other than training, and coming up with research methods that ensure a better response rate. The study demonstrated that Moroccan companies are comparable to international companies on many aspects of training. The areas of difference are worth further examination as are other HRD practices, which were not explored. The impact of a new labor code and new free trade agreements are also likely to drive changes to HRD practice and these should be examined.

HRD has a unique role to play for developing countries because its focus is on maximizing the potential of human expertise in organizations. Therefore, there is a need to learn from best practices internationally, but an adaptation to the Moroccan culture would also be required. Further work needs to be done on understanding how the social and cultural environment impact learning and performance in Morocco. Understanding core values from the Arab, Islamic, and Moroccan culture that promote HRD tenets will certainly help contextualize HRD practices with much greater potential benefit to the companies. This exploration of the relationship between practices and context helps scholars around the world to learn from their colleagues and make meaningful application in their own environment.
References


