

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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**SMART SKILLS: BRIDGING THE SKILL GAP FOR YOUTH EMPLOYMENT**

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**ABSTRACT**

Education is the most important and crucial element for a growth of a country and discernibly significant for developing economies. A well-educated human resource contributes substantially to the economic, social and technological development of a country. However, India is witnessing serious dearth of skilled manpower in various industries. According to the 'Employment and Unemployment Survey 2012', India's official unemployment rate is 3.8 percent, with rural areas having an unemployment rate of 3.4 percent and urban areas having an unemployment rate of 5 percent. Further, according to NASSCOM, each year over 3 million graduates and post-graduates are added to the Indian workforce. However, of these only 25 percent of technical graduates and 10-15 percent of other graduates are considered employable by the rapidly growing IT and ITES segments. Work placements are a valuable way of helping students to develop work related skills and are highly regarded by potential employers. Those students unable to secure a work placement can be disadvantaged when competing with those who have undertaken placements. Even those students returning from an industrial placement may have gained variable experience due to the wide diversity in the placement experience. Therefore, the provision of department-based activities designed to develop employability skills and career awareness can be justified for all students. Hence, what we today face is growing skill gap between skills required and skills provided. Sensing the need Smart Skills, a company based at Haldwani (Nainital), a venture of professionals having hands on experience Industry experience in Automotive and allied industries and corporate training, came with an innovative idea of providing the schools drop out youth employment as a part of their corporate social responsibility, as an innovative program conducted jointly with the industry. Core strengths of the company being corporate training, curriculum design, delivery and imparting practical training. The Company with active support to the idea from TATA Motors developed an Industry specific curriculum to train the drop out youth for TATA Motors. On the other hand it collaborated with Uttarakhand Open University to get the syllabus approved and program certified so that the student gets climbing the education ladder while learning and working. This case documents the success of this model of collaboration, distinct from pure academic university's conventional education, bringing together higher education institution and employers, with an aim to solve youth employment problem for the State in particular and country at large. The program has then been started by Ashok Leyland, TVS group and Rane Madras and Maruti Suzuki India Ltd has signed MoU for starting the first trail batch for them with 60 students. This case may help the learners to understand about industry specific human resource needs, tailor made courses which includes business expectation in higher education institution and above all participation of corporate leaders with education institutions as a step towards Corporate Social Responsibility and creating new workforce.

## THE NEED TO FOCUS ON HRD CLIMATE IN HIGHER EDUCATIONAL INSTITUTIONS: AN EMPIRICAL ASSESSMENT

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### ABSTRACT

*Human Resource Development function believes that given proper opportunities and by providing right type of HRD climate in the organisation, individuals can be developed to give full expression of their potential, contributing thereby to the organizational success ensuring optimization of human resources. Thus, optimal level of Human resource Development climate is a precondition for facilitating the function of human resource development in any organisation. This empirical study is aimed at assessing the extent of HRD climate prevailing in Higher Educational institutions in Kolhapur district by drawing out employee perceptions. For this study, perceptual data were collected from 284 staff members from different higher educational institutions through 38-item HRD Climate Questionnaire developed by the Centre for Human resource Development at XLRI Jamshedpur. Results of this study demonstrate overall HRD Climate in higher educational institutions is at an average level. Out of three elements of HRD Climate, General Climate and OCTAPACE Culture are at an average level; however the HRD Mechanisms prevailing in higher educational institutions are at significantly poor level.*



# PERFORMANCE OF INDO-RUSSIAN TRADE DYNAMICS: AN APPRAISAL FOR THE YEAR 2003-2006

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## ABSTRACT

*India and Russia have considerable linkages in trade and economic cooperation. Friendly relations between the two countries have existed from the foundation of the Russian Federation as an independent state in December 1991, and much before that. However, trade between the two countries has not improved substantially between 1992 and 2006. On this foundation, following the signing of the Memorandum on Co-operation between the Ministry of Economic Development and Trade of the Russian Federation and the Ministry of Commerce and Industry of India, by H.E. Mr. Kamal Nath, Minister of Commerce and Industry of India and H.E. Mr. G. O. Gref, Minister of Economic Development and Trade of the Russian Federation, a Joint Study Group (JSG) was set up between India and Russia to work out a programme for enhancing the bilateral trade to USD 10 billion by 2010 and to explore the possibilities of a Comprehensive Economic Cooperation Agreement (CECA) between both the countries. To fulfill the appraisal of Indo-Russian trade dynamics the researcher has framed the objective- To evaluate Indo-Russian trade performance. For this purpose researcher considered various economic reports of the Indian and Russian government related with Indo-Russian trade. In this research paper the researcher used only secondary data. The duration of the data is 2003-2006 because of no research has been done till now for mentioned year data but included in various studies. That is why the researcher selects those years' data for this research paper.*

