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Assessment of Operation of Health Insurance Organization on the basis of EFQM model on Organizational Productivity (Case Study: Sistan and Baluchestan Health Insurance)

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Abstract: Efforts to improve human resource productivity and efficient use of human resources infinite, timeless way. In this way, ups and downs, one of the goals of efficiency, increase the desirability of life with all its dimensions. In this study, researchers is sought to Assessment of Operation of Health Insurance Organization on the basis of EFQM model on Organizational Productivity (Case Study: Sistan and Baluchestan Health Insurance). The research is descriptive and correlational. The target population included 150 staff of the queue Directorate General of Sistan and Baluchistan province have health insurance. That uses Morgan table, 108 individuals were selected as sample. Library and field data collection for studies of organizational excellence questionnaire that standard questionnaire (Miluer, 2000) and productivity questionnaire is self-made. Its validity and reliability have been approved. For data analysis using SPSS software, descriptive and inferential analysis (linear regression) is used. The results show that the model Suspend the organization and its components have an impact on labor productivity.

Keywords: EFQM, performance, excellence, efficiency, health insurance

INTRODUCTION

Economical, political and social broad developments, and human variety seeking, organizations compete to attract more customers, the development of industrial technology, the complexity of business processes, limited resources, shrinking the universe with the development of communication technology, constant changes, demands and expectations of stakeholders and other items have caused organizations and manufacturing, industrial and service companies be in a hard competitive environment that any neglect of factors including staffing business could remove them from the competition (Zomorodian, 2012).

In these circumstances and taking into account numerous factors, what is important is that managers and corporate leaders with scientific attitude can provide and implement comprehensive strategies, in order to achieve the economic goals of organizations and meet stakeholder satisfaction. Therefore, they should enhance their abilities and appropriate identify and implement scientific solutions to empower the staff under the supervision themselves.

To reach the summit of excellence and eminent, organizations should have the high and excelled manpower. Managers and organizational leaders are responsible for designing and manufacturing the ladder of excellence and the rest of the staff are responsible for traversing the ladder of excellence to achieve the objectives of the organization. Therefore success of any organization is directly related to its perfect and excellent human resources (Razan, 2010).

Organizational excellence model (EFQM) is one of the models that on the one hand implies guidelines and framework for the formulation of policy and strategy and objectives based on the current and future needs and expectations of stakeholders that are the excelled leaders' task and also raises the ways to manage processes, efficient use of resources and achieve the economic goals of the organization that is the excelled staffs' task. What is certain is that implementation of this model without leaders and managers practical beliefs in principles and concepts, is not possible to (Salimi, 2010).

EFQM Excellence Model in a systematic and comprehensive way of reviewing and organizing their various aspects of organization and dealing with their performance assessment by a systematic approach, allows the achievement of their strengths and areas for improvement, contribute to identify the best processes executive and is effective to create a platform for organizational learning, innovation, improve efficiency, continuous improvement and utilization of human resources. Since achieving the goals for any organization is not possible without effective human resources; therefore, addressing the issue of labor productivity can bring further promotion for Iran health insurance organization (Taheri, 2008).

On the one hand by applying this model, organizations can assess their success rate in improving programs at different levels and on the other hand they can compare their performance with other top organizations. Business excellence models are the answer to this question that what is the superior organization and how does the organization pursue its goals and concepts? These models by relying on production quality (goods and services) and the participation of all members of the organization can gain customer satisfaction and provide stakeholder interests and at the same time encourage individual and organizational learning by relying on creativity and innovation (Eskandari, 1387).

The human is the goal and productivity factor and this issue doubled the attention to labor productivity. In the meantime, if we consider the management as knowledge, ability, mobilization and optimum use of human staff resources, the role of manager's organizational productivity due to the organizational values is very important and increasing productivity and maintaining its growth and the target are the primary responsibilities of the management (Nazim, 2010).

This study sought to investigate this issue, whether implementation of organizational excellence model to assess employee productivity and promotion of the health insurance organization can have an impact on society or not, and the organization have been able to draw has its main stakeholder satisfaction that the contractor are and diagnostic institutions insured and eventually brought about the welfare and progress of society or not?

RESEARCH HYPOTHESES

The main hypothesis

– Implementation of the EFQM Excellence Model has an impact on productivity of Iran health insurance organization staff in Sistan and Baluchistan province.

