

An Empirical Study on Pathology of Productivity Barriers in an Organization: A Case Study

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ABSTRACT

Since many years ago, productivity was the fundamental subject and development key of all public and private organizations. Although productivity improvement implicitly approved by the majority of organizations' managers however, this subject isn't pervasive among personnel and managers' approaches and visions, therefore, facing obstacles are largely neglected; clearly, understanding these barriers and to evaluate their effect on productivity can be a guide for effective programs. The main question of this article is: what are the basic axes of productivity vulnerability in statistical population based on research pattern? The research's statistical population is Hekmat Bank and using stratified random sampling was conducted to determine the sample. In this article, productivity barriers will be analyzed as the basic problem and after conducting survey from different aspects, finally, there are suggestions provided for the managers to avoid damages. The results show the existence of damage in all three areas of personal, organizational and environmental.

KEYWORDS: productivity, productivity improvement, productivity barriers, Hekmat Bank.

1- INTRODUCTION

Gaining maximum result out of the minimum facilities and efforts has always been the aim of human beings endeavors. Today, productivity, beyond a criterion, has been proposed as a culture looking at work and life and its improvement as the origin of development in the organizations. Productivity in organizations is considered as the elements which explain the wages, cost and other production elements, and production rates are used as a controlling tool in the process of production for management; moreover, they are used as the elements for comparing the performance of institutions. (Seyed Javadin, 2002, p. 79)

Most of organizations face considerable obstacles and limits in applying effective management for increasing productivity. Regarding the low level of productivity in our country's organizations, there is no disagreement; however, the disagreement lies in the reasons behind the low level of productivity and consequently, this non-recognition hinders finding suitable solutions for this problem of organizations (Mirsepasi, 1995, p.39-41).

Recognizing the productivity and measuring it especially recording the changes that happen in it and also specifying the exact process of these changes seems necessary (Seyed Javadin, 2005, p.77). According to the scientists, a productive society is the one which has productive organizations and this feature entails higher productivity and recognizing the productivity barriers. In fact, the destruction of countries begins with the destruction of economic agencies resulted from the low productivity; this issue has made countries use complex models such as EFQM, ISO, cultivation model of first ring etc. for increasing productivity. These models can be measured through different tools in the profit and non-profit organizations (Jafari, 2009, p.2).

Considering the current competitive atmosphere, entry of huge and ever-increasing wave of private banks into the bank industry, the increasing efforts of private banks in absorbing the clients and confirmation of experts regarding this important issue, undoubtedly the success of Hekmat Bank is related to recognizing and removing the productivity barriers. The existing guarantees in this bank-mostly resulted from its dependency to great bureaucracy- and its low possibility of bankruptcy mostly creates the lesser activity and dynamics of this part compared to other private banks. This is while the aforementioned issues should be considered as the milestone of the success of this bank and by relying on them and recognizing its likely vulnerable points, paves the way for itself more than ever. It's obvious that the first step in this never-ending path is to recognize the hurting barriers of productivity. Accordingly, the main question of the present article is what are the main vulnerability pivots of productivity in the statistical population based on the used pattern? In the present article, besides reviewing the theoretical principles, we deal with this concept based on Ammons Model.

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2- Theoretical Principles: Meaning of Productivity

The word of productivity first was coined by Francois Queensway (1694-1774) the mathematician and economist proponent physiocracy. By proposing the economic tables, Queensway knew the authority of each government subjected to the increase in the agricultural section. And it was officially used by Queenslee in an article in 1766 (Mirsepasi, 1995, p.43). Then, in 1833 as the terminology dictionary of Laros states someone called Litere defined productivity as “the power and ability to produce” (Belqeisi, 1995, p. 5). By the advent of management movement in the early 1900, Taylor and Frank and Lillian Gilbreth studied work division, methods improvement and specifying the standard time regarding the workers’ efficiency. In such a way that in the early 20th century this word gained much precise meaning as the relation of output and the used elements and tools for the production of that output (TaHERI, 2005, p.20).