# KNOWLEDGE AND PRACTICE OF GENERAL PRACTITIONERS REGARDING PSYCHIATRIC DISORDERS IN VADODARA CITY

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## **ABSTRACT**

General Practitioners (GPs) encountered the psychiatric morbidity be ranging between 10% to 36% and General Hospital outpatients encountered 27%. The study was conducted with the aims to study the socio-demographic aspect of GPs, to know the knowledge of GPs towards the mental health illness, to study the practice of GPs with Psychiatric problems or disorders. Study was Cross-Sectional study conducted in city Vadodara during January 2011 to July 2012. Study included all General Practitioners with of only M.B.B.S degree and active in practice. There were total 310 GPs in Vadodara city at the time of study, out of that 255 male and 55 female GPs active in the practice at the time of study. Training/CME did improve significantaly the knowledge of GP for psychiatric illnesses. Study did not find significant realtion between gender of GPs, Duration of practice & interest in Psychiatric branch with knowledge of GPs for Psychiatric illness. Less importance given on psychiatric subject during undergraduate and internship period of MBBS. This develops negative attitude towards psychiatric subject. This negative attitude naturally reflects during the clinical practice of General Practitioners. So there is need to bridge this gap. This gap can be bridge with various activities like Continue Medical Education (CME), Training, and short course for interested GPs.

**EDUCATIONAL STATUS OF SCHEDULED TRIBES IN COIMBATORE DISTRICT****DR. R. ANNAPOORANI****PROFESSOR****DEPARTMENT OF ECONOMICS****AVINASHILINGAM INSTITUTE FOR HOME SCIENCE & HIGHER EDUCATION FOR WOMEN  
COIMBOTORE****M.SHANTHI****RESEARCH SCHOLAR****DEPARTMENT OF ECONOMICS****AVINASHILINGAM INSTITUTE FOR HOME SCIENCE & HIGHER EDUCATION FOR WOMEN  
COIMBOTORE****ABSTRACT**

*Education is the key factor in accelerating the pace of development of any society. The tribal people are considered as a distinct ethnic group because of their peculiar socio cultural traditions and economic practices. Being inhabitants of remote rural areas, deep forests or hilly regions, the tribal people remained by and large unaffected in all walks of life by the outside World and they were declared educationally backward. In India, many research attempts were directed at analysing the tribal education. But there have been limited effort focused on analyzing educational status of scheduled tribes in Coimbatore. Hence, an effort was made to study the 'Educational status of scheduled tribes in Coimbatore District' with the basic objectives of studying the educational status of tribal population in terms of enrolment, dropout, and retention rate; finding out the attitude of the head of the family towards male and female tribal education; identifying the determinants of demand for tribal education and recommend measures to promote tribal education. The study was related to 100 tribal households in Tholampalayam village in Karamadai block of Coimbatore district of Tamil Nadu. The study was related to the time period of 2008 - 2009. The details relating to enrolment, dropout, retention and problems in education were collected by administering an interview schedule to the head of the households. The study attempted a logit analysis to identify the determinants of tribal education and found that the important determinants of demand for education of scheduled tribes were father's education, father's occupation and mother's occupation. To improve the educational status of tribal students the study recommends that there is a need for establishing more number of schools within the locality and greater awareness has to be created about the importance of education through mass media and also with the help of non-governmental agencies.*