Secondary hypotheses

1. Leadership has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
2. Policy and strategy has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
3. Staff has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
4. Partnerships and resources has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
5. Processes has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
6. Customer Results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
7. Staff Results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
8. Society Results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.
9. Key performance results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

Research Conceptual Model

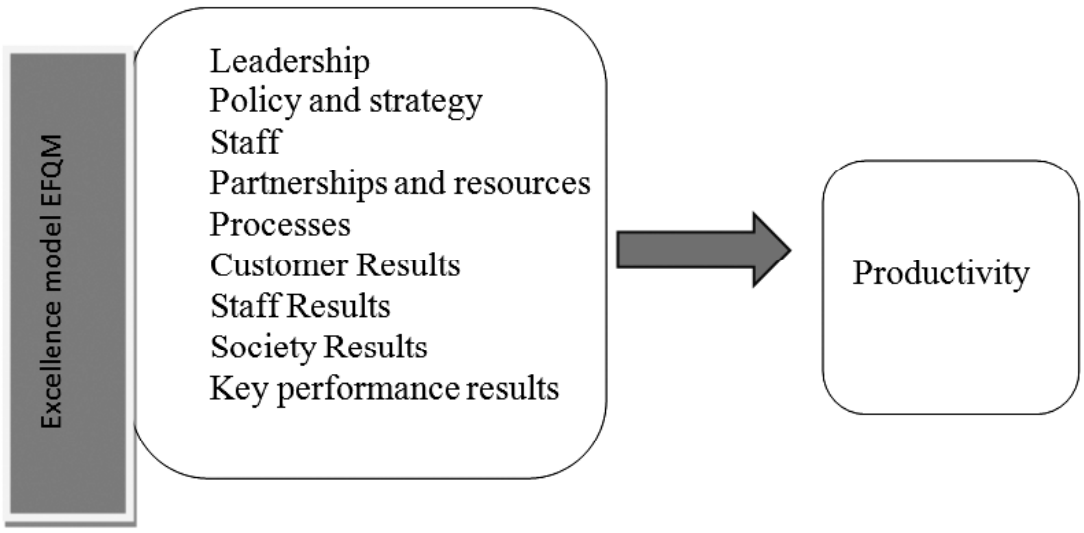

Figure 1: Research Conceptual Model (Meuller, 2000)

Research Methodology

Due to the nature of issue and intended purposes that we want to evaluate the performance of health institutes on organizational efficiency (Health Insurance Case Study of Sistan and Baluchistan province), the study will be descriptive and correlational. The target population included 150 staff of the queue Directorate General of Sistan and Baluchistan province have health insurance. That uses Morgan table, 108 individuals were selected as sample. Library and field data collection for studies of organizational excellence questionnaire that standard questionnaire (Meuller, 2000) and productivity questionnaire is self-made. Its validity and reliability have been approved. In order to analyze the data of in this research the below statistical methods are used:

Descriptive methods (frequency, percentage, mean and standard deviation).

Inferential statistical methods (linear regression model and also Cronbach's alpha for calculating reliability coefficient). To analyze the collected data software "SPSS" 20 was used.

RESEARCH FINDINGS

Findings

Hypothesis Testing

Main hypothesis: Implementation of the EFQM Excellence Model has an impact on productivity of Iran health insurance organization staff in Sistan and Baluchistan province

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between EFQM Excellence Model (Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 1
Goodness of fit of regression model between EFQM Excellence Model and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.844	0.712	0.711	0.179

The relationship between independent variables and the dependent variable equals to .844. R Square is .712 which shows that 71.2 percent of variation in EFQM Excellence Model is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 71.1 in this study. According to the indices, the model was adequate.

Table 2
Regression equation of productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*T*	*Sig*
		B	*Std. Error*	*Beta*		
1	Constant	1.64	0.088	0.844	18.82	0.000
	EFQM Excellence Model	0.625	0.023		27.46	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 2 the regression equation is provided by unstandardized coefficients.

Productivity = 1.64 + (0.625) EFQM Excellence Model

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in EFQM Excellence Model, the standard deviation 0.625 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so EFQM Excellence Model has a meaningful effect on productivity.

Sub- hypothesis1: Leadership has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Leadership (Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 3
Goodness of fit of regression model
between Leadership and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.787	0.619	0.618	0.206

The relationship between independent variables and the dependent variable equals to .787. R Square is .619 which shows that 61.9 percent of variation in Leadership is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 61.8 in this study. According to the indices, the model was adequate.

Table 4
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	2.317	0.078	0.787	29.623	0.000
	Leadership	0.455	0.020		22.278	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 4the regression equation is provided by unstandardized coefficients.

Productivity = 2.31 + (0.455) Leadership

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Leadership , the standard deviation 0.455 unit of productivity is increased, so they have positive relationship. T-test

relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Leadership has a meaningful effect on productivity.

