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Ep Journal of Business Strategy

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The Impact of Potential Absorptive Capacity and Realized Absorptive Capacity on Exploratory Innovation and Exploitative Innovation

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ABSTRACT

Purpose: The objective of this paper is to explore the relationship between Absorptive Capacity, exploratory innovation and exploitative innovation.

Design/methodology/approach: A questionnaire planned as a self-reported summary, which was handed out to administrative personnel in public and private universities in Damascus, with a total sample of 240 respondents.

Findings: The results of this study show that both the potential absorptive capacity and the Realized absorptive capacity affect positively in both exploratory and exploitative innovation, but in different proportions.

Originality/value: This study will contribute in an acceptable way to highlight the effects and role of both the potential absorptive capacity and the Realized absorptive capacity in their role as independent variables and the results of this in innovation in turn as a dependent variable which will be measured by exploratory innovation and exploitative innovation.

Keywords: Potential absorptive capacity , Realized absorptive capacity, Exploratory innovation, Exploitative innovation.

INTRODUCTION

Organizations facing turbulent and changing environments seek innovation Where the literature is concerned with a set of variables that lead organizations to innovation, the most prominent of which is the absorptive capacity, and with the intensification of competition and the speed of the changes taking place companies need to renew themselves through the exploitation of existing competencies and the exploration of new competencies and that is consistent with exploratory innovation and exploitative innovation.

Organizations that embrace exploratory innovation seek new knowledge and develop products and services for customers and emerging markets. On the other hand, organizations adopting exploitative innovation build on existing knowledge and expand products and services to clients and existing markets. In this study, we will seek to know the effect of potential absorptive capacity and realized absorptive capacity on exploratory and exploitative innovation.

The importance of absorptive capacity is highlighted as it is viewed as an explanation of the competitive advantage (Cohen & Levinthal, 1990), Innovation (Stock, Greis, & Fischer, 2001), Exploration and

exploitation (Lane, Salk, & Lyles, 2001), Although most studies and research have focused on the tangible results of absorptive capacity, absorptive ability has intangible results such as the search for knowledge as well as the transfer of knowledge within the organization and learning, According to Cohen, absorptive capacity is strongly linked to both innovation and product innovation and learning, Consequently, sectors interested in achieving innovative outputs must work to build absorptive capacity, that is, organizations must work to increase their capacity and effectiveness in order to reach those outputs, This requires keeping abreast of new knowledge and exploiting existing knowledge to contribute to both exploration and exploitation, In view of the importance of the educational sector and the challenges it faces in Syria, the importance of absorptive capacity has emerged, which, as we mentioned, is considered a primary axis that affects the outputs of innovation.

Therefore, it was worth the universities to work to create and achieve an absorptive capacity that enables them to keep abreast of developments and changes and enhance its competitive position and achieve the required levels of exploratory and exploitative innovation, The following figure shows the research model including potential absorptive capacity, realized absorptive capacity, exploratory innovation, and exploitative innovation.

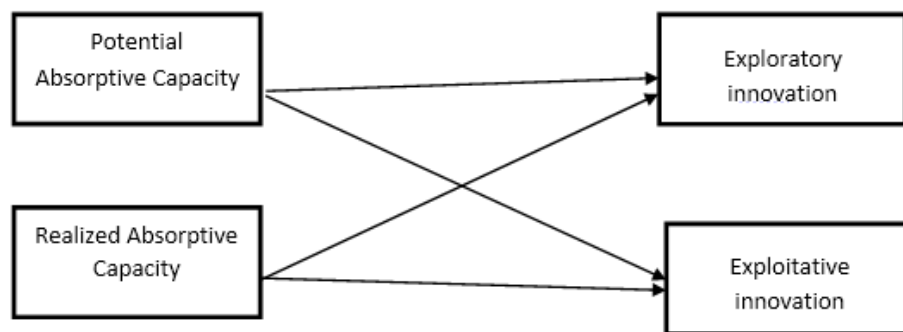


Figure 1a Research Model on Potential Absorptive Capacity and Realized Absorptive Capacity -Exploratory innovation-and Exploitative innovation

Literature Review and Hypothesis Development Absorptive Capacity :

According to Cohen (Cohen & Levinthal, 1990), Absorptive Capacity constitutes the ability of an organization to value and grasp external knowledge and apply the assimilated knowledge for commercial ends. This definition highlights three consecutive steps of absorptive capacity, beginning with the identification of knowledge and then the assimilation of knowledge and finally the exploitation of knowledge for commercial purposes.

(Zahra & George, 2002) then presented another definition and analysis of absorptive capacity and highlighted the absorptive capacity as a dynamic capability in terms of creating knowledge and defined the absorptive capacity, It is a set of organizational processes through which organizations acquire, assimilate, transform and exploit external knowledge to produce a dynamic capacity, (Zahra & George, 2002) emphasized that absorptive capacity consists of two components: potential absorptive capacity and realized absorptive capacity, and these two components of absorptive capacity have different capabilities for creating value. Where the potential absorptive capacity focuses on the ability to acquire and assimilated external knowledge and the realized absorptive capacity focuses on the ability to transform and exploit external knowledge, Although different roles are occupied by both the potential absorptive capacity and the realized absorptive capacity, they occupy an integral role between them. Where organizations cannot exploit external knowledge without acquiring it first, just as it is possible

for organizations to lose the ability to transfer and exploit knowledge after they have acquired and successfully assimilated knowledge. Thus, we show the integrative role of both the potential absorptive capacity and the realized absorptive capacity.

According to (Flatten, Engelen, Zahra, & Brettel, 2011) (Zahra & George, 2002) As indicated in many of the literature (Zerwas, 2014) absorptive capacity components can be described as having four capabilities as follows :

1- The acquisition capability: It is the ability of a company to identify and acquire knowledge related to the company's operations from external knowledge sources

2- The assimilation capability: It is a firm's ability to develop procedures and processes that allow analysis, processing, interpretation and understanding of external sources of acquired knowledge

3- The transformation capability: The company's ability to develop and improve routine procedures that facilitate combining existing knowledge with external knowledge acquired and assimilated for future use

4- The exploitation capability: The company's ability to refine, expand and benefit from routine operations, efficiencies and existing technologies or create new methods by integrating acquired and transferred external knowledge into the company's own operations

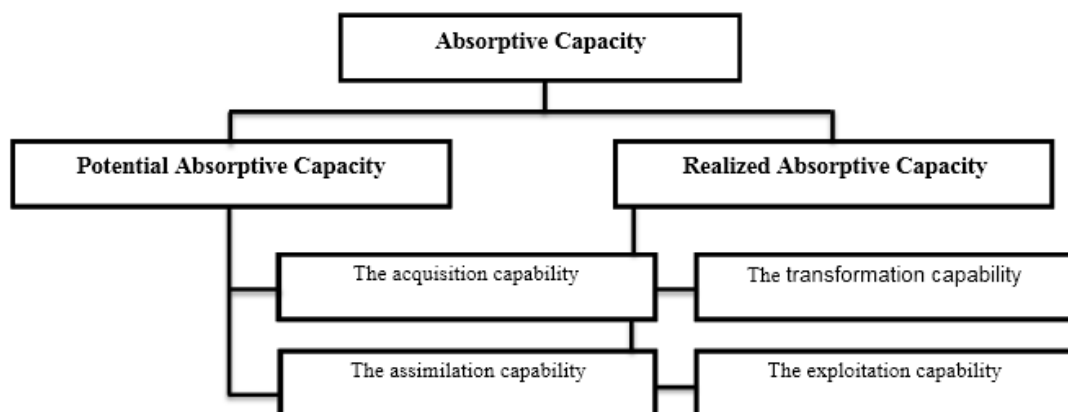


Figure 2 capabilities of absorptive capacity

Exploratory and Exploitative innovation:

Define innovation in literature with a wide range of definitions, we will present two definitions to understand the term innovation, Where (Weerawardena, 2003) defined innovation as the development of new products, production processes, administrative changes, and marketing improvements, In another definition similar to the previous definition, (Damanpour, 1996) defined innovation as developing new products, new services, and new technologies, creating new managerial systems, new plans, and new procedures, As we mentioned earlier, there is a wide range of definitions for innovation.