## REVEALED COMPARATIVE ADVANTAGE AND TRADE FLOWS AMONG SAARC COUNTRIES: AN ANALYSIS

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### ABSTRACT

South Asian Association for Regional Cooperation (SAARC) came in to existence with the objective of promoting greater regional coordination in economic, social, and cultural issues among members of south Asia. Even after two and a half decade of existence, it did not achieve the desired result and the intra regional trade share remained low for long time. For a Regional Trade Agreement to become successful the members of the group should have a complementary trade structure. The paper used trade indices such as Trade Intensity Index (TII), Revealed Comparative Advantage (RCA) and Trade Competitiveness Index to identify complementary and competing sector of trade within the region. The analysis showed that there are complementary sectors available for greater trade cooperation between members of SAARC. It is also important that two largest members of SAARC namely India and Pakistan should enhance their trade cooperation for making the RTA dynamic. Also infrastructure facilities such as border roads, ports, communication, freight corridors should be built for trade facilitation. India being the dominant member of the SAARC should take the leadership role and extend the unilateral trade liberalisation to give benefit to smaller players. South Asian Free Trade Area can become dynamic and prominent in an era when South Asian economies are witnessing rapid industrialisation and economic progress. It requires concerted efforts from all members towards greater economic cooperation and a sense of belongingness for the shared economic prosperity of the region.

## FINANCIAL INSTITUTIONS AND WOMEN ENTREPRENEURSHIP IN KERALA AND TAMIL NADU

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### ABSTRACT

Financial institutions play an important role in the development of women entrepreneurship, as credit is the prime input for sustained growth of business of the women entrepreneurs. With a host of banks and other financial institutions keen to help women entrepreneurs get going, there has rarely been a better opportunity for women with zeal and creativity to venture their own businesses. Several institutions have been set up in India in the public and private sectors to provide financial and technical assistance for entrepreneurship, particularly women entrepreneurship and are playing a pivotal role in giving financial and consultancy assistance to entrepreneurs for the setting up of new ventures and also for their modernisation, diversification and expansion. The present study has been undertaken to analyse the involvement of financial institutions in the development of women entrepreneurship in Kerala and Tamil Nadu. The respondents of the study consist of registered women entrepreneurs of both Kerala and Tamil Nadu. The sample consists of 327 women entrepreneurs from Kerala and 160 from Tamil Nadu. For the purpose of analysis, statistical tools like percentages, rank test, chi-square test and t-test were used. While analysing the involvement of financial institutions in the development of women entrepreneurship, it is observed that there are differences among the women entrepreneurs in Kerala and Tamil Nadu with regard to their degree of awareness of the financial institutions, level of satisfaction in the lending schemes and general services and the nature of developments made in their concerns with the help of these institutions. However, they are similar with regard to the degree of awareness of the lending schemes, source of information of the schemes and the kind of help received. A majority of the women entrepreneurs who have utilised the lending schemes are extremely satisfied. Most of them are extremely satisfied with the general services of these institutions in both the States.

## **CORPORATE GOVERNANCE AND BUSINESS ETHICS IN IT SECTOR: SOME REFLECTIONS**

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### **ABSTRACT**

*Business ethics is an attempt to set out a standard by which all of the employees of a firm can know what is expected of them. But it is also an attempt to encourage employees, managers, and board members to think about and make decisions through the prism of some shared set of values. Corporate governance is the system by which companies are directed and controlled. Boards of directors are responsible for the governance of their companies. The shareholders' role in governance is to appoint the directors and the auditors and to satisfy themselves that an appropriate governance structure is in place. The responsibilities of the board include setting the company's strategic aims, providing the leadership to put them into effect, supervising the management of the business and reporting to shareholders on their stewardship. The board's actions are subject to laws, regulations and the shareholders in general meeting.*

**WORK-LIFE BALANCE (WLB): A CAUSE OF CONCERN IN BANKING SECTOR**

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**ABSTRACT**

*A Work-life balance (WLB) is all about the individuals having a complete control of work. It is accomplished when an individual feels dually satisfied about their personal life and their paid occupation. In its broadest sense, it is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Increasing work pressure, globalization and technological advancement have made it difficult for the bank employees to achieve work-life balance. In this context, paper highlights the key stressors in banking sector and emphasized the need of work-life balance by suggesting measures to overcome imbalances with the support of secondary data.*