The term productivity has been a key concept for national development strategy due to its impact on economic and social development (Nademi, najimi, Nademi and zare, 2012, 1351). Productivity has been defined in many different ways. We are going to present some definitions proposed by Robert Landal, Iran National Organization of Productivity and productivity in the framework of systematic thought. Robert Landal defines productivity as “productivity in organizational level is the criterion for performance; productivity is the relation between the produced output in a time period and work force, materials, energy and capital (Landel, 1986, p.2). Productivity is an optimized use of important resources (Soleymani, Aghaei, 2012, p.3448). From the viewpoint of Iran National organization of Productivity, productivity can be considered as the evaluation criterion of activities in different economic-social sections which is shown as the proportion output over sources and that which has been spent for that output. In the framework of systematic thought, productivity can be defined as making the existing potentials in the system elements active (Mohammadzade, 1996, p.78). Organization for Economic Co-operation and Development knows productivity as one of the parameters that is gained from dividing the output to one of the production elements (Walterl, 1998, p.3).

Technical definition of productivity is simple and is merely defined as the relation of amount of goods or services or a set of goods and services in accordance to one or some data used for production of output. In today’s viewpoint, productivity is not equal to the increase in production or efficiency (Drucker, 1964, p15); however, productivity is equal to efficiency and effectiveness (Robbins, 1988, p 5) and the fulfillment of organizations’ aims entails on the realization of these two. (Pedeian, 1986, p.100). Generally, productivity can be defined as the accountability and being sensitive to needs, clients’ wants along with the ideal use of sources (Alvani & Riyahi, 2003, p. 37). Nevertheless, according to Professor Shuychi Yushida we should act at the moment. In other words, we know enough about the what, benefits and ways of improvements so just act.” (Alem tabrizi, 2006, p.33).

3- Productivity Barriers in Organization

Till now, more than one hundred and twenty partial elements effective on productivity have been recognized. Along this spectrum, the management system has been considered as the main effective element over the productivity of organizations (Sekaki, 1996, p.2.). Measuring productivity irrespective of its strategic benefits contains useful strengthening functions for the organization. Some of its useful functions are as the following (Industry and Development Journal, Vol.56):

1. Notifications: gaining information on which level of gaining its aims the organization stands in?
2. Problems evaluation: provides the opportunity for recognizing the grounds to which the management should pay more attention.
3. Making a mechanism for presenting the feedback: The resulted data gained via measurement make the workers enjoy their work, gain benefit from the opportunities and also gain motivation.
4. Gaining information for different management decisions: in order to planning, the management needs information that is more provided by measuring the productivity.

Evaluating the productivity of the organization provides the opportunity for correct estimation and prediction of the future needs. According to the literature, the subject of common obstacles of productivity in organizations can be divided into three parts: The first category; the environmental obstacles that include elements out of the organization’s control and interrupt the productivity improvement. The second category: the organizational obstacles that include the common inner-organizational elements and have roots in the organizational structure. And finally the third category that includes the personal and characteristic obstacles and include the personal characteristics, ideas and conduct that can have an influence on the attitude and ability of a manager in order to solve the productivity improvement problems. (Ammons, 1985, p.118). The elements of the present research model and their relation with productivity have been shown in the figure No.1. ; Then, after the analysis of the model elements, their situation in the statistical population is considered.