It should be noted that innovation faces a set of obstacles and challenges, as they identified (Madeira, Carvalho, Moreira, Duarte, & de São Pedro Filho, 2017) A set of obstacles, most notably the lack of a common vision for all members of the organization and focus on the short term and time constraints or the absence of a specific time to generate or develop innovative ideas, the lack of a clear methodology for

the innovation process, the absence of adequate understanding of customers, fear of criticism and the absence of training necessary for individuals to motivate them and raise their ability to innovate. In general, there is a wide range of classifications that have examined the types of innovation, But we will focus in our study on the classification of innovation as exploratory and exploitative innovation.

Where he defined exploratory innovation as Innovations that involve improvements in existing components and build on the existing technological trajectory (Benner & Tushman, 2002) Where he defined exploitative innovation as Innovations that involve a shift to a different technological trajectory (Benner & Tushman, 2002).

In addition to the above, exploratory innovation focuses on increasing deviation and variance from current knowledge and risk, and searching for alternatives, unlike exploitative innovation that focuses on reducing deviation, reducing variation from current knowledge, avoiding risk, and restricting regulations and procedures (Schindler, 2015). The following table(1) helps to understand the difference between exploratory and exploitative innovation

	Exploratory Innovation	Exploitative Innovation
Definition	are radical innovations and are designed to meet the needs of emerging customers or markets	are incremental innovations and are designed to meet the needs of existing customers or markets
Outcomes	new designs, new arkets, and new distribution channels	existing designs, current markets, and existing distribution channels
Knowledge base	require new knowledge and departure from existing knowledge	build and broaden existing knowledge and skills
Result from	search, variation, lexibility, experimentation, and isktaking	refinement, production, efficiency, and execution
Performance implications	distant in time	short-term benefits

table(1) Source: Adapted from (Jansen, Ambidextrous organizations: a multiple-level study of absorptive capacity, exploratory and exploitative innovation and performance, 2005)Absorptive Capacity, Exploratory and Exploitative Innovation

Based on what (Zahra & George, 2002) (Zahra, Sapienza, & Davidsson, 2006)emphasized, the absorptive capacity is a key dynamic capability , As the dynamic capabilities seek to create innovations to maintain the competitive advantage of the company, In addition, organizations need a necessary external knowledge that is considered to be the basis of the absorptive capacity work, that this external knowledge is important for achieving innovation (Ferrerias-Méndez, Newell, Fernández-Mesa, & Alegre, 2015), There are also many studies that linked absorptive capacity and innovation (innovative performance, product innovation, process innovation) and demonstrated the positive effect in the previous relationship, for example Chen's study that showed the positive effect of absorptive capacity in innovative performance.

Hypothesis

H 1: Potential Absorptive Capacity is positively related to exploratory innovation.

H 2: Potential Absorptive Capacity is positively related to exploitative innovation.

H 3: Realized Absorptive Capacity is positively related to exploratory innovation.

H 4: Realized Absorptive Capacity is positively related to exploitative innovation.

RESEARCH METHODOLOGY

-Data Collection and Sample:

The private data for the study was collected by distributing the appropriate questionnaire for the study, as it was distributed to a sample of 140 administrative employees in public and private universities in Damascus, Syria, The education sector was chosen because it is considered as a knowledge intensive production sector.

-Measurement:

The questionnaire distributed consists of three sections, the first section covers the demographic information of the respondents, the second section covers the absorptive capacity (potential and realized), the third section covers exploratory and exploitative innovation, Likert format applied 5 points, Results on the scale ranged from 1 = Strongly Disagree to 5 = Strongly Agree.

-Potential Absorptive Capacity and Realized Absorptive Capacity : The Potential Absorptive Capacity and Realized Absorptive Capacity were measured by (Camisón & Forés, 2010) (Flatten, Engelen, Zahra, & Brettel, 2011), This includes 6 items of potential absorptive capacity and 6 items of Realized absorptive capacity, It reported a reliability measure of 0.76 For Potential Absorptive Capacity and 0.79 for Realized Absorptive Capacity

- Exploratory innovation and Exploitative innovation: The Exploratory innovation and Exploitative innovation were measured by (Jansen, Van Den Bosch, & Volberda, 2006), This includes 5 items of Exploratory innovation and 5 items of Exploitative innovation , It reported a reliability measure of 0.72 For Exploratory innovation and 0.68 for Exploitative innovation

Findings

This study aims to find out the impact The Potential Absorptive Capacity and Realized Absorptive Capacity on exploratory and exploitative innovation, As presented in table (2), model is significant at 5% level ($R^2 = .154$). Table (3) shows the results of the regression analysis regarding the effect of Potential Absorptive Capacity on the exploratory innovation, Table (4) shows the results of the regression analysis regarding the effect of Potential Absorptive Capacity on the Exploitative innovation, Table (5) shows the results of the regression analysis regarding the effect of realized Absorptive Capacity on the exploratory innovation, , Table (6) shows the results of the regression analysis regarding the effect of realized Absorptive Capacity on the Exploitative innovation, Coefficient of Potential Absorptive Capacity is significant and positive for exploratory innovation ($P < 0.05$).thus H1 is supported and Coefficient of Potential Absorptive Capacity is significant and positive for exploitative innovation ($P < 0.05$), thus H2 is supported, Likewise Coefficient of realized Absorptive Capacity is significant and positive for exploratory innovation ($P < 0.05$).thus H3 is supported and Coefficient of of realized Absorptive Capacity is significant and positive for exploitative innovation ($P < 0.05$), thus H4 is supported.

Table(2) Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.426a	0.154	0.141	0.62235

a. Predictors: (Constant)**Table(3) Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Beta	Beta		
(Constant)	0.911	0.177		5.665	0
Potential Absorptive Capacity	0.489	0.92	0.232	5.915	0

a. Dependent Variable: exploratory Innovation**Table(4) Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Beta	Beta		
(Constant)	0.849	0.156		5.872	0
Potential Absorptive Capacity	0.492	0.082	0.293	6.421	0

a. Dependent Variable: Exploitative Innovation**Table(5) Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Beta	Beta		
(Constant)	0.921	0.174		7.491	0
Realized Absorptive Capacity	0.514	0.079	0.186	7.121	0

a. Dependent Variable: exploratory Innovation**Table(6) Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Beta	Beta		
(Constant)	0.836	0.159		6.889	0
Realized Absorptive Capacity	0.487	0.071	0.255	7.411	0

a. Dependent Variable: Exploitative Innovation**CONCLUSION**

Based on the results mentioned previously in the study, the potential absorptive capacity influences significantly and positively on exploratory innovation ($B = 0.232$) at a level of significance ($\text{Sig} \leq 0.001$), This confirms the importance of the potential absorptive capacity in exploratory innovation, and this result is logical, As the potential absorptive capacity is based in its content on the instant and continuous search for external knowledge, as this will automatically result in ideas and proposals that will eventually lead to trying to provide new services and products and open markets that did not exist previously and this is one of the most important pillars of exploration innovation. The results also showed that the potential absorptive capacity influences significantly and positively on exploitative innovation ($B = 0.293$) at a level of significance ($\text{Sig} \leq 0.001$), also This confirms the importance of the potential absorptive capacity in exploitative innovation, We can explain this result by returning to the

university sector, the sample of the research, and we find that the nature of exploitative activities and practices allows for a significant investment in activities and practices of potential absorptive capacity. To complement this idea, the various activities, practices, and operational tasks have always been limited by strict automated instructions and rules, the possibility of Incremental improvements is possible and reasonable.

The results also showed that the realized absorptive capacity influences significantly and positively on exploratory innovation ($B = 0.186$) at a level of significance ($\text{Sig} \leq 0.001$). We can explain this result by the realized absorptive capacity based on its practice of transforming the mass of knowledge and its application that helps the university in creating the mass of new knowledge and investing in it in an optimal way. New knowledge in an attempt to introduce new radical innovations completely deviated from existing knowledge, and working to introduce new services, which may prepare to open new markets.

The results also showed that the realized absorptive capacity influences significantly and positively on exploitative innovation ($B = 0.255$) at a level of significance ($\text{Sig} \leq 0.001$). We can explain this result by the realized absorptive capacity based on the dimensions of the realized absorptive capacity and the resulting effects on exploitative innovation, through knowledge transfer practices we find that the knowledge obtained by working to organize it and make it valid and ready for use and benefit from it, all of this helps In introducing small partial incremental amendments and updates, as well as exploiting knowledge through investing in development and modernization processes and its employees in facing various internal and external environmental disturbances all of this would help the university to reach its goal by entering For incremental improvements to products or services or even improve the current markets serve.

