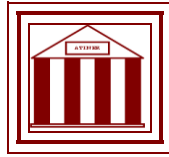


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**Effect of Some Impediments on
Investment in Health Marketing in
Libya**

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Effect of Some Impediments on Investment in Health Marketing in Libya

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Abstract

Development questions are very important current issues, as they attempt to solve the economic problems that many less developed countries in the world suffer from. Economic development is a major basis of comprehensive development, aimed at achieving a real increase in the national product and raising the economic and social levels of the population.

Today the importance of investment in any human society, whether it is a developed or developing one, and in any economic system is very significant whether this is free or controlled one. In the field of medical sector one can combine many factors like the value of the profitable work, and the desire to contribute in providing health services to protect society from diseases, the decrease of medical services level and the lack of patients' satisfaction, and also the lack of competition of private sector in Libya.

The goal of this research is to find out the impediments that face the doctors who want to invest in medical sector in Libya with definition of the most important "ideas" of investment in medical field in Libya.

This study aims at explaining the investment and marketing in medical field, in many cases. This study is also going to put forward some proposals about the most important directions, activities and services that can be a productive domain for private capital.

The research includes:

- A theoretical study of the investment and marketing in medical field.
- A public study of the impediments concerning encouragement, administrative, and financing.
- The search gives a number of recommendations related to:
 - Impediments of financing.
 - Impediments of administrative.

Keywords: Investment, Medical marketing, Financing, administrative.

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Introduction

The developmental policy aims at achieving a balanced growth in different fields. Any retardation in these programs will heavily affect the growth of the other fields. Such balanced growth can be accomplished through creating waves of private investments in a number of various projects all at once so as to realize advancement in these fields. We have to be absolutely certain that the individual does not move forward to invest unless s/he expects to make inviting earnings to the extent that it enables them to make the decision to invest. "In other words, the investor is not convinced to invest unless it is anticipated to make much more profit than other alternative earnings that could be made if capital is directed to other uses" (Ebrahim 1991). The marketing position has acquired more importance and noticeable improvement in the essential efforts that aim at identifying the consumers' needs and desires and translating these needs into a group of goods and services. These should be provided with the required quality and quantity, the prices appropriate for the nature of goods and services, and, further, appropriate to the consumer's income. Every possible way of distribution should be exploited so that the products will reach the consumer. It is not only a matter of marketing, but of producing what is desired in the market. Within the framework of this advanced marketing view, which is realized by the variety of investment directions where the profit made takes into account the variety of growth orientations, the medical field and all its activities cannot be ignored, owing to the fact that they provide the opportunity for medical producing. For this reason, the medical activity has been introduced to be one of the economic investment fields, because it has been enormously increased during the late period of the 20th century due to the remarkable advancement in the medical technology.

Importance of study

The importance of research in the health field is of economic value regarding the individual and the state. Concerning the individual, it improves her/his health and physical abilities. Marketing is considered the main instrument for the economic and social development plan. Health is one of the most attractive fields for doctors from the different classes. For this, health services are not connected with competitive activities only, but they have become working targets for which individuals, companies and private firms pay for the investment's sake. This is what actually occurs in various countries, whereas in Libya, it is only recently that health service has been considered a subject for marketing studies and research in a limited manner, although it is an important medical and social activity. This study is a serious attempt with which it is possible to identify the existent marketing situation of health activities. In this study also the researcher is also going to put forward some proposals about the most important directions, activities and services that can be a productive domain for private capital.

Aims of the Research

The research aims are the following:

1. Finding out the impediments that face the doctors who want to invest in medical sector in Libya.
2. Definition of the most important "ideas" of investment in medical field in Libya.

Research questions

To accomplish the study objectives, the researcher has formulated research questions about the doctors, points of view in order to articulate the true situation in medical investment and marketing in Libya. The study endeavours to answer the following questions:

1. What are the doctors' opinions about the impediments to investment in medical field?
2. What are the proposed work fields for medical marketing, in the opinion of investors' opinions?