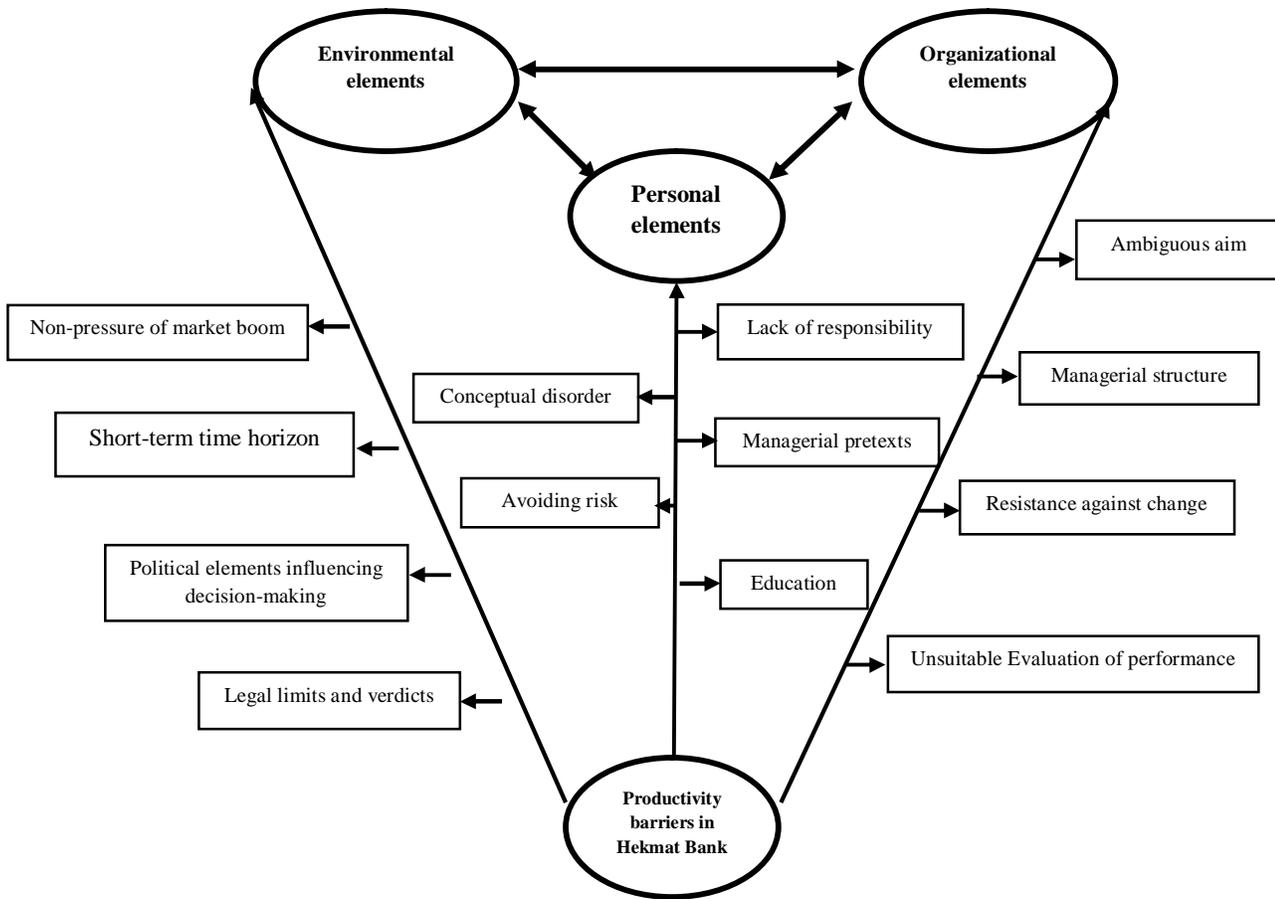


Figure 1: Conceptual Pattern of Research (Ammons, 1985, p. 118)

3-1- Environmental Barriers

Environmental barriers are the elements that especially are out of the organization's control and interrupt the productivity improvement. The environmental barriers are:

3-1-1-Lack of pressure and the market boom: some organizations (mainly those supported by the state or huge bureaucracy) rarely are put under the pressure for initiative competition or being productive and mainly act based on their monopoly right (Sevas, 1987; Harlow, 1977). In a competitive market environment, business is formed according to the prices and initiatives of the producers or services favored by the customers. The non-initiative, expensive and inactive business will be fined by the decrease in the market share and even by bankruptcy. In the absence of such pressures, the organizations act based on ceremonial monopoly situation and change itself into a self-interested and inactive section against the market.

3-1-2-The political elements influential on decision-making: the state section decisions are hardly made based on financial benefits. The base of state issues is mostly due to the privileges of winners or losers of the competition over the state programs or the likely influence of a decision in the time of polling, public thoughts or elections; due to the mentioned reasons the state decision are mostly made by political elements rather than emphasizing on productivity. In the countries in which the activity of the interest group and the political sects isn't highlighted, these decisions made by the persons with strong communications seem influential (Givarian, 2005, p.174). This importance subject especially in Hekmat Bank which is of the banks affiliated to a great bureaucracy and the great middle of the state part in the affairs of private section organization needs thinking.

3-1-3-Short-term time horizon: managers follow these aims usually due to the tangibility of the short-term aims and the inserted pressures from the superior authorities. Besides political pressures, from the viewpoint of people, the success of organization and managers lies in the implementation of daily operations of organizations. Emphasis on the long-term aims can endanger the job security of managers due to the failure to reach the successful and considerable performance in the short term. Accordingly, in organizations mainly the short-term time horizon prevails (Ammons, 1985, p.121).