PRACTICAL IMPLICATIONS

We can summarize the practical outcomes as follows, the results of the study indicate the importance of potential absorptive capacity and realized absorptive capacity in exploratory and exploitative innovation in universities, and the results of this study are valuable for those in charge of administrative work and decision-making in universities, Therefore, they must work on the causes of the absorptive capacity and adequate understanding of the factors affecting the absorptive capacity, where according to the study of (Charry, Barahona, & Collazos, 2017) pointed to two types of factors affecting the absorptive capacity as internal factors (Investment in R&D, Knowledge level of the firm, Combinatory or relation capabilities, Knowledge diversity of the firm, Innovation culture, Strategic orientation) and as external factors (Environmental Turbulence, Technological opportunities, Externalities or Spillovers, Knowledge features of other Firms, Cultural Diversity, Geographical Diversity, Existence of external knowledge mechanisms, Position in the knowledge network). University management and decision-makers must also work to achieve the dimensions of absorptive capacity from the acquisition of knowledge, the assimilation of knowledge, the transformation of knowledge and the exploitation of knowledge

THEORETICAL IMPLICATIONS

We can summarize the theoretical implications that, according to the researcher's knowledge, there are few studies that dealt with absorptive capacity with these two types of innovation (exploratory and exploitative).

In addition, according to the country of the study and the research sites devoted to publishing research in the country of study, according to the researcher's knowledge, there are no studies similar to this study. Thus, this study calls for increased interest in such studies that show the importance of absorptive capacity, and this study enriches studies that confirm that absorptive capacity is a precedent for innovations As reported by (Stock, Greis, & Fischer, 2001)

DIRECTIONS FOR FUTURE RESEARCH

The previous results also showed a positive impact and a direct relationship to both the potential absorptive capacity and the realized absorptive capacity in both exploratory and exploitative innovation, and the model was limited to previous relationships as independent and dependent variables without the presence of modified variables in the model, where there is a set of variables that always limit the ability Organizations have access to innovations such as the study of (Limaj & Bernroider, 2019) who studied a similar model with a modified variable which is the cultural balance. Therefore, we suggest researchers interested in the same field to study the effects of modified variables and how they can affect and change the effects of the Potential and realized absorptive in exploratory and exploitative innovation

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“A Study of Saving and Investment Pattern of Individuals with Special Reference to Ludhiana District, Punjab (India)”

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ABSTRACT

Investment is a sort of movement that is engaged in by the individuals who need to do savings, because investments are made from their savings or at the end of the day it is the individuals contribute their investment funds. A wide range of investment alternatives are accessible that are bank, Gold, Real estate, post offices, mutual funds and so on substantially more. Financial specialists are continually putting away their cash with the various kinds of direction and goals, for example, benefit, security, thankfulness, Income soundness. Investors has here right now the various kinds and roads of speculations just as the elements that are required while choosing the venture with the example size of 50 individuals by directing the review through survey in Ludhiana District of Punjab, India. As a matter of fact, here the current investigation recognizes about the favored investments among singular financial specialists utilizing their own self-appraisal test. The investors has examined and discovered that individual representatives consider the well being just as great degree of return. Respondents are considerably more mindful about the different investment available in India. This study deals with the Saving And Investment Pattern Of individuals which includes salaried, industrialist, others With special reference to Ludhiana District of Punjab (India).

Keywords: *Saving, investment, financial.*

INTRODUCTION

Savings is the portion of income not spent on current expenditure because a person does not know what will happen in the future, money should be saved to pay for unexpected events or emergencies and the amount which is kept aside for the future use it may not have a return. Savings refer to any income that we do not spend and put aside- we put the money away. It is the portion of our disposable income that we do not spend on consumer goods, but accumulate or invest. Savings does not mean the absence of spending- a definition that many people will give you if you ask them what the term means. Instead, it is the result of the intentional act of setting money aside, building it up, usually for a specific purpose or goal. In a simple macroeconomic model, with no government spending and no international sector, we have:

$$Y = C + S,$$

where

S= Personal Savings,

Y= Income,

C= Consumption spending

Motives of savings:

Power to save: It depends upon the level of income which a person earns. It also depends upon the proper utilization of natural resources. In case of high income, one can save if he or she likes because he

has got the surplus income over consumption. Will to save: The willingness to save is influenced by subjective and objective considerations. Different national saving schemes offered by the Central Government are Post office saving account, Kisan Vikas Patra (KVP), Sukanya Samriddhi Account, Atal Pension Yojana, National Pension System, Voluntary Provident Fund, Deposit Scheme for Retiring Government Employees, Senior Citizen Saving Scheme (SCSS) etc.

INVESTMENT:

In the general terms, investment refers to the keeping our money in the financial assets and keeping in somewhere else. The invested amount can increased for the future. It may have return also. It may be defined as “Expenditure incurred by individuals and businesses on the purchase of new plant and machinery, the building of the houses, factories, schools, construction of roads etc. It is, in other words, the acquisition of new physical capital”. Investment is a type of activity that is engaged in by the people who have to do savings i.e. investments are made from their savings, or in the other words, it is the people who invest their savings. A variety of different investment options are available that are bank, gold, real estate, post services, mutual funds & so on. Investors are always investing their money with the different types of purpose and objectives such as profit, security, appreciation, income stability, etc. Researchers in this paper studied the different types and avenues of investments as well as the factors that are required while selecting the investment with the sample size of 50 individuals by conducting the survey through questionnaire in Ludhiana district of Punjab. An investors have various option of investments which includes,

Autonomous Investment: Investment which does not change with the change in income level is called as Autonomous or Government Investment. It remains constant irrespective if income level which means even if the income is low, the autonomous investment remains the same. It basically made on the houses, roads, public buildings and other infrastructure.

Induced Investment: Investment which changes with the change in the income level is called as Induced Investment. It is positively related with the income level i.e. at high levels of income entrepreneurs are induced to invest more, consumption expenditure increases and orderly produce more goods and vice-versa.

Financial Investment: Investment made in buying financial instruments such as new shares, bonds, securities, etc. is considered as a Financial Instruments. However, money used for purchasing existing financial instruments such as old bonds, old shares, etc. cannot be considered as financial investment. In financial investment, money invested for buying of new shares and bonds as well as debentures have a positive impact on employment level, production and economic growth.

Real Investment: Investment made in new plant and equipment, construction of public utilities like schools, roads and railways, etc. is considered as real investment. Real investment in new machines tools, plant equipment purchased factory buildings, etc. increases employment, production and economic growth of the nation.

Planned Investment: investment made with a plan in several sectors of the economy with specific objectives is called as planned or investment. It can be called as intended investment because an investor while making an investment makes a concrete plan of his investment.

Unplanned Investment: investment done without any planning is called as an unplanned or unintended investment. Under this, the investors make investment randomly without making any concrete plans as they may not consider the specific objectives while making an investment decision.

Gross Investment: Gross Investment means the total amount of money spent for creation of new capital assets like plant and machinery, factory building, etc. It is the total expenditure made on new capital assets in a period.

Net Investment: Net Investment is Gross Investment less Capital Consumption (depreciation) during a period of time, usually a year. It must be noted that a part of the investment is meant for depreciation of the capital asset or for replacing a worn-out capital asset. Hence, it must be deducted to arrive at net investment.

INVESTMENT AVENUES

Equity- Equity is an investment avenue which is able to offer the highest possible returns but is very risky as there are huge probabilities of investors even losing some part of the invested capital too. This can offer returns in range of 15-50% annually in good times and negative returns of 5-15% also. **Mutual Funds-** A mutual fund is a collection of stocks and bonds. When you buy a mutual fund, you are pooling your money with a number of other investors, which enables you to pay a professional manager to select specific securities for you. The primary advantage of a mutual fund is that you can invest your money without the time or the experience that are often needed to choose a sound investment.

Bonds- The term bond is commonly used to refer to any securities that are founded on debt. When you purchase a bond, you are lending out your money to a company or government. In return, they agree to give you interest on your money and eventually pay you back the amount you lent out. The main attraction of bonds is their relative safety. The safety and stability, however, come at a cost. Because there is little risk, there is little potential return. The return from bonds ranges between 7-10% annually. **Real Estate-** Anyone can also invest in real estate. This investment offers attractive return. But the price fluctuation in bad times is very high. And one needs lakhs of rupees to get started in this market. **Fixed Deposits-** One can opt to invest in fixed deposits. The investments into fixed deposits offer normal returns and low risks. The investments into fixed deposits are available in forms of bank fixed deposits, post office deposits and company fixed deposits.