Sub- hypothesis2: Policy and strategy has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Policy and strategy(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 5
Goodness of fit of regression model between Policy and strategy and productivity

R	*R Square*	*Adjusted* R *Square*	*Std. Error of the Estimate*
0.670	0.450	0.448	0.24839

The relationship between independent variables and the dependent variable equals to .670. R Square is .450 which shows that 45 percent of variation in Policy and strategy is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 44.8 in this study. According to the indices, the model was adequate.

Table 6
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	2.273	0.113	0.670	20.141	0.000
	Policy and strategy	0.465	0.029		15.782	
Dependent Variable: productivity						

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 6 the regression equation is provided by unstandardized coefficients.

$$\text{Productivity} = 2.27 + (0.465)\ \text{Policy and strategy}$$

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Policy and strategy, the standard deviation 0.465 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Policy and strategy has a meaningful effect on productivity.

Sub- hypothesis3: Staff has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Staff(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 7
Goodness of fit of regression model between Staff and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.756	0.571	0.570	0.21930

The relationship between independent variables and the dependent variable equals to .756 R Square is .571 which shows that 57.1 percent of variation in Staffis predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 57 in this study. According to the indices, the model was adequate.

Table 8
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	2.004	0.102	0.756	19.672	0.000
	Staff	0.524	0.026		20.146	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 8 the regression equation is provided by unstandardized coefficients.

$$\text{Productivity} = 2.00 + (0.524)\ \text{Staff}$$

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Staff, the standard deviation 0.524 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Staff has a meaningful effect on productivity.

Sub- hypothesis4: Partnerships and resources has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Partnerships and resources(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 9
Goodness of fit of regression model between Partnerships and resources and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.467	0.218	0.215	0.29609

The relationship between independent variables and the dependent variable equals to .467 R Square is .218 which shows that 21.8 percent of variation in Partnerships and resources is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 21.5 in this study. According to the indices, the model was adequate.

Table 10
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	2.717	0.145	0.467	18.789	0.000
	Partnerships and resources	0.369	0.040		9.217	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 10 the regression equation is provided by unstandardized coefficients.

Productivity = 2.71 + (0.369) Partnerships and resources

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Partnerships and resources, the standard deviation 0.369 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Partnerships and resources has a meaningful effect on productivity.

Sub- hypothesis5: Processes has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Processes(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 11
Goodness of fit of regression model between Processes and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.294	0.086	0.083	0.32001

The relationship between independent variables and the dependent variable equals to .294 R Square is .086 which shows that 8.6 percent of variation in Processes is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 8.3 in this study. According to the indices, the model was adequate.

Table 12
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	3.421	0.117	0.294	29.310	0.000
	Processes	0.183	0.034		5.369	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 12 the regression equation is provided by unstandardized coefficients.

Productivity = 3.42 + (0.183) Processes

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Processes, the standard deviation 0.183 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Processes has a meaningful effect on productivity.

Sub- hypothesis 6: Customer Results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Customer(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 13
Goodness of fit of regression model between Customer and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.370	0.137	0.134	0.31100

The relationship between independent variables and the dependent variable equals to .370 R Square is .137 which shows that 13.7 percent of variation in Customer is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 13.4 in this study. According to the indices, the model was adequate.

Table 14
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	3.389	0.095	0.370	35.574	0.000
	Customer	0.185	0.027		6.960	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 14 the regression equation is provided by unstandardized coefficients.

Productivity = 3.38 + (0.185) Customer

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Customer, the standard deviation 0.185 unit of productivity is increased, so they have positive relationship. T-test relating

to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Customer has a meaningful effect on productivity.

Sub- hypothesis 7: Staff Results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Staff Results(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 15
Goodness of fit of regression model between Staff Results and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.459	0.211	0.208	0.29747

The relationship between independent variables and the dependent variable equals to .459 R Square is .211 which shows that 21.1 percent of variation in Staff Results is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 20.8 in this study. According to the indices, the model was adequate.

Table 16
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	3.077	0.108	0.459	28.472	0.000
	Staff Results	0.268	0.030		9.018	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 16 the regression equation is provided by unstandardized coefficients.

$$\text{Productivity} = 3.07 + (0.268)\ \text{Staff Results}$$

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Staff Results, the standard deviation 0.268 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Staff Results has a meaningful effect on productivity.

Sub- hypothesis 8: Society Results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Society Results(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 17
Goodness of fit of regression model between Society Results and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.210	0.044	0.041	0.32733

The relationship between independent variables and the dependent variable equals to .210 R Square is .044 which shows that 4.4 percent of variation in Society Results is predicted by productivity. Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 4.1 in this study. According to the indices, the model was adequate.