3-1-4-Legal limitations and state verdicts: legal acts and law interpretations is done in the state section and have influence on the nature of state services and how they are done in other sections. Law enforcement according to mentioned conditions has influences on the offering services and products in the private section through limiting the capital and other ways. According to the limiting laws of the state section, in some cases the managers of the private section focus on the things that shouldn't be done instead of thinking on what should be done (Givarian, 1999, p.12).

3-2- Organizational Barriers

The second category includes the common inner-organizational elements that have roots in the organizational structure. Some of the most important barriers are as follows:

3-2-1-Ambiguous aims: Some of the organizations let managers act without having any belief in the daily changes or plans for improving long-term productivity. They just solve the problems created in their job process and they think that in this way, they've done their supervising or management responsibility. Managers hardly pay any attention to the increase of services, performance or organization aims, they often express their aims in ambiguous and prideful vocabulary however, in practice their endeavors are of low values in the direction of realization of performance improvement and productivity increase (Drucker, 1980, p.103).

3-2-2-Managerial structure: Improvement of organizational productivity begins in the management level because this issue basically lies in the domain of manager responsibility. The success and failure of productivity plans depends on the views, strategies, policies and the most important on the action of the managers (Baghbani Javid, 2007, p.58). The managerial structure regulates the economic structure and formations. The managerial structure facilitates the normal distribution of activities and their economic and financial effects and shows the future path of the organization via regulating the macro orientations and compiling the strategies and organizational aims and in this way increases the efficiency and productivity level.

The recent researches on the management models show that the participative methods are effective in increasing the productivity and "democratic" supervision leads to higher productivity compare to "autocratic" supervision. A study in Phillipian showed that 69.5% of employees tended to participate in designing their jobs. 77.5% tended to be consulted with before any decisions being made regarding their job. In another study in Singapore, 73% employees stated that the most important characteristic of leaders is their power of understanding and sensitiveness, ability to give spirit and being a role model, assertiveness, ability in guiding and leading the subordinate people. In this way, any extreme management pattern which is not in accordance to the development thought will be a main obstacle in improvement of productivity. What is obvious is that management plays a very important role in establishing the nature of relations between the organization and its members (Iran Economy Monthly Magazine, 1995).

3-2-3-Resistance of employees against change: The main obstacle on the way of fulfillment of aims, policies or new methods and reaching the productivity aims, is the resistance of the organization members against change. Three main sources of resistance against change are:

1-Uncertainty: the members of organization resist against the change because they are not aware of the result and effect of the change on their work and life. Even those employees who are not satisfied with their work may worry about the worsening of the works due to made proposed changes.

2-Disaffection in giving up: a suitable change is the one which is beneficial for the organization. However, some of the employees believe that the cost of change is to lose power, prestige, rights and benefits and work quality and as the result they resist.

3-Being aware of defects of proposed changes: in some cases, the employees may be aware of the potential problems that have been ignored by the inventors. The managers should take into consideration the situation from different aspects in order to create a controllable atmosphere and to make more effective the proposed plans for change.

3-2-4-Lack of a suitable system for evaluating the performance: evaluation of performance is defined as a process by which the work of employees is considered and evaluated officially in certain times. (Rezaee, 2003,p.19). Most of the evaluation methods of employee performance in organizations have been criticized; lack of relation of evaluation system with payment system is a main obstacle in following the aims of productivity improvement. However, most problems do not lie in the nature of methods but they are resulted from misusing these methods (Ammons, 1985, p128).

3-3- Personal Obstacles

Some of the productivity obstacles are personal in nature. The behavioral aspects of employees affect the ability and their will when facing a problem. Some of the most important personal obstacles are as the following:

3-3-1-Lack of Responsibility: the employees hardly are responsible for their acts and hardly accept their defeats. The managers avoid accepting responsibility. Likely, a high level of non-accepting responsibility is due to projection the failures to the regulations, rules and lack of authorities (Ammons, 1985, 124).

3-3-2-Conceptual Disorder: the semantic disorder in the organization complexes the inter-personal communications and limit the progress. Those who precisely consider the productivity improvement review the opportunities and increase the chance of success. This important issue is mainly resulted from non-specialization, non-related education or political appointments.