Insurance-

Insurance has become one of the most important investment avenues in India. It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. Unit Linked Insurance Plans are very popular in India besides the traditional endowment policies.

Provident Funds- This is one of the safest long term investment options. A provident fund is a compulsory, government managed retirement savings scheme used in India. It enables the employees to contribute a part of their savings each month towards their pension funds. This is mainly for retirement purpose.

Gold- This Avenue is very popular in India. Investors generally buy gold as a way of diversifying risk, especially through the use of future contracts and derivatives. The Gold market is subject to speculation

and volatility as are other markets. Gold as an investment option has the moderate risk and it is in the physical form so, mostly Indian people prefer. There are so many factors which influencing Investment Decision like

Return factor- Genuine investors are those who always try to seek equilibrium between risk and return. These investors, by and large, hold medium term and long term investments and the return aspects assume larger importance. The security analysis is done by finding out the future value and intrinsic value of investments.

Liquidity factor- A security must possess the attribute of liquidity to be attractive as an investment for the ordinary investor. Liquidity refers to easy convertibility without loss. It is measured in terms of the speed and ease with which an investment can be converted into cash whenever the investor wants it.

Risk factor- The word „risk“ and „uncertainty“ are used interchangeably. But technically their meanings are different.

Risks suggest that a decision-maker know possible consequences of a decision and their likelihood at the time he makes the decision. Uncertainty, on the other hand, involves a situation about which the likelihood of the possible outcomes is not known. Therefore, risk refers to the possibility of incurring a loss in a financial transaction.

If we analysis previous studies relating to saving and investment pattern the results are like Avinash Kumar Singh (2006) the study analyzed the investment pattern of people in Bangalore city and Bhubaneswar and analysis of the study was undertaken with the help of survey method. After analysis and interpretation of data it is concluded that in Bangalore investors are more aware about various investment avenues and the risk associated with that. V.R.Palanivelu & K.Chandrakumar (2013) examined the investment choices of salaried class in Namakkal Taluk, Tamilnadu, India with the help of 100 respondents as a sample size & t reveals that as per income level of employees, invest in different avenues. Age factor is also important while doing investment.

OBJECTIVES OF THE STUDY:

- To study the saving and investment pattern of the individuals in Ludhiana district. the people.
- To examine the perception of the individuals regarding savings and investment pattern.

Scope of the project: To accomplish the objectives of the project, survey was conducted. The present study is based on the primary data. This study has been conducted on the level of the individuals having any saving and investment pattern. The survey was restricted to 50 individuals of Ludhiana district.

Private individuals, government individuals, household individuals all are considered for this study.

RESEARCH METHODOLOGY

Research design:

The design for this study was descriptive. Since the study was conducted to study the perception of the individuals.

Assumptions of the study:

- a. It is assumed that the attitude of employees of the company towards Organization climate is positive.
- b. It is assumed that respondents should behave rationally.
- c. It is assumed that all information provided by the respondents is factual i.e. real and correct to their knowledge.

Sample size:

The sample size is 50 from Ludhiana district and was so selected to give the true picture of the problem. In this study, sample survey was conducted; both primary as well as secondary data were used. The primary data was collected by structured questionnaires. Brief information was collected regarding different attributes to be considered and questionnaire contained both close ended. The secondary data was obtained from magazines, journals, Internet and from various books.

DATA ANALYSIS & INTERPRETATION

After a complete study of questions asked from respondents, calculating the frequency of response, tabulated data and percentage was worked out wherever necessary. The conclusions were drawn on the basis of frequency of response/percentage.

Investors Profile

In Ludhiana district, males are highest in number than females according to the sample size. This tendency is also shown in the present study. From the analysis, it clear that between the ages of 20-30 years respondent's percentage is 52% which is higher than others. It is clear that more than half of the respondents are unmarried with 58%. It is clear that postgraduate and undergraduate respondents are higher in number. It also shows that people have some awareness about the investment. We can see from the analysis that 42% of the respondents are employees of some private or government institutions. And 36% of the respondents are the students who have awareness regarding the investment avenues. The most of the respondents are employees and they are earning their salary as per data. And 36% of the respondents having the income from their parents. Most of the employees are earning salary from the range between Rs. 10,000 to Rs. 30,000 with 50%. Only 4% respondents are earning salary above Rs. 50,000.

Savings and Investment Attributes

As we can see that 64% of the respondents are spending their income in all the mentioned alternatives i.e. shopping, savings and investment. We can say that 36% of the respondents save only 10% of income. It can be analyzed that they may be rest of the income spends either in investments or in other activity. It find out that 52% of the respondents are spending their 10% income in making investment. While 30% of the respondents are making investment between the range 10-20% of income.

It is interpreted that 38% of the respondents get the investment information from their friends or relatives while 20% of the respondents get the investment information from internet or TV. It can be interpreted that 56% of the respondents are investing in low risk avenues i.e. Savings, PPF, govt. securities.

Only 24% of the respondents are investing in moderate risk avenues i.e. mutual funds. As most of the respondents are investing in low risk avenues, they are habitual for making investment in banking sector with 48%. Only 16% of the respondents are habitual in making investment in insurance sector. It is

interpreted that most of the respondents focuses on the safety and high return as their main objective while making the investment. It is also interpreted that respondents are least risk takers. It can be interpreted that 42% of the respondents monitor their investments monthly and 36% monitor occasionally. It can be interpreted that 64% of the respondents managed their investment portfolios by themselves and they are least concerned with the agents of brokers. It can be concluded that 72% of the respondents are satisfied with their investment plans either by their proper planning or proper investment decision.

Findings

- It is found that males are more interested in making investment in different avenues.
- It is clearly shown that individuals belong to 20-30 years of age group are interested in making investment with 52%.
- We can say that literate people more believe in investments rather than savings. 36% individuals are undergraduate and 42% individuals are postgraduate. It seems that almost 75% of the individuals are educated.
- It is shown that 42% of the individuals are employees of private and government institutions. We can say that salaried people believe in various investments
- It is found that most of the individuals are the employees of some institutions so the earning rate of salary is also high i.e. 46% or the individuals whose earnings are more they believe in investments.
- It is found that 50% of the respondents out of total sample size are earning their income between the ranges from Rs. 10,000 to Rs. 30,000. And only 4% of the total respondents are earning income above Rs. 50,000.
- Under the saving and investment attributes, 64% of the respondents have responded that they spending their income in all shopping, savings and investment.
- As per the study, it is found that 56% of the respondents invest their money into low risk avenues i.e. savings, PPF, or any other govt. securities of banking sector and they are least concerned about the FMCG sector as they have the objective of earning higher return and safety of investment.
- It is found that 72% of the respondents are satisfied with their investment as they managed their portfolios monthly by themselves.

Limitations of the study

- Due to time constraint, only one district was selected for the study.
- Due to personal biasness of the respondent involved in the study, the results thus obtained may not be very much accurate.
- Due to cost and human element is involved, project area was limited.
- As per knowledge data was collected and analyzed, error may be there. Generally the respondents were busy in their work and were not interested in responding out rightly.

CONCLUSION

It can be concluded that individuals get the investment information from their friends or relatives as they have already invested their money in some avenues. And provide guidance as they know the ups and downs of the market. More than half of the respondents like to invest in the low risk avenues i.e. savings, PPF, etc. in which they get the fixed return with lesser risk. It can be concluded that only risk taker respondents choose the equity share market and commodity market with higher risk. There are many

new investment avenues that have entered in the market. The awareness needs to be created among the individuals. As respondents are least concerned with IT and FMCG sector so they should also invest in this sector because of lower labor cost, changing lifestyles, increasing competition and demand, etc. Individuals need to understand the market situation under the guidance of expert and invest accordingly. Individuals can also invest in long term securities like Debts, Commodities, Securities, etc. Conclusively, more than half of the respondents managed their investment portfolios by themselves timely and are satisfied with their investment.