**PRIVATIZATION – IS IT A SOLUTION TO PRIORITIZATION?**

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**ABSTRACT**

*Privatization has now become a widespread concern for the people living in the society. They explore its ramifications whether it fetches the efficiency into the system of our economy and can it put for the well being and welfare of the people and the society as an intact. In our country, there are a large number of business organizations which are either financing with the Government support or they make money from their own exchequer. Undeniably, there come to pass a question that which is the best for the Indian economy and for the well wishes of the Indians. In this milieu, some business professionals and academicians are on the track of Government organizations and socialism but there are still some professionals they are totally in good turn of the privatization. In this perspective, it will be better to probe the consequences of privatization for the growth of the nation. Privatization is not as such a solution to creativity but we should figure out the root cause of the assertion for privatization. Now a day, the people are more satisfied with the services of the private organizations and no longer they will consider the government institutions for their services. In private organizations the employees are more concentrating on their work as their salaries and incentives are on basis of the work they put forward. But in government organizations the salary is not an issue as it is provided by the government. In the framework of this research paper, some factors have been identified in order to sense the gap analysis in between the private and the government organizations. The factors for the study are employee morality, growth opportunities, employer employee relationships, productivity of the employees, sales turnover of the company, political interference, disciplinary actions, employee concern, dispute settlement machinery, employee benefits, social responsibility of the organization, finance and capital structure of the organization.*



**A STUDY OF STRESS AMONG FACULTY MEMBERS IN COLLEGES OF JALANDHAR**

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**ABSTRACT**

*Faculty members are the key factor in education system. It is a well known fact that their subject knowledge has an influence on students learning in the class room settings. In addition to the subject knowledge of the teacher educators, the issues belonging to the teacher educators' personality and behavior are significant contributors to the teaching and learning process for any discipline. Stress, Politics and burnout level among faculty members due to promotion, teaching experience, different disciplines etc are many other factors ultimately effects the teaching performance. Therefore the study is on stress among faculty members in Colleges of Jalandhar in order to know the influence of organizational-based factors and neuroticism on the job stress. The factors of the study were drawn out from the related studies and the statements of the schedule were framed in questionnaire representing the factors. SPSS package has been used to analyse the data.*

**HRM PRACTICES IN THE NEW ECONOMY**

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**ABSTRACT**

*Human Resource Management (HRM) Principles and Practices to the emerging knowledge Economy in India. HRM Practices refer to organizational activities directed at managing the pool of Human Resources and ensuring that the resources are employed towards the fulfillment of organizational goals (Schuler & Jackson, 1987; Schuler & MacMillan, 1984; Wright & Snell, 1991). This paper provides empirical evidence to address the question: do these Human Resource Management Practices improve the new Economy??? How and what sources for them....Every organization or Industry is not only made by brick, cement or wood but it builds by main resources are: Money, Material, Machine, Men. Success or failure of an organization depends on the effective coordination of the resources such as money, material, machinery and men. After reviewing the existing literature on HRM practices, the researchers have found that HRM Practices get affected by external and internal factors and directly or indirectly affect other variables such as employee's attitude, employee employer relations, financial performance, employee productivity etc. and ultimately contribute to overall corporate performance. On the basis of the literature reviewed, a normative framework has been developed showing how HRM practices leads to Economic development.*

# THE IMPACT OF TOURISM DEVELOPMENT ON THE ECONOMIC, CULTURAL, ENVIRONMENTAL AND SOCIAL DIMENSIONS: PERCEPTION OF RESIDENTS' OF GONDER AND ITS NEARBY RURAL COMMUNITIES IN ETHIOPIA

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**ADDIS ABADA**

## ABSTRACT

*The major objective of this study is to investigate the impact of tourism development on the economic, cultural, environmental and social dimensions of residents of Gonder and nearby rural communities with respect to their level of satisfaction. Area sampling method with equal number of samples was used to the two adjacent areas. The questionnaire had been hand-delivered to 150 residents of Gonder and 150 residents Semien national park area. From the 300 questionnaires distributed 180 questionnaires were collected and only 150 were found usable which implied a 60% nominal and 50% real response rate respectively. The result of the study showed the existence of a significant relationship between some of the predictor variables and dependent variables. For example, "A small group of people are benefiting from tourism; the cost of tourism development is high; high-spending tourists have affected residents way living negatively; Tourism provided traditions and customs' valorization; development of tourism created an incentive to conserve natural resources; tourism development resulted in overcrowded walking paths, parks and other outdoor places" were found having a significant relationship with the overall level of satisfaction of residents. The relationship for other variables with the dependent variables was insignificant. The finding assists in formulating host friendly tourism - oriented policies to convert residents into satisfied community members. The study identified a number of specific impact factors that have a significant relationship with the level of satisfaction of the residents.*