3-3-3- Avoiding risks: increasing the chance of capital return is a persuasive stimulus for avoiding the risk. However, the nature of related organizations to great bureaucracy, the limiting nature of laws, emphasis on law enforcement and prevailing political atmosphere has caused the ever-increasing risk avoidance in the organization's managers (Fainstein and Fainstein, 1972, p.517).

3-3-4-Managerial pretexts: for some governmental managers, obstacles are unfortunate and not understandable; they know any effort for overcoming it as nonsense. Some managers complain that they have not enough freedom due to legal limitations or for example, they say we always do that in this way or the authorities never approve a change (Hayward and Kuper, 1978, p.4). These pretexts are the most important reasons for not being a pioneer in innovation.

3-3-5-Education: Schultz believes that a considerable share of national GDP changes are resulted from investing on manpower and knows the human capital plays a main role in national production. Denis approved this idea and showed that 60% change in national production is resulted from the human capital. Becker also points out that the growth of national income is mainly resulted from the increase in human capital. The findings resulted from Denis shows that there is a direct and meaningful relation between the amount of people income and following the productivity aims. The findings of Smith and Salow show that there is a positive and meaningful relation between the work experience and income.

4- Research Hypotheses

4-1-1-The environmental element is of productivity obstacles in Hekmat Bank.

4-1-1-Lack of pressure and the market boom is of productivity obstacles in Hekmat Bank.

4-1-2-The political elements influential on decision-making is of productivity obstacles in Hekmat Bank.

4-1-3-Short-term time horizon is of productivity obstacles in Hekmat Bank.

4-1-4-Legal limitations and state verdicts is of productivity obstacles in Hekmat Bank.

4-2-The organizational element is of productivity obstacles in Hekmat Bank.

4-2-1-Ambiguous aims are of productivity obstacles in Hekmat Bank.

4-2-2-Managerial structure is of productivity obstacles in Hekmat Bank.

4-2-3-Resistance of employees against change is of productivity obstacles in Hekmat Bank.

4-2-4-Lack of a suitable system for evaluating the performance is of productivity obstacles in Hekmat Bank.

4-3-The personal element is of productivity obstacles in Hekmat Bank.

4-3-1-Lack of Responsibility is of productivity obstacles in Hekmat Bank.

4-3-2-Conceptual Disorders are of productivity obstacles in Hekmat Bank.

4-3-3-Avoiding risks are of productivity obstacles in Hekmat Bank.

4-3-4-Managerial pretexts are of productivity obstacles in Hekmat Bank.

4-3-5-Education element is of productivity obstacles in Hekmat Bank.

5- Research type and study tool

Regarding the aim, the present research is descriptive and regarding time, it is cross-sectional and regarding the type of data is a quantitative research. The main instrument in this research is a questionnaire that is compiled by referring to the theoretical principles of the research. The final coefficient of the questionnaire is based on the Cronbach's Alfa % 813. Validity of the questionnaire was considered and approved by the validity of the content and by the ideas of experts and masters. The population of the present research includes all the managers and experts of Bank Hekmat; 254 employees were chosen randomly out of 610.

6- Data Analysis Method

In the present research, one-sample T test and Kolmogorov-Smirnov test have been used for approving or rejecting the hypotheses. The null hypothesis and opposite the entire research hypothesis are $\mu \geq 3$ and $\mu < 3$.

7- Research Finding

7-1-Studying the normality of the research components

To study the normality of the research components, Kolmogorov-Smirnov test was used. The resulted findings of the test are shown in the following table:

Table 1: Findings resulted from Kolmogorov-Smirnov test to study the normality of data

Variable	P.value	Error Level	Hypothesis Confirmation	Result
Environmental Barriers	0.143	0.05	H0	Normal
Organizational Barriers	0.174	0.05	H0	Normal
Personal Barriers	0.078	0.05	H0	Normal

As it is shown in the table, since all the significant numbers are above 5% error level, the null hypothesis based on the normality of the data is not rejected. Accordingly, it can be said that all dimensions have normal distribution.

7-2-Research hypotheses

First hypothesis: environmental element is of the productivity obstacles in Bank Hekmat.

In the present research, the numbers above the average 3 were considered as the favorable condition. Using the one-sample T test, the average of components score was compared to average 3 in a way that the score below 3 shows damage, equal and above 3 shows no damage. Since T student test is a two-domain test, high and low limits have been considered while analyzing the hypotheses (Moemeni, 2008, p. 71). The deduction test table of this hypothesis has been shown below.