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Start- UPS – Central Government and Telanagana State Innovative Funding Schmes

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ABSTRACT

Emerging small scale industries are also known as start-ups. There are numerous funding programs available, in recent times, entrepreneur's investment to suit the unique requirements of the society. There must be acceptable employed capital available to get the business to "breakeven" and beyond. Both Central and state governments have ease than brought various policies for encouragement and promotion of startups for economic sustainability and for employability of the youth. The Government of Telangana has taken up the following seven pillars for the rapid development and encouragement of start-ups in the state. Some significant and prominent procedures to increase funds for are Boot strapping, Crowd funding, Angel Investment, Venture Capital, Raising Money Through Bank Loans, Raising Funds By Attractive Competitions, Receiving Business Loans From Microfinance Providers or NBFCs and applying for government Programs that Offer Start-up Capital. T-hub has got recognition in the country. However some improvements are further required for the support and stability of start-us.

This study focuses on Central and Government of Telangana pillars for the emerging start-ups.

Key word: Start -ups, Entrepreneur, funding, Central and State Govt. schemes.

INTRODUCTION:

There are numerous funding programs available, in recent times, entrepreneur's investment to suit the unique requirements of the society. In General, entrepreneurs believe that sufficient capital is required to cover costs to start up the business and then the customers will keep their business profitable. However, A start up business entrepreneur has to focus "breakeven" with analysis of market for his new product. Therefore, it should be seen that the sale proceeds required for break- even point should be minimum so that the firm can reach it very easily in short span of time.

The emerging small scale industries are also known as start-ups. The entrepreneurs are facing innumerable problems while handling their preliminary funding to give them the startup required. Government policies have also been scrutinized and a conclusion has been reached as to how they affect such enterprises. Funding is essential for any start-up or a business venture and it is really problematic for any start-up to pitch the investors its ideas and convince them to invest in it. The central and state Governments have liberalized the economic policies for start -up companies.

There must be acceptable employed capital available to get the business to "breakeven" and beyond. Often that "breakeven point" is much further down the road than the owner get gaining and his or her resources are not sufficient to get him there. Providentially, today there are a variety of funding programs available to suit every entrepreneur's unique funding. The important required for any business to be successful is nothing short of capital. This is because capital is the basic factor for any business to increase. Without acceptable finance, business startups tend to disintegrate, and this malignant obstacle

often causes infant business startup owners to seek financial backing for their startups. After you must have directed the right market data study research for your startup, locating the required funding for your business.

OBJECTIVES:

To focus on the schemes introduced by central and Telengana S Governments to the budding entrepreneurs who would like to promote start- ups.

REVIEW AND LITERATURE:

In cooperation of Central and state governments have ease than brought various policies for encouragement and promotion of startups for economic sustainability and for employability of the youth.

Start-ups- Central Government schemes**• International Patent Protection in Electronics & Information Technology (SIP-EIT)**

This scheme provides financial support to MSMEs and Technology Startup units for international patent filing to encourage innovation and recognize the value and capabilities of global IP along with capturing growth opportunities in ICTE sector.

Eligibility:

1. The Applicant should be registered under the MSME Development Act 2006 of Government of India as amended from time to time as a MSME unit as per the criteria for such registration
2. The applicant should be a registered STP Unit and should fulfill the investment limits in plant and machinery or equipment as defined said MSME Act.
3. The applicant should be a technology development enterprise or a startup located in an development center/ park and registered as a company (a certification from the development center/ park in this case is mandatory) and should fulfill the investment limits in plant and machinery or equipment as defined under Act.

• Multiplier Grants Scheme (MGS)-Ministry of agriculture and farmers, Welfare scheme- Benefits:

1. Helps in secondary agripreneurs to make investment in situation up agribusiness projects concluded financial participation.
2. Provides financial supports for preparation of bankable detailed projects through project development facility.

Eligibility: Farmers producers, partnership firms, self-help groups, units in agri-exports zones and agricultural graduates.

• Single Point Registration Scheme

Ministry of Micro Small & Medium Enterprises: The Administration is the single prevalent buyer of a variety of goods. The Firm that registers under Single Point Registration scheme is eligible for participation in Government Consumptions.

Benefits of Distinct Point Registration Scheme: Free tender cost information Exemption from earnest Money deposit , improvement in affectionate participation and procurement from Mincer small and medium enterprises.

Eligibility : Completely Micro & Small Enterprises)/ Udyog Aadhaar Memorandum (UAM) are eligible for registration with NSIC under its Single Point Registration) and Micro & Unimportant Enterprises who require previously commenced their commercial invention but not completed one year of existence.

Stand-Up India for Financing SC/ST and/or Women Entrepreneurs:

Eligibility criteria:

1. SC/ST and/or women entrepreneurs; above 18 Years of age.
2. Loans below the scheme are available for only undeveloped project. It signifies, that the leading time scheme of the recipient in the developed or services or exchange sector. In case of non-individual enterprises, 51% of the shareholding and regulatory incentives should be held by either SC/ST and/or Women Entrepreneur
3. insolvent would not be in non-payment to any bank or financial institution

Funding to Start ups-

Small Industries Development Bank of India (SIDBI)

Standpoint Active India Scheme facilitate bank loans among 10 lakh and 1 core to at least one scheduled caste (SC) or ST, borrower and at minimum one women per bank branch for setting up a greenfield enterprise. This enterprise may be in industrial, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and regulatory stake should be held by either an SC/ST or Woman entrepreneur. Extra Mural Research or Core Research Grant: It provides support to core research investigators to assume enquiry and development in the field of Science and Engineering. This scheme facilitate funds to academic institution, research laboratories and other R&D governments to transmit available basic research in all the areas of Science and Engineering for more than four decades since the commencement of SERC.

High Risk -High Reward Research: This scheme t supports the suggestions that are conceptually new and risky. This is mainly formulating new hypothesis, or scientific breakthroughs which aid in emergence of new technologies.

Science and Engineering Research Board under Department of Science & Technology

High Risk and High Reward Research is a scheme supporting and inviting new proposals and ideas expected to have a standard instable inspiration on the Science and Technology

Start-ups in the State of Telengana

The state consumes created a exclusive model in the country for emerging a healthy Startup ecosystem. It consumes transported a complete Invention policy to support innovation in the State . It has brought a T-hub ideal is calculated as one of the best performs in the nation and realized the status of „Leader“ in Branch of Trade Strategy and Upgrade“s State Startup position implementation 2018. T-hub is the nodal activity executing Startup enterprises in the State controlled by Chief Administrator, ITE&C Branch.

The Administration has taken up the following seven pillars for the rapid development and encouragement of start-ups in the state:

- Incubation Support
- Simplified Regulations
- Easing Public Procurement
- Awareness and Outreach

The Government has done exceptionally well in „Incubation Support“ and „Awareness and Outreach“ pillars. T-hub model has become more popular the country. The seven pillars are Simplified as Regulations for „Startup Policy for implementation.

SPECIAL STRATEGIES

One of the significant effects for main-regulators is to escape preliminary out undercapitalized do this by valuing accurately for operational investment and by separation abundant of a protection to help with sudden expenses.

Taking into account all the costs needed to start a business, most possible business owners find they don't have the cash resources to purchase a business or permit upfront without some sort of additional funding.

Loans from Banks : While the SBA loan process can be devastating and composite, there are phases you can take to eliminate difficulties and better guarantee approval. These funds are available at comparatively low rate of interest.

Investors: The people who are looking for and can assistance you relate only to the banks that would be the best suitable for your situation. This safeguards avoid the banks that have slight or no interest in your loan application, thereby increasing your chances of a quick and painless support. It also provides you with the opportunity to secure offers from multiple lenders so you can select the one with the best terms.

Other modes: Business loan, Equity investment, Assets investment, Invoice financing, Crowd funding, Long term Debt, Angel Investment, Public grants etc.

Combination of options: Several periods, using more than one subsidy selection could be your best policy

CONCLUSION:

Raising funds for the start-up is the most important step that follows once start-up plan is set. Some significant and well-known procedures to promotion resources for are Boot strapping, Crowd funding, Angel Investment, Venture Capital, Raising Money Through Bank Loans, Raising Funds By Appealing Competitions, Receiving Commercial Advances From Microfinance Workers or NBFCs and relating for administration Sequencers that Suggestion Start-up Money. Once a start-up has managed the initial investment, Both central and state managements are promoted various schemes to encourage the entrepreneurs under „Make in India Concept“ it may stabilize its business.