Table 18
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	3.593	0.121	0.210	29.779	0.000
	Society Results	0.120	0.032		3.749	

Dependent Variable: productivity

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 18 the regression equation is provided by unstandardized coefficients.

Productivity = 3.59 + (0.120) Society Results

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Society Results, the standard deviation 0.120 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Society Results has a meaningful effect on productivity.

Sub- hypothesis 9: Key performance results has impact on Iran health insurance organization productivity in Sistan and Baluchistan province.

To determine the effectiveness, goodness-of-fit in regression model was analyzed which was discussed below. To propose the model of the relationship between Key performance results(Y) and Productivity (X) after investigating its adequacy indicators in below table, the model is presented.

Table 19
Goodness of fit of regression model between Key performance results and productivity

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
0.329	0.108	0.105	0.31612

The relationship between independent variables and the dependent variable equals to .329 R Square is .108 which shows that 10.8 percent of variation in Key performance results is predicted by productivity.

Because this measure do not consider the degree of freedom, adjusted R Square was used which equals to 10.5 in this study. According to the indices, the model was adequate.

Table 20
Regression equationof productivity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	*T*	*Sig*
1	Constant	3.353	0.114	0.329	29.366	0.000
	Key performance results	0.185	0.030		6.089	
Dependent Variable: productivity						

The inserted variable in regression equation is the core of regression analysis which can be seen in Table 20 the regression equation is provided by unstandardized coefficients.

Productivity = 3.35 + (0.185) Key performance results

It can be said that with increase of one unit of each independent variable depending on the written coefficient, the dependent variable is increased. In other words with increase of one unit in Key performance results, the standard deviation 0.185 unit of productivity is increased, so they have positive relationship. T-test relating to regression coefficients are displayed in the table for independent variable as well. The sig. value equals to .000, so Key performance results has a meaningful effect on productivity.

CONCLUSION AND SUGGESTIONS

The leading organization is comprised of leading individuals and its existence is dependent on excellence seeker people. Perhaps one of the biggest obstacles in the way of growth and development of Iranian organizations and institutions is that unfortunately, many of us even in our individual and personal life are not excellence seeker. Truly what percentage of us has participatory spirit? At what level of prosperity and aspirations are we? Is work quality important for us? Often it can be seen in small offices and organizations that in terms of quantity, a lot of work is done, but all of these efforts have small impact on the organizational growth and excellence. Whether in such circumstances models like EFQM can be implemented and Even if this happen, can its superficial implementation solve the problems? I believe that as long as seeking for improve, the growing, need for continuous learning, being active instead of being passive get not dominant on thinking and mentality of each one of us, especially leaders and managers, we'll do anything. In the hope that excellence seeking becomes a part of any Iranian thought and all of Iranian public and private organizations become excelled organizations.

Due to numerous advantages of this model and due to the state of organizations in our developing country and the ability to localize the EFQM model according to the present investigation And the principles of excellence model which can be generalized for Iranian organization, by changes, the model can be used to create excellence in Iranian organizations. As noted this excellence model has been implemented in several civil organizations and have obtained good results and necessary improvements were achieved in the performance of the organization as well as performance of management And it has been effective step to these organizations progress. This model causes changes in the environment

and society in a way that most of Customers and staff are satisfied and happy of the organization and its management performance.

Here it is appropriate to give some suggestions to managers.

- The commitment of management and staff to run, modify and continuous improvement of the organization s key processes by using quality management systems, particularly Excellence Model (EFQM).
- continuous evaluation of the current processes and review of goals and operational programs and align it with the needs and requirements of present and future of the organization and understanding external situation and also interaction and synergies with competitors and business partners.
- Strategic purchasing of health basic services, effective monitoring of the contracted medical and diagnostic institutions by applying ranking them yearly and paying them based on the ranking results.
- Effective interaction with parliament, government (politicians) and business partners in order to increase per capita treatment and sustainable management of the financial resources.
- Spending cuts and optimum use of available resources and investment in staff education to improve and, ultimately, promoting a culture of productively in the level of the organization.
- Compensation management of services and benefits, increasing of welfare services¡ management of motivating programs, team-building and promote the culture of teamwork and reward and upgrade program based on the team.
- Empowerment employees, preserve their honor and their position and their full participation in matters related to key activities and implementation of the organizations policy.
- Empowerment of the insured and development of health insurance knowledge by increasing their awareness to health and nutrition and personal and mental hygiene using local and mass media .
- In order to enhance the employees; working potential and maturing them in related working fields, they should be entered in the process of formal and non-formal education, professional development.

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