Table 2: one-variable T for first hypothesis test

Environmental Barriers	Secondary Hypotheses	N	Mean	SD	T	DF	Sig	Lower	Upper	Conclusion
	non-pressure of Market boom	254	2.8011	.99993	-1.566	253	.122	-.4529	.0550	$\mu \geq 3$
	Short-term time horizon	254	2.6146	.47963	-6.429	253	.000	-.5052	-.2656	$\mu < 3$
	Political elements influencing decision-making	252	2.5747	.69471	-4.662	251	.000	-.6080	-.2426	$\mu < 3$
	Legal limits and verdicts	252	2.9140	.78681	-.861	251	.393	-.2858	.1138	$\mu \geq 3$

The table 2 results show that the significant number is greater than .05 and when the test results are greater than the standard results (1.96) for non-pressure components of the market boom and legal limits and verdicts. Accordingly, it can be said that these two variables are not of productivity barriers in Hekamt Bank. However, since the high and low limits of variables of short-term horizons and political elements influencing the decision-making are negative, the statistics of the test are smaller than the statistics of the standard test (1.96) and accordingly, these two elements are considered as the environmental elements in the bank productivity.

The second hypothesis: organizational element is of productivity obstacles in Bank Hekmat.

Table 3: Table one-variable T test of second hypothesis

Organizational Barriers	Secondary Hypotheses	N	Mean	SD	T	DF	Sig	Lower	Upper	Conclusion
	Ambiguous Aims	254	2.1354	.56256	-12.295	253	.000	-1.0051	-.7241	$\mu < 3$
	Managerial Structure	254	2.5260	.91971	-4.123	253	.000	-.7037	-.2442	$\mu < 3$
	Resistance Against Change	254	2.6146	.62915	-4.901	253	.000	-.5426	-.2283	$\mu < 3$
	Evaluation of unsuitable Performance	252	2.1452	.65180	-10.327	251	.000	-1.0204	-.6893	$\mu < 3$

The findings of Table 3 show that the significant number is smaller than .05 however, since the high and low limit of all organizational variables are negative, the statistics of the test is smaller than statistics of the standard test (1.96) and accordingly, the mentioned four elements are considered as the environmental obstacles in the productivity of Bank. In other words, the ambiguous aims, managerial structure and the resistance against change and unsuitable evaluation of performance are lower than the average 3.

Third Hypothesis: personal element is of productivity barrier in Bank Hekmat.

Table 4: Table T one-variable for Third hypothesis test

	Secondary Hypotheses	N	Mean	SD	T	DF	Sig	Lower	Upper	Conclusion
Personal Barriers	Lack of Responsibility	252	3.1075	.94044	.900	251	.372	.10753	-.1313	$\mu \geq 3$
	Conceptual Disorder	254	2.4063	.72367	-6.564	253	.000	-.59375	-.7745	$\mu < 3$
	Avoiding Risks	254	3.4271	.81318	4.202	253	.000	.42708	.2240	$\mu \geq 3$
	Education	252	2.5538	.59428	-5.913	251	.000	-.44624	-.5972	$\mu < 3$
	Managerial Pretexes	254	3.3177	.71376	3.561	253	.001	.31771	.1394	$\mu \geq 3$

The significant amount and also the high and low limit of the above table related to hypothesis of the personal obstacles show that the significant number is lower than .05; since the high and low limit of the variable is the conceptual disorder and negative education shows that the statistics of the test is lower than the standard statistics (1/96). This result shows that the mentioned elements are of the productivity obstacles in Bank Hekmat. Accordingly, as the high and low limits of education variables, avoiding risks and managerial pretexes are positive, it can be concluded that these variables are greater than the standard statistics. Simply put, the variable of lack of responsibility, avoiding risks and managerial pretexes are not the personal obstacles of productivity in Bank Hekmat. Although in the present research, the relation between the conceptual disorder and education were not evaluated but it can be figuratively said that there is a relation between education and conceptual disorder due to the non-growth of intellectual ability via not having academic education.

7-3-Prioritizing the Research Components

In the end, for ranking the research components, Friedman Test was used. According to Table 5, the significant number related to Friedman Test was almost equal to zero which is lower than the error level (.05). Accordingly, it can be concluded that the difference between the averages of rankings of component is related to environmental, organizational and personal obstacles. Priority of components for implementing fixing measures for components of productivity obstacle has been presented in Tables 6-9.