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Assessment of Knowledge Regarding Nail Biting, Eating Disorders and Mental Retardation Among Selected Government Primary School Teachers: A Descriptive Study

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ABSTRACT

Background: Teachers play a very important role in the formation of healthy mind of children. They have huge impact on young children's mental health. There are about 43 millions of teachers in primary and secondary levels all around the world, which means the teachers population, is of public health significance. Since due to shortage of mental health professionals, school teachers can make important contribution in promotion of mental health of children.

Aim: A descriptive study was conducted among teachers of selected Govt. Primary Schools of District Bilaspur H.P. Main aim of the study was to assess the knowledge of school teachers regarding Nail Biting, Eating Disorders and Mental Retardation and to find out the association of knowledge of teachers with their selected demographic variables.

Methodology: Quantitative approach and descriptive research design was used in the study. Sample sizes of 19 primary school teachers were selected by using consecutive sampling technique. Knowledge of study sample regarding risk factors, signs and symptoms, prevention, complications and role of teachers in managing these disorders among school going children were assessed through self-administered questionnaire.

Results: The study findings revealed that majority of the participants that is 52.6% were between 31-40 years of age, 68.4% were females, 52.63% were graduates. 97.4% of the participants had knowledge regarding management of nail biting with behavior modification and very few 15.8% knew that this disorder is more common in girls. 73.7% of the participants had knowledge that eating disorders can lead to gastrointestinal obstruction and very few 42.1% knew that eating disorder is an abnormal eating habit and iron deficiency is the main cause of PICA. 89.5% participants had knowledge that mental retardation is a genetic abnormality and very few 5.3% knew that a teacher can help a mentally retarded student by creating opportunities for them to succeed.

Conclusion: Since the study showed that majority of the teachers had average knowledge regarding nail biting, eating disorder and mental retardation. But very few teachers knew their role in handling these disorders. Thus it is concluded that various workshops, conferences, school programmes can be organized for the primary school teachers regarding different behavioral disorders so that they can have better understanding of behavioral disorders. They should be able to recognize their role in managing and in early identification of different behavioral disorders in children at school level.

Keywords: Knowledge, Nail Biting, Eating Disorders, Mental Retardation.

INTRODUCTION

Children's are tomorrow's future. Great emphasis is being given on children these days because they constitute 35-45% of world's population. The future of any country is affected by the mental health of its young people. However, regardless of geographical region or their economical status nearly one in five children and adolescents have emotional and behavioral disorders at some point of time in their young lives. The term "behavior disorder" is often seen as less stigmatizing, more acceptable by society and more practical and less severe than the term emotionally disturbed. This term is derived from a behavioral model which states that the teachers can see and describe behavior disorder, but cannot describe emotionally disturbed.

Patel J, Vaghela M, Patni M, Solanki J, Panchal P, Sheikh F et.al conducted a study aims to assess the knowledge regarding behavioral disorders and its prevention among 100 primary school teachers. The research design adopted was Non experimental descriptive research design and non-probability convenient sampling technique was used for data collection. The study was conducted in selected primary school of Ahmadabad. Data collection tool consisted semi-structured knowledge questionnaire with multiple choice questions. Data was analyzed through descriptive and inferential statistics. The study revealed that 68% of the samples had good knowledge, 30% had average knowledge and 2% had poor knowledge. Mean score regarding behavioral disorder and its prevention was 21.87. Among demographic variables Gender, Age, Religion, Education, Monthly income, Residing area, Type of family, Job pattern, any family history of behavioral disorder and Have you taken any training for prevention and management of behavior disorder?, it was found that there was association between any training and knowledge of teachers. Chi-square value was 6.713, and calculated P value was 0.0349 which was less than 0.05 which indicates that it was significant.¹ Nail biting or onychophagia is a common stress-relieving oral habit. The habit of biting one's nails is commonly observed in both children and young adults. Need of biting fingernails is related to a psycho emotional state of anxiety. A nail biting child exhibits an evolutionary disturbance related to the oral stage of psychological development. Among several treatment measures to stop nail biting, some focus on behavior changes and some focus on physical barriers to nail-biting. To control the nail biting habit patient must be motivated. Treatment is not required in case of mild onychophagia. In serious cases treatment should involve removal of the emotional factors inducing the habit. In majority of cases a little more attention, love, affection, and comprehension are enough to break the habit.²

There are no large scale prevalence studies on onychophagia, so epidemiological data on this is limited. This may be because onychophagia is often not considered a disorder at all and medical attention is generally not sought. Onychophagia usually develops in childhood, after the age of 3 to 4 years. In America, the prevalence of onychophagia in preschool children was reported to be 23 per cent. It increases to reach a peak in adolescence and decreases thereafter as many individuals discontinue the habit. This is supported by a study which reports a prevalence of 20–33% in 7 to 10-year-old children, increasing to 45% in adolescence, but with only 21.5% of men having onychophagia. In India, a lower prevalence (12.7%) has been reported, with girls being more affected than boys. In an Iranian study on a community sample of school going children, the rate of onychophagia in boys and girls was 20.1% and 24.4%, respectively, with 36.8% (3–44.2) of these children having a positive family history of nail biting in at least one member.³

Eating disorders (EDs) can be described as severe disturbances in eating behavior and body weight. EDs are frequently found in adolescents and young adults. Eating disorders can be sometimes severe. They

may lead to somatic and multiple psychiatric complications. These disorders are likely to have an impact in terms of quality of life and even mortality. Indeed, individuals with EDs have significantly elevated mortality rates, in particular with anorexia nervosa (AN).⁴

In 94 studies with accurate ED diagnosis, the weighted means (ranges) of lifetime ED were 8.4% (3.3–18.6%) for women and 2.2% (0.8–6.5%) for men. The weighted means (ranges) of 12-month ED prevalence were 2.2% (0.8–13.1%) for women and 0.7% (0.3–0.9%) for men. The weighted means (ranges) of point prevalence were 5.7% (0.9–13.5%) for women and 2.2% (0.2–7.3%) for men. According to continents, the weighted means (ranges) of point prevalence were 4.6% (2.0–13.5%) in America, 2.2% (0.2–13.1%) in Europe, and 3.5% (0.6–7.8%) in Asia. In addition to the former, 27 other studies reported the prevalence of EDs as broad categories resulting in weighted means (ranges) of total point prevalence of any EDs of 19.4% (6.5–36.0%) for women and 13.8% (3.6–27.1%) for men.⁴ According to American Association on Mental Retardation (AAMR) as “significantly sub-average general intellectual functioning accompanied by significant limitations in adaptive functioning in a least two of the following skills areas: communication, self-care, social skills, self-direction, academic skills, work, leisure, health and/or safety.

According to the World Health Organization overall prevalence of Mental retardation (MR) is 1-3% in the global scenario. This suggests the magnitude of the problem in terms of the economy for a developing country like India. Mental retardation also produces psychological, social and financial distress to the whole family, particularly parents, as they are usually the only constant caretakers. Mothers being the primary caregivers for their children suffer more psychological distress than other members in their families. Studies from different countries on parents of children with disabilities suggested that 35-53% of mothers of children with disabilities have symptoms of depression. The prevalence of depression and anxiety in mothers is said to be affected by several demographic and disease-related factors which differ from culture to culture across the world. In the Indian society, it is mostly the mothers of the mentally retarded children who bear the burden and stress of upbringing an underprivileged child.⁵

Parikh N, Parikh M, Vankat G, Solanki C, Banwari G, Sharma P conducted a study on Knowledge and attitudes of secondary and higher secondary school teachers toward mental illness in Ahmedabad. Five hundred and twenty teachers from English medium schools of Ahmedabad city were assessed by a self-reported, predesigned and pretested 25-item questionnaire, the first 15 of which assessed their knowledge about mental illnesses and the remaining 10 pertained to negative attitudes. Results revealed that 79.4% of teachers were 45 years or less, 77.5% were female teachers and 86.9% were married. 76% of teachers scored <7 out of 15 which points toward majority of them having inadequate knowledge. 63.6% scored 5 or more on the negative attitudes questionnaire, which points toward high prevalence of negative attitudes. Females had comparatively more knowledge than males about symptoms and management of mental illness, although there was no significant gender difference in the attitude toward mental illnesses. Thus the study concluded that the knowledge of teachers about mental illness is insufficient, and they hold a lot of stigma against mentally ill as demonstrated by their low score in attitude. With training of teachers in mental health, in general and child, and adolescent mental health in particular, they can make an attitudinal shift from being negative to being positive toward the psychologically disturbed.⁶

OBJECTIVES

1. To Assess the Knowledge regarding Nail Biting, Eating Disorders, Mental Retardation among selected Govt. Primary School Teachers of District Bilaspur H.P.

