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HEALTH POLICY OF GILGIT BALTISTAN, A CRITICAL REFLECTION

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Abstract

- **Background:** Health policy plays a central role in shaping a nation's healthcare landscape. Pakistan, a developing country with resource scarcity, effective health policy and governance are crucial for addressing a varied population with intricate healthcare requirements and positive public health outcomes. Fair access to high-quality healthcare services to people of GB is severely hampered by paucity of medical experts, lack of state of art medical university and ultimately lack of availability of basic services, and a broken healthcare system.
- **Thesis statement:** The primary cause of poor Health indicators of GB as compared to national health indicators are unavailability of doctors at rural health facilities followed by inadequate infrastructure in all the DHQs, RHCs, and BHUs of GB.
- **Methodology:** To achieve the intended objective of this paper, systematic review of secondary data was conducted and literature were reviewed from the various sources such as google scholar, PubMed and WHO websites.
- **Findings:** The findings of literatures revealed that Doctor-to-patient ratio in GB, based on statistical evidence, reveals a dismaying state of health care. Specialized doctors are insignificant in number which impairs the provision of healthcare services. In addition, diagnostic and therapeutic supplies are insufficient in public hospitals depriving people of seeking quality health care.
- **Conclusion and Recommendation:** The health state of GBs population can only be improved with a motivated health workforce which requires comprehensive budget allocation for producing, deploying, and training of both fresh and in service doctors. The health workforce, particularly doctors who are reluctant to work in remote areas of GB are returned to their posts by competitive salary, housing facilities, fringe benefits, and professional development opportunities.

Marketing Mix Elements for understanding prescription behavior of physicians for specialized medicine of dermatology

(Evidence from leading pharmaceutical companies of Karachi)

By

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Abstract

This study explores the factors influencing physicians prescription behavior in the pharmaceutical industry. Through a comprehensive analysis of product attributes, pricing strategies, distribution channels (place), and promotional activities, the study aims to uncover the drivers that shape physicians decision-making processes. Four hypotheses are proposed, each suggesting a positive impact of these factors on prescription behavior. The recommendations derived from these hypotheses emphasize the importance of pharmaceutical product quality, pricing strategies that balance affordability and value, optimizing distribution channels for accessibility, and implementing targeted promotional activities. By understanding and leveraging these influences, pharmaceutical companies can enhance their marketing strategies to effectively engage physicians and positively impact prescription behavior, ultimately improving patient care and outcomes.

The Shari'ah rulings for restricted and unrestricted Mudarabah

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Abstract:

Mudarabah is an Islamic profit-sharing and loss-bearing partnership contract. In a mudarabah contract, one party (the rabb al-mal) provides capital to another party (the mudarib), who manages the capital and invests it in a business venture. The profits are shared between the rabb al-mal and the mudarib according to a pre-agreed ratio, while the losses are borne by the rabb al-mal.

Mudarabah is based on the Islamic principles of risk-sharing, fairness, and transparency. It is a viable alternative to conventional interest-based financing and can play a significant role in the development of an Islamic economy.

Key words: Mudarabah, Islamic finance, profit-sharing, loss-bearing, risk-sharing, fairness, transparency

Impact of Behavioral Biases on the Investment Decision making with moderating role of Investors type and Risk Perception and Mediating effect of Risk Tolerance.

By

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Abstract

Individual investors decisions are heavily impacted by a number of biases that have been brought to light by the developing field of behavioral finance as a result, this study offers an attempt to evaluate how behavioral biases affect Pakistan Stock Exchange investors' decision-making when making investments. A survey instrument was adopted, and data was gathered through responses from 373 investors. Inferential and descriptive statistics has been utilized in this study. Four basic behavioral biases have been observed in this study: risk. aversion. bias, Availability. and Overconfidence. bias and loss. aversion. bias. The findings indicate significant prejudices on making investment decisions, and the impact of biases on decision-making varies based on like investor type. However, the

presence of behavioral biases did not show a clear association with investment decision making and tolerance of risk in mediation. Furthermore, it was discovered that risk perception had no effect on investing decision-making. In summary, results highlight that individual investors possess restricted knowledge and are more susceptible to committing psychological errors. This research could provide valuable insights for financial intermediaries when advising their clients. Moreover, there is potential for future research to delve into additional behavioral biases that impact investment decisions.

What are the influencing factors of be green and buy green in Pakistan

Uzma Hasan

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Abstract

In my research conducted in Pakistan, focusing on Karachi, I aimed to understand the factors driving individuals for buying green products. I have constructed my study on the theory of ABC and Partial Least Squares Structural Equation Modelling (PLS-SEM) is used to analyze consumer behavior factors like perceived value, green trust, environmental concern, and purchase intention. Surprisingly, I could not find strong links between attitude and environmental concern or green trust, indicating a lack of emphasis on environmental issues among many Pakistanis. This highlights the need for innovative strategies to raise awareness and promote responsibility towards the environment. Emphasizing trust-building and positive attitudes towards environmental preservation is crucial for initiatives promoting green lifestyles. Understanding consumer motivations in Pakistan can inform marketing strategies and policies, helping tailor messages to address specific concerns and attitudes, fostering a more environmentally conscious society. Together, we can work towards making Pakistan a leader in sustainability and environmental stewardship.

Keywords: Attitude, Green trust, Environmental concern

**Effect of Supplier Development and Strategic Purchasing on
Purchaser
Performance through Supply Chain Transparency in Pakistan.**

By

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To

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Abstract

In summary, Supplier development is an essential part of improving supply chain performance, driving business success and creating value for stakeholders, including customers and suppliers. By investing in supplier training and development, companies can build resilient and adaptable supply chains that are able to navigate dynamic market landscapes, mitigate risks, and capitalize on opportunities for expansion and innovation. Additionally, by cultivating closer relationships and collaboration with suppliers, companies can gain a competitive advantage in the market while creating value for customers. This proactive approach not only strengthens relationships, but also promotes a culture of mutual trust and collaboration. As a result, suppliers are better equipped to meet the evolving needs of their customers and adapt to changing market dynamics, ultimately contributing to the overall success and resilience of the supply chain ecosystem. Additionally, supplier development facilitate knowledge sharing and innovation throughout the supply chain. This collaborative approach not only increases competitiveness, but also enables companies to deliver innovative solutions that meet the individual needs and preferences of their customers. Essentially, supplier development serves as a foundation for driving supply chain excellence, business growth and customer satisfaction.