Table 5: Findings gained from Friedman Test related to productivity obstacles

Test Statistics	Freedom level	Significant number
150.063	12	.000/0

Table 6: Average of rankings and priorities of dimensions related to productivity obstacles

Ranking	Average	Significant Level
First ranking, personal elements	2.88	0.000
Second ranking, environmental elements	1.84	
Third ranking, organizational elements	1.28	

Table 7: Average of rankings and priorities of personal components related to productivity obstacles

Row	Ranking	Average	P.V.
1	Education	2.38	0.000
2	Conceptual disorder	2.12	

Table 8: Average of rankings and priorities of environmental components related to productivity obstacles

Row	Ranking	Average	P.V.
1	Political elements influencing decision-making	2.31	0.113
2	Short-term time horizon	2.31	

Since the significant level is greater than 005 it shows the equality of averages and equality of ranking of political elements variables on decision-making and short-term time horizon from environmental obstacles.

Table 9: average of rankings and prioritizing the organizational components related to productivity barriers

Row	Ranking	Average	P.V.
1	Resistance against change	2.97	0.000
2	Managerial structure	2.67	
3	Evaluation of unsuitable performance	2.27	
4	Ambiguous aim	2.10	

8- DISCUSSION AND CONCLUSION

In the present research, we dealt with the pathology of the effective elements on the productivity of Hekmat Bank based on three-dimensional model of organization, management and employee. In the environmental area, the four factors include Non-pressure of market boom, Political elements influencing decision-making, short-term time horizon, and the Legal limits and verdicts were studied and Political elements influencing decision-making as well as short-term time horizon were recognized as barriers of productivity. Among the four organizational factors include Ambiguous aim, Managerial structure, employee resistance to change, and lack of appropriate performance evaluation system, all cases were confirmed as barriers of productivity. Among the five personal factors include conceptual disorder, Avoiding risk, lack of responsibility, Managerial pretexts, and education, two factors of conceptual disorder as well as education were recognized as barriers of productivity. Also, the priority of productivity barriers in Hekmat Bank are as follows: personal factors, environmental factors, and organizational factors. Finally, the following items can be paid attention to by the managers for improving the productivity of Hekmat Bank based on strengthening the positive points and removing the vulnerable points:

1. Developing and institutionalizing the values and perspective of the organization for creating convergence among the main decision-makers in the organization.
2. Compiling and implementing the precise regulations and instructions of recruitment and appointment in organization; it's obvious that this important issue provides the ground for accepting managements and officials and subsequently, effectively implementing the organization affairs.
3. Comprehensive strategic compilation and planning of Hekmat Bank with the cooperation and superior managers of the organization; it's obvious that this issue provides the ground for strategic orientation of organization and relieving the organization from doing the current and routine affairs of the organization. In the current economy, the managers should do a planning for the future issues of the organization and not just the current issue.
4. Designing and implementing the section of improving the productivity in Hekmat Bank and assigning the control of related activities to the competent and eligible people. The mentioned section supported by the high management of the organization will deal with monitoring the productivity process and doing fixing measures. The process of improving the productivity is the inevitable path of the current organizations. Having no continuous monitoring means an increase in organizational costs and incomplete utilization of the facilities. This section will provide the ground for the improvement of productivity by continuously measuring and comparing the productivity rate based on the past years, industry average and other similar organizations and some other mechanisms.
5. Precisely appointing the target for productivity with a joint approach and having comprehensive information on it; the most important element for gaining result from the measures taken for improving the productivity is to control this process and offering useful and constructive feedbacks besides precise target-appointing. This important issue should always be regarded by those who are in charge.
6. Holding educational courses on management of change in Hekmat Bank with the aim of changing the views of managers and employees regarding the necessity of accepting the change and being pioneer in showing the direction of change. Implementing managerial projects on change are of the greatest and most important events of the organization and the potential resistance of employees is considered as an important element in its failure.
7. Movements of improving the productivity are always gained through two movements of cost decrease and outcome increase. Of the most important examples of outcome is implementing the initiatives in the organization that should always be supported by the officials. Of obvious supporting tools, we can point to dedication of a share of employee services to initiatives. Accordingly, attention should be paid to this important issue in the evaluation system of performance of employees and the payment should be made based on it.

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