METHODOLOGY

Quantitative research approach and descriptive research design were used to collect the data from selected Govt. primary school teachers of District Bilaspur H.P. Total 19 school teachers; who were willing to participate in the study. The data was collected using Self-administered structured knowledge questionnaire. The questionnaire comprised of two sections; section first consisted questions related to socio demographic variables (age, sex, educational status), section two consisted of questions about knowledge regarding nail biting, eating disorder, and mental retardation. Total 18 knowledge based question were involved in the questionnaire, 6 questions were from nail biting, 7 questions were from eating disorders and 5 questions were from mental retardation. For ensuring the content validity of the tool (structured questionnaire), it was submitted to various experts. Reliability of the tool was computed by using Karl Pearson's correlation coefficient formula. The reliability of structured knowledge questionnaire was found to be 0.77. Since the normal range is 0.5- 0.9 so the tool was found to be reliable. Ethical approval was taken from the ethical committee of Kol Valley Institute of Nursing. Written permission was taken from Principal of Kol Valley Institute of Nursing and Principal's of selected ten Govt. Primary School of District Bilaspur H.P to conduct the study. Written informed Consent was taken from the study participants and purpose of the research study was explained to the participants and confidentiality of the participants was maintained. The data analyzed by descriptive and inferential statistics by using SPSS (Version-20)

RESULTS:

Demographic characteristics:

The demographic characteristics of primary school teacher are as following (Table-1):

- **Age:** The study finding revealed that the majority of the participants (52.6%) belong to 31-40 year of age and only 5.2% of participants were in 21-30year of age.
- **Sex:** The study finding revealed that the majority of the participants (68.4%) were female and 31.5 % of subjects were males.
- **Education:** The study finding revealed that the majority of the participants (52.63%) were graduates, 26.32 % of participants were diploma holders, and 21.05 were postgraduate.

TABLE -1: Socio demographic characteristics of Government primary school teachers N=19

Variables	Frequency	Percentage (%)
Age (in years)		
21-30	1	5.20%
31-40	10	52.60%
41-50	7	36.80%
51-60	1	5.20%

Sex		
Male	6	31.50%
Female	13	68.40%
Educational Status		
Diploma	5	26.32
Graduation	10	52.63%
Post-graduation	4	21.05%

Table2 represent the knowledge of Government Primary School teachers regarding nail biting. Total six multiple-choice questions were asked and 94.7% of participants knew that nail biting can be managed by doing behavior modification; very few participants (15.8%) has knowledge that nail biting is more common in girls.

TABLE 2: knowledge of Government Primary School teachers regarding nail biting.
N=19

Characteristics	Frequency (%)
The disorder of nail biting starts at 3 year of age	8 (42.1)
The problem of nail biting is common in girls	3(15.8)
In the teething stage of milestone development, the disorder of nail biting can occur.	11(57.9)
Parental neglect is the emotional factor responsible for the nail biting.	10(52.6)
The complication of nail biting is worm infestation	16(84.2)
We manage this problem by behaviour modification	18(94.7)

TABLE 3: Knowledge of Government Primary School teachers regarding eating disorder.
N=19

Table3 represent the knowledge of Government Primary School teachers regarding eating disorder. Total seven multiple-choice questions were asked and 73.7% of participants knew that eating disorders can lead to gastrointestinal obstruction; few participants (42.1%) has knowledge that eating disorder is an abnormal eating habit and Iron deficiency is the main causes of PICA.

Characteristics	Frequency (%)
Eating disorder is an abnormal eating habit.	8 (42.1)
1-4 years age group child mostly eat non edible substance	12(63.2)
Non-edible substance eating can lead to malnourishment	10(52.6)
Iron deficiency is the main causes of PICA	8 (42.1)
If any child eat soil or chalk, Engage him/ her in other activity	7(36.8)
Eating disorder can lead to Gastrointestinal obstruction in future	14(73.7)
Zinc/iron test , Hb test help to confirm eating disorder in child	11(57.9)

TABLE 4: Knowledge of Government Primary School teachers regarding mental retardation
N=19

Table3 represent the knowledge of Government Primary School teachers regarding mental retardation. Total five multiple-choice questions were asked and 89.5% of participants knew that the main cause of

mental retardation is genetic abnormality; few participants (5.3%) has knowledge that a teacher can help a mentally retarded student by creating opportunities for him to succeed.

Characteristics	Frequency (%)
Low IQ is the main characteristic of mental retardation	12(63.2)
child with an IQ score of 50 would be classified as Mentally Retarded	12(63.2)
The main sign of mental retardation is poor learning	5(26.3)
The main cause of mental retardation is genetic abnormality	17(89.5)
A teacher can help a mentally retarded student by creating opportunities for him to succeed.	1(5.3)

DISCUSSION

Behavior problem is the symptomatic expression of problems (Like emotional, maladjustment) suffered by children. The common behavior problems among children are nailbiting, eating disorders, mental retardation, Bed wetting, sleep walking etc. A descriptive study was done to assess the knowledge of primary school teacher regarding nail biting, eating disorders, mental retardation in selected ten school of district Bilaspur, Himachal Pradesh. A self administered structured questionnaire was used to collect data by face to face interview method. Total 19 teachers were included in the study as per total enumeration technique including excluding those who were not willing to participate and were on leave during data collection. The number of participant was low in this study; suggest that we need to focus on student teacher ratio especially in hilly and tribal area. A study done on the impact of number of students per teacher on student achievement shows that the cities with greater number of students, per teacher tend to have a low achievement⁷. In the above mentioned study on an average only 2-3 teachers were in once primary school.

The study finding analyzed and presented in the form of tables. The majority of the teachers (52.6%) belong to 31-40 year of age; 68.4% of participants were female; majority of the participants (52.63%) were graduates. In another study the majority of the participants (31%) belongs to the age group of 51-60; half of the participants (50%) were females; 43% of subjects were M.A Graduate and only 14% were M.Com Graduate. The differences in result findings can be the result of large study sample used in this study (i.e. 100)⁸.

In the present study total three-behavior disorders (Nail biting, Eating disorders & Mental retardation) knowledge assessed from government primary school teachers. Under nail, biting total six questions were asked and easiest question, which was answered by maximum teachers (i.e. 94.7%), was that the nail biting can be managed by behavior modification and only 15.8% of participants know that this is more common in girls. Under eating disorders total seven questions were asked and easiest question, which was answered by maximum teachers (i.e.73.7 %), was that the eating disorder can lead to Gastrointestinal obstruction in future and only 36.8% of participants knows that how we can handle a child while she/he is having soil or chalk. i.e. by engaging him/her in other activity. Under mental retardation total five questions were asked and easiest question, which was answered by maximum teachers (i.e. 89.5 %), was that the main cause of mental retardation is genetic abnormality and only 5.3% of participants knows that a teacher play an important role in mentally retarded student's life and can help him by creating opportunities for him to succeed. There results suggest that there is a need to enhance awareness and knowledge among primary school teacher regarding behavior problem, as most of these disorders are diagnosed in the early childhood.

So, there is a need to more interventional study to enhance awareness and make teachers more skillful to screen out those children who are suffering from any behavioral problems. A study was to assess the knowledge of primary school teachers regarding behavioral problems and their prevention among school going children with a view to develop an information booklet⁸. Other studies can be done to assess the impact of existing intervention on knowledge of primary school teachers regarding behavioral problem.

CONCLUSION

The study finding reveals that the knowledge regarding nail biting, eating disorders and mental retardation is average among primary school teachers; knowledge can be enhanced by placement of school health nurse, routine health education, arranging of health awareness session etc. In short there is a need to do some interventional studies or to do some revision in teacher's curriculum like addition of behavior problem.

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An Impact of Performance Appraisal on Performance of Medical Professionals in India

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ABSTRACT

The present competitive environment, organizations have to ensure peak performance of their employees continuously in order to compete the market place, effectively and objective was attempted to achieve though employee performance appraisal which was more concerned with telling employees where they lacked in their performance. Performance appraisal is the step where the management finds out how effective it has been at hiring and placing employees. If any problems are identified, steps are taken with the employed and to remedy them. The performance of an employee is influenced with various factors.. It is a descriptive type of research, simple random sampling was adopted, and self-prepared, structured questionnaire with the five point scale was used to collect the primary data.