Research problem

Today the importance of investment in any human society, whether this is a civilized or developing one, and in any economic system whether this is free or directed one. In the field of medical sector one can combine the value of the profitable work, and the desire to contribute in providing health services to protect society from diseases, the decrease of medical services level, the lack of patients satisfaction, and the lack of competition of private sector in Libya. Therefore, the researcher attempts to define the main impediments facing investors considering investing in medical sector, and to make recommendations that will ensure that medical sector can be an attractive and profitable field for such investors. There are some impediments which face the medical investment, like administrative, and finance impediments.

Methodology

Research design

The survey method is used because of its suitability to the nature of this study, and it has achieved its objectives. A survey is an organized attempt to analyze, interpret and determine the present situation. "It also aims to provide data that can be classified, interpreted and generalized for benefit of future studies" (Thomas & Nelson 2001).

The sample

The research sample was chosen randomly from Libyan doctors. All of them are working in small private clinics. The actual distributed numbers were 90 questionnaires and got back 60. The questionnaire was conducted in January 2010.

Measurement instruments

The researcher used a questionnaire of his own design to be filled in by the doctors. He took the following steps in preparing the questionnaire form:

- Theoretical reading of scientific references and studies connected with the research topic.
- Defining the aspects of the questionnaire. The following aspects were identified:
 - 1- Impediments concerning administrative aspect.
 - 2- Impediments concerning financing considerations.

All items could be responded to in one of the three ways:

Prevents me completely from investing - Prevents me to some extent from investing - Does not prevent me from investing.

The researcher interprets:

- Less than 50 % as a weak hindrance.
- From 50 % to less than 70 % as a hindrance to some extent.
- Above 70 % as an intense hindrance.

The researcher specified a particular space at the end of the questionnaire for the doctors to add their proposals about medical investment in Libya.

Development of investment in Libya

Investment occupies an essentially initiative position as a motive to the economic development, and the development of the national income. Besides, it expresses from another aspect, the scope of the capacity of the economic activity to mobilize and to guide the domestic savings towards investment. Further it expresses the capability of the national economy to comprehend those investments, and to translate them into effective increases in the national outcome.

The investment in Libya has witnessed progressive increase since 1970s in a unique rarity among the developing countries. The economic transformation strategy in Libya throughout the various economic plans have used most of the domestic savings got from the increase of the prices and the quantities of oil exported during that period.

Moreover, "this domestic investment in the various economic sectors does not pay any worthwhile significance to the foreign investments".(Elgarib1992)

Due to the a belief of the responsible authorities, who are in charge of programming and carrying out the economic plans, in respect of the ability of the national economy, and to transfer them to the high development rates of the national outcome through elevating the productivity efficiency for the basic sectors such as agriculture and industry ,and also through creating a strong basic foundation represented by industry ,and through creating a strong basic foundation in similar investment in the sectors of general services and basic industries.

The investment policy in Libya generally aims at achieving the following objectives:

1. To achieve a development rate in the real national income that exceeds that of the population growth, consequently, elevating the mean average rate in the real individual income.
2. Diverting the national income resources in Libya and decreasing the degree of dependability on petrol as a main source.
3. Providing extra labour force resource for the national labour force resources.
4. Elevating the efficiency of the general services and the basic industries required for activating the process of economic and social development.

It would be premature to pass a judgement in respect of the final results of that investment, which usually takes long years as it is associated with social factors that are difficult to assess in a short period of time which simultaneously escort the physical changes. However, a general prospect on the development of the domestic investment during the period from 1980 until 2009 gives the reader a clear idea about the efforts exerted in these fields, and the participation of these investments in elevating the national capital which is considered the main basic pillar for any future changes generally in the national outcome.

The period 1980-2009 was characterized by the implementation of a major investment project in comparison with the preceding years. Whereas, the total domestic, fixed capital formation size, during this period had reached by the current prices about 27.4 billion Libyan dinars, which exceeds approximately 82 billion dollars. The outstanding characteristics of the investment programs carried out during this period are the following:

First: The oil and gas production sector was allocated a meagre percentage of the total investments. It did not exceed more than 7% despite of the fact that the outstanding status of this sector as the generator of the national income, reached in some years to 60% of the total income. Most of the national savings, which were used in the investment programs, were generated in this sector.

Second: The transportation, storage, communications, gas, electricity and water sectors have gained a high investment rate among the other economic sectors, and about 32% of the total investment during that period was spent on those sectors. This assures the great concern that is given by economic development plans in Libya to the basic structure sector that would lead to elevate the productivity efficiency of the productive sectors such as agriculture and industry.

Third: The transformation industries have gained the second position in respect to importance of the total national investment. (15%) out of which were spent on this sector in an attempt from the authorities in charge of carrying out the economic development plans in Libya to create an industrial base that aims at providing the basic consumption commodities, and production's equipment for the other economic sectors, and to reduce the degree of dependence on imports, and to create new job opportunities for the domestic labour force.

Fourth: Due to the utmost importance of the general services performed by the state's various departments, and by the health and education services in assisting the main production sectors to carry out their duties, and to create a domestic, skilful and acknowledged labour force in remedy to the damages

done to those services in previous years, the investment program had given those services a particular concentration. It had more than 16% of the total investment during that period.

Fifth: The housing and construction sector had gained a main importance in this investment program. In the housing construction and all the activities concerned with it, about 15% of the total investment during that period was spent aiming at providing the suitable housing for people.

Sixth: Despite the climatic difficulties, and the soil problems and shortage of water that confront the agriculture sector in Libya, the authorities in charge of the economic development programs scored to draw special importance to this sector in its investment programs, and to overcome many of the difficulties confronting it. More than 12% of the total investment were spent on the agriculture, forestry, and fishing sectors in an attempt to provide food domestically, to create domestic job opportunities to the people. The agriculture sector, upon which the Libyans depended, for long period of time, as a source of work and income.

Through this brief presentation for the development of the size and distribution of the domestic national investment the following factors emerge:

A. The investment program in Libya authorized a balanced program of expenditure on the various aspects of the economic activity, starting with basic structure and general services projects in order to provide the suitable conditions for the productive sectors, and ending with the direct investment in the basic productive sectors, such as agriculture and industry.

B. The economic development plan in Libya depended on the domestic investments as a clear strategy to increase the productivity of the national economy and to create a strong capitalistic base for the economic activity in later years. This plan did not draw any main importance to foreign investments contrary to many developing, oil-producing countries.

C. It is shown from the investment strategy of the economic development plans in Libya, the constant concentration on creating a firm basic structure that could be depended on in the future to establish and manage many of the production projects in an economically easy method. In other words, it does not aim at achieving high productivity rate in the short range; rather it aims at achieving a reasonable productivity rate for long periods.

D. It is also shown, from the investment strategy in Libya the attempt to diversify income resources and labour force, and to reduce the dependency on oil as a main resource for it by allocating high percentages from the investment spending on the agriculture and industry sectors, in addition to the assisting services.

E. Most of the investments in the various economic sectors were carried out through the public sector. The investment in this sector reached the percentage of 88% of the total investment, while the private sector's participation did not exceed 12% from the total investment during the period 1980-2009 (see A). (www.libyaninvestment.com)

Investment fields

There are multiple fields of investment in Libya, which have special determinants to organize those fields in a sound and legal manner. These determinants give them the pushing power for investing in these areas for the stability of the development process. The goal of the State in opening the investment field to investors is to achieve economic and social development within the framework of the general policy of the State, and within the limits of its national plan. Thus, the State had to set up legislation determining these fields. Therefore, the Libyan law did not leave this field open to investors in all fields of activity, but aimed at restricting the activity to those projects which served the purposes of development and required a high experience in areas where speedy modern progress was desirable.