Key words : *Performance Appraisal, Performance management, Employee appraisal, Human Resource*

INTRODUCTION

Proper management of human resources is critical in providing a high quality of health care. There is a need to refocus on human resources management in health care and more research are needed to develop new policies. Effective human resources management strategies are greatly needed to achieve better outcomes in health care in Hospital Organizations.

Human resources in health sector reform also seek to improve the quality of services to satisfy patients Hospitals are the social systems, which combine science, people and technology and are form on the basis of mutual interests. Human resources have been described as “The heart of the health system in any country”.

LITERATURE REVIEW

Y. Benazir & V. Devi Priya (2014) in their study on the HRD Climate and its Influence on the Performance among the Employees focussed on the organization's success that is determined as much by the skill and motivation of its members, full contribution to their potentials, to achieve the goals of the organization, and thereby ensuring optimization of human resources. Rosman Md. Y., Shah F.A., Hussain J. and Hussain (2013) focussed on the role of Human Resource Management in healthcare sector and challenges. Results present that HR department plays the role of an administrative expert in RMI. The major internal factors include workload, top management interference, management style and organizational culture which negatively effect motivation, performance and morale of the employees. While small labour market, undue interference of government and other higher authorities and trade unions are the external factors that affect the role of HR department in RMI.

Riaz, et. al (2012) is to establish the relationship between Employee's Performance and HR practices in the developing countries like Pakistan. Few studies have been conducted to examine the relationship

between employee's performance and HR practices in the developing countries. The core aim of our study is to investigate relationship between employee's performance and three Human Resource practices (Performance Evaluation, Promotion and Compensation) among hospital employees in Pakistan. The outcomes of this paper shows the positive association between promotion practices and compensation practices with employee performance but employee performance are not significantly associated with performance.

According to the study of Zainal and Nasuridin (2011), the impact of HRM practices on organization performance is dependent on how HRM practices affect employees' skills, abilities, and motivation as well as organizational structure. The impact of HRM practices on employees' skills and abilities are portrayed in recruitment, selection, and training.

Objective

The objective of the study is to know the impact of performance appraisal on the performance of medical professionals.

Hypothesis

H01: There is no significant impact of Performance Appraisal on the Performance of Medical Professionals.

H02: There is a significant impact of Performance Appraisal on the Performance of Medical Professionals.

RESEARCH METHODOLOGY

The study is descriptive in nature. Correlation and regression are used to test the hypotheses. Results and Discussions

TABLE: Descriptive Statistics on Performance Appraisal & Performance of Medical Professionals

	Mean	Std. Deviation	N
Performance of Medical Professionals	25.205	4.88032	400
Performance Appraisal	19.1625	5.60398	400

TABLE :Correlations on Performance Appraisal & Performance of Medical Professionals

		Performance of Medical Professionals	Performance Appraisal
Pearson Correlation	Performance of Medical Professionals	1	0.8
	Performance Appraisal	0.8	1
	Performance of Medical Professionals	.	0
Sig. (1-tailed)	Performance Appraisal	0	.
	Performance of Medical Professionals	400	400
N	Performance Appraisal	400	400

Above table shows the correlations and it is evident from this table that Pearson's correlation coefficient between Performance Appraisal and Performance of Medical Professionals is 0.800 which is significant

since the significant value (p- value) 0.000 is less than 0.05. Therefore, we may conclude that there is significant association between Performance Appraisal and Performance of Medical Professionals. Furthermore, since the value of correlation coefficient r suggests a strong positive correlation, we can use a regression analysis to Model the relationship between the variables.

TABLE :Model Summary on Performance Appraisal & Performance of Medical Professionals

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R	F	df1	df2	Sig. F Change
					Square Change	Change			
1	.800 ^a	0.639	0.638	2.93497	0.639	705.222	1	398	0

a. Predictors: (Constant), Performance Appraisal

b. Dependent Variable: Performance of Medical Professionals

TABLE : ANOVA on Performance Appraisal & Performance of Medical Professionals

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6074.804	1	6074.804	705.222
	Residual	3428.386	398	8.614	
	Total	9503.19	399		

a. Dependent Variable: Performance of Medical Professionals

b. Predictors: (Constant), Performance Appraisal

TABLE Coefficients on Performance Appraisal & Performance of Medical Professionals

Model		Unstandardized Coefficients		Standardize d Coefficients	T	Sig.	95.0% Confidence Interval for B	
		B	Std.	Beta			Lower	Upper
			Error				Bound	Bound
	(Constant)	11.863	0.523		22.664	0	10.834	12.892
1	Performance Appraisal	0.696	0.026	0.8	26.556	0	0.645	0.748

a. Dependent Variable: Performance of Medical Professionals

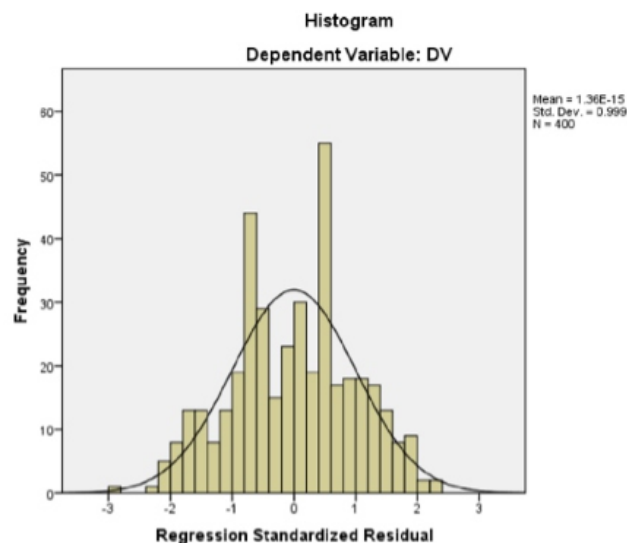


FIGURE 5.8 : Histogram on Performance Appraisal & Performance of Medical Professionals

Over all model summary shows the value of multiple correlation coefficient $R=0.800$, it is the linear correlation coefficient between observed and model predicted values of the dependent variable, Its large value indicates a strong relationship. R^2 , the coefficient of determination is the squared value of the multiple correlation coefficients. Adjusted $R^2=0.638$, R^2 change is also 0.639 and these values are significant which shows that overall strength of association is noteworthy. The coefficient of determination R^2 is 0.639; therefore, 63.9% of the variation in Performance of Medical Professionals is explained by Performance Appraisal.

ANOVA is used to exhibit model's ability to explain any variation in the dependent variable. ANOVA table exhibits that the hypothesis that all model coefficients are 0 is rejected at 1% as well as 5% level of significance which means that the model coefficients differ significantly from zero. In other words we can say that there exists enough evidence to conclude that slope of population regression line is not zero and hence, Performance Appraisal is useful as predictor of Performance of Medical Professionals.

From the table of ANOVA, it has been revealed that the calculated F value (705.222) is greater than the tabulated value at .000 significant levels; it means that null hypothesis is not supported. The normal probability plot is obtained to test the assumption about the normality of residuals and it appears that the residuals are approximately normally distributed. Thus the assumptions for regression analysis appear to be met.

CONCLUSION

It has been seen from previous studies that HRD practices can influence behaviour, attitude, motivation, commitment, job involvement and job satisfaction of the employees through teamwork, reward and recognition, working environment, training and development, compensation, good supervision, leadership etc.. This would produce better performance and better patient care from the part of the medical professionals, thus enhancing hospital effectiveness.

Thus the findings of this study would be of immense help to both academicians and hospital administrators since it reveals the analysis of HRD practices in public and private hospitals through various dimensions.

RECOMMENDATIONS

- * Atmospheres promoting HRD should be developed, e.g., decentralization, recruitment of hospital directors through their achievements in management rather than through achievements in medical services, merit system for career development.
- * Development of the hospital can be a learning model for HRD in the public organization. Technical support from central HRD and research institutes are required for further development and application of the model.
- * In order to motivate personnel to dedicate their hands, heads and hearts for the organization, an atmosphere of a learning organization needs to be developed. Wisdom will be developed through team activities.

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