Health Marketing

"These are the activities undertaken to provide the health goods and health services flowing from the health organization to the customer (patients), in order to satisfy them and achieve the health organization's objectives at the same time"(Farid 2008).It includes the health organizations` and medical individuals` activities that facilitate and meet the communal relationships within a dynamic environment through presenting, distributing, merchandizing and pricing health services and ideas.

Marketing is nothing but a poll of views and prevailing trends in the market and then orientation of medical services to meet such trends which includes the activities of health organizations and individuals facilitating the achievement and satisfaction of exchange relations under a dynamic environment through offering, distributing, promoting and pricing goods and services and ideas. "It is the process of developing and exchanging ideas, goods, and services of health that satisfy customers" (Hasean 2005).

The health marketing concept

"The marketing concept is the philosophy that states that health organizations should analyse the needs of their customers and then make decisions to satisfy those needs, better than the competition" (Said 1997). Today most health organizations have adopted the marketing concept, but this has not always been the case. Today's marketing concepts evolved from a simple to a more complex and broad concept of marketing. "Marketing draws from the social sciences and is more than a business activity. Businesses exist in a variety of environments, such as political, social, and economic environments, which constantly provide opportunities and threats for a business" (Abdul 2007). "Although marketing is a business function and should be a significant part of every business, the functions of marketing should be a critical part of every department within the business"(Hasean 2005). Marketing must be a total health organization effort. Health organizations faced with the challenge of achieving profitable growth in an environment of intense competition, health

product and service proliferation, and escalating costs must make marketing a priority function throughout the health organization.

Statistical analysis

The researcher used various statistical analyses during different stages of the research, as follows:

Calculation of validity and reliability of the pilot study:

The researcher used means, standard deviations and correlation coefficient to establish the correlation between the first application and the second application in the pilot study and in this to achieve a measure of reliability.

Statistical treatment of the main study

The researcher used percentages to calculate the proportion of the sample and the extent of acceptance or rejection of the suggested items. He also used mean and standard deviation (Thomas and Nelson 2001),

Results and Discussions

Demonstration of results

Table (1) shows that the percentage of doctors' opinions about the impediments to investment in medical field in Libya due to administrative considerations varies between 67.77% and 93.33%.

Table (2) the proportional importance of the doctors' opinions about the impediments on investment in medical field in Libya due to the financing considerations varies between 86.66% and 100percent.

Table (1). *Results of impediments concerning the administrative aspect
Frequency and percentage for doctors' opinions on administrative aspect
n=49*

No.	Items	Prevents me completely from investing		Prevents me to some extent from investing		Does not prevent me from investing		\bar{X}	SD	%
		f	%	f	%	f	%			
1	Multiplicity of authorities for issuing approvals and permits.	42	70	12	20	6	10	2.6	0.66	86.66
2.	Lack of a specific authority for issuing permissions.	42	70	10	16.6	8	13.3	2.57	0.52	85.55
3	Long period needed for issuing permissions.	44	73.3	14	23.3	2	3.33	2.70	0.53	90.00
4	Lack of a governmental organization to deal with this type of investment.	36	60	24	40	0	0	2.60	0.49	86.66
5	Lack of cooperation among the different parties to work out with this type of investment.	28	46.6	24	40	8	13.3	2.33	0.70	77.77
6	Fear of complicated bureaucracy.	16	26.6	40	66.6	4	6.66	1.50	0.83	73.33
7	Lack of knowledge of how to invest in health.	24	10	22	36.6	14	23.3	1.57	0.74	72.22
8	Prediction of existence of complicated professional problems in this field.	22	36.6	18	30	20	33	2.03	0.84	67.77
9	Difficulties dealing with each other between investors and the managers of health organizations.	18	30	42	70	0	0	2.30	0.46	76.66
10	Difficulties in treatment between responsible persons in health sector and the investors.	26	43.3	30	50	4	6.6	2.37	0.60	78.88
11	Lack of basic rules for determining how to deal and make decisions in mutual matters.	48	80	12	20	0	0	2.80	0.40	93.33
12	Lack of confidence in capability and experience of individuals who are responsible for health organizations.	26	43.3	22	36.6	12	20	2.23	0.83	74.44

13	Lack of confidence in making correct decisions by individuals responsible for health organizations.	30	50	28	46.6	2	3.33	2.47	0.56	82.22
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No.	Items	Prevents me completely from investing		Prevents me to some extent from investing		Does not prevent me from investing		\bar{X}	SD	%
		f	%	f	%	f	%			
14	Continuous government interference in health organizations issues.	32	53.3	24	40	4	6.6	2.47	0.62	82.22
15	Lack of an investment plan that clarifies the type and place for investment activities.	36	60	24	40	0	0	2.6	0.49	86.66
16	Lack of database to help making decision for health investment.	16	26.6	42	70	2	3.33	2.23	0.50	74.44
17	Lack of basic structure of health to assist the stability of continuing investment.	32	53.3	26	43.3	2	3.33	2.5	0.57	83.33

Interpretation of data on impediments concerning administrative aspect

Table (1) shows investors' opinions regarding administrative aspect. The items gained a percentage of 67.77% - 93.33%, see (A6). The items that express impediments numbers 11, 3, 1, 4, 15, 2, 17, 13, 14, 10, 5, 9, 12, 16, 6, 7 collected 73.22% - 93.33%. They express impediments connected to administrative aspect of investment in health according to doctors' opinions, while item 8 expresses a lesser obstacle 67.77%.

In the light of what was presented above we conclude that the obstacles facing investment in relation to administrative considerations are as follows:

The multiplicity of authorities for issuing approvals and permits for investment, and the lack of corporation, as well as the lack of government bodies to serve this type of investment, as in other fields. The administrative impediments in health consist of the lack of an infrastructure that would assist continuity of the investment and the absence of investment plans or maps that elucidate the type of activity and the places where it can be conducted. Such plans and maps would predict the problems in health investment. Other problems are the lack of rules that determine how to deal with issues that are common to investors and to those in charge of the management of health organizations, lack of confidence in the seriousness of the decisions issued by them, due to the major State interference in the affairs of these organizations and influence on their decisions. All these factors hinder the relations between

investors and the managers of these services and those responsible for health activities, creating obstacles to investment in health.

The obstacles to investment include lack of coordination and cooperation, and the increasing of formalities and complexities in completing these procedures. It is important that these procedures should be simplified for doctors in general, and for investors in particular, and the relations between the private sector and the consumers should be coordinated. It clarified the problem linked to the infrastructure and its general inappropriateness to the aspirations and needs of the investor. It pointed to the need to conduct a global inventory of all human and material resources, currently existing or predicted in future, and to facilitate the collection of accurate and real data, figures and Statistics basis for decision-making.

Table (2) Results of impediments concerning financing. *Frequency and percentage for investors' opinions about financing n=49*

No.	Phrases	Prevents me completely from investing		Prevents me to some extent from investing		Does not prevent me from investing		\bar{X}	SD	%
		f	%	f	%	f	%			
1	Difficulties in obtaining granted loans for this type of investment.	38	63.3	20	63.3	2	3.33	2.6	0.55	86.66
2.	Lack of confidence of bank managers in health as a good investment field.	54	90	4	6.66	2	3.33	2.87	0.43	95.55
3	Lack of confidence of bank managers in the income that could be achieved from health investment.	60	100	0	0	0	0	3	0	100
4	Inadequate guarantees for this type of investment.	46	76.6	10	16.6	4	6.66	2.7	0.59	90
5	Lack of a specific financial system in health field.	50	83.3	6	10	4	6.66	2.76	0.56	92.22

Interpretation of data on impediments concerning financing

Table 2 shows investors' opinions regarding financing. The items reached a percentage of 86.66%-100%. The items that express obstacles numbers 3, 2, 5, 4, 1 all reached 86.66%-100%. They express the impediments connected to financing investment in health and in opinion of investors. In the light of what was presented above we conclude that the impediments facing investment related to financing are as follows:

The difficulty of obtaining loans and financial support for this type of investment through the financial organizations, due to the lack of confidence of

bank managers in health as a good investment field. Uncertainly about the amount of revenue that can be realized from investments in this field since there are few objective guarantees for investments in this field. The lack of specific financial system for health that will give an indication of revenues and expenditures. Government must recommend and encourage investment projects by providing required financing and encouraging the banks to advance loans. Most of the investment projects rely on self-financing due to difficulties in obtaining loans from the financial institutions, which has a negative impact on the investor. The loan conditions should be simplified to help the investor in his investment and not hinder his investment. The main factors influencing the financing operation are profitability, revenue on investment and estimation of the recovery period. Therefore scientific methods should be applied to determine the investments costs and the estimated revenues.

**Table (3) Aspects of the questionnaire
Frequency and percentage for each aspect of the questionnaire n=49**

Aspect	No.	Yes		To somewhat		No		\bar{X}	SD	%
	Items	f	%	f	%	f	%			
Administrative aspect	17	259	50.78	207	40.58	44	8.62	41.17	5.25	80.71
Financing considerations	5	124	82.66	20	13.33	6	4	13.93	1.14	92.88

The aspects of the questionnaire form:

Table 3 deals with the opinions of the investors on each aspect of the questionnaire, showing that they obtained a percentage from 80.71% to 92.88%. This reaffirms that the aspects of the questionnaire elucidate the hindrances from the point of view of the doctors.

Hence, we can determine the impediments shown in the questionnaire ordered by their percentages, as follows:

- Financing considerations 92.88%
- Administrative aspect 80.71%

From what was presented above, it transpires that financing is the first and main consideration and 92.88% it refers to the manner of financing these investments and convincing the financial institutions that they should grant loans for such types of investment projects.

Next come the questions of administrative considerations with a percentage of 80.71%. An investor will choose an investment field if the State provides incentives in order to develop the private sector role in this field. However, in health, incentives and guarantees encouraging the investor to invest his funds are more or less non-existent.

The researcher has his own opinion as to the ranking order of the above-mentioned. When starting his research paper, he had in mind that the main hindrance was concerned with the administrative of health investment.

However, the study results have shown that financing is considered to be the primary issue.

Conclusions and Recommendations

Conclusions

In the light of the research results, the sample opinions, the tools used and the objectives of the study, the author has reached the following conclusions:

- The lack of an official body specialized in servicing investment of this type such as is available for other fields. It is also not clear to which body these investment projects belong and under which ministry the general authority of investment functions.
- The weakness of the health infrastructure that leads to instability of investment in medical services field.
- The lack of a plan to elucidate the type of health activities in which investment can take place.
- Lack of conviction of bankers that medical service is a good investment field. They are not convinced of the material revenue that can be realized by health services.
- It is difficult to obtain loans for investment projects in health, due to the lack of guarantees to secure the services loans.

Recommendations

- 1- Programme training courses aiming health investment.
- 2- Set up special rules organizing investment in health, and stipulate the basis for dealing among the different parties (Ministry of health - investor - consumers).
- 3- Create a specialized official body to serve this type of investment. Determine which body belongs to. Does it belong to the Ministry of health or Ministry of economy?
- 4- Finance new programs for updating training, education and participation in health. Conduct some great health infrastructure projects and then leave them to be administered by the private sector, which will finance and maintain them.

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