# THE NATIONAL CHALLENGES AND POLICY OPTIONS OF ETHIOPIAN EDUCATIONAL SYSTEM TOWARDS THE ACHIEVEMENT OF EFA GOALS: A FOCUS ON PRIMARY AND SECONDARY SCHOOL

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## **ABSTRACT**

Ethiopia has expressed its commitment on the education for all (EFA) goals, the Dakar framework for action and the Millennium declaration. The primary purpose of this study is to critically analyze the extent to which EFA goals are being addressed in Ethiopia and to identify the major challenges encountered in achieving the EFA goal. Descriptive survey method, primary and secondary sources of data and printed literature were used. The data obtained from documents were analyzed using percentages and averages. The findings of the study revealed that the national GER in enrollment for second cycle primary (65.5%), and for secondary cycles (39.1%) is generally far from 100 percent. The national primary NER for the two most past consecutive years (2008/09 and 2009/10) has declined and lowest for secondary cycles in 2009/10, there is discrepancy between national GER and NER and , between advantaged and disadvantaged (Afar and Somali) regions GER and NER, Gender Parity Index of the primary and secondary cycles, particularly in secondary first cycle is low, there are primary and secondary school teachers below the national standard qualification for the levels, and there are problems of school facilities. The major problems hindering the achievement of EFA goals include: regions capacity in implementing strategic actions, finance; regions scarification to the achievement of EFA goals; and regional discrepancy in achieving the indicators of EFA goals .Finally, based on the major findings, conclusions were drawn and certain recommendation were forwarded.

# **ROLE AND CHARACTERISTICS OF THE URBAN INFORMAL SECTOR IN ETHIOPIA: A STUDY BASED ON NATIONAL HOUSEHOLD SURVEY**

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## **ABSTRACT**

*Despite availability of ample empirical evidence on economic role of the urban informal sector to low income households of developing countries in general, evidence is limited in the Ethiopian context, and development programs and plans have failed to integrate the sector into the overall development effort. This study used household survey data to explore the role & characteristics of the informal sector in urban centers of Ethiopia. Data were analyzed using simple descriptive statistics such as means and percentages, and the results show that 1) informal sector employment significantly increased, 2) some production activities increased while others decreased, 3) shortage of capital was found to be the major factor limiting work participation in the sector, and the financing of the sector mainly came from informal sources, 4) the level of income per person varied sharply among the various sectors, and finally, many of the findings are not consistent with the conventional theory on urban economy and employment in general and the informal sector in particular.*

## **GROWTH AND PERFORMANCE OF AREA, PRODUCTION AND PRODUCTIVITY OF NATURAL RUBBER IN INDIA**

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### **ABSTRACT**

*India's share in the production has increased over the years and the country is now one of the largest producers of natural rubber in the world market. Hence, the present study explores the growth performance of natural rubber in India as well as major producing states in India (from 1981-82 to 2010-11), using by compound growth rate and co-efficient of variation. The study reveals that the growth and co-efficient of variation in tapped area, area, production and yield of natural rubber in India registered a significant and positive signs. While the growth in area and production in major producing states have been declining, the productivity has increased from 891 kg. per ha. to 1327 kg. per ha. during the study period. It is recommended that there should be forming a separate board for rubber at state level, through which, it may initiate the modernized strategies, introduce High Yield Varieties (HYV) of seedlings and sapling, creates awareness regarding technologies & marketing knowledge etc., among the planters.*

## **EMPLOYMENT GENERATION AND COMMON PROPERTY RESOURCES IN EAST SIANG DISTRICT OF ARUNACHAL PRADESH, INDIA**

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### **ABSTRACT**

*Women's role is crucial in the family and household economy, yet women have not been given equal rights in social, political as well as economic fields. The necessity of improvement of status of women has been recognized all over the world as an important aspect of national progress and development. Apart from the day to day household work, varied farm activities and other domestic responsibilities, women particularly in this tribal society spare a substantial time for Common Property Resource (CPR) based activities. Keeping this fact in mind, the present study is a modest attempt to analyze the importance of common property resources on the life of the tribal women. The study also envisages constructing a household model of women participation on common property resource based activity using evidence from rural study area. Forest/ CPR based collection for daily household purposes completely depended on the females in the study area.*

## LOVE, COMPASSION AND SPIRITUALITY: A TRULY RELEVANT ETHOS IN MANAGEMENT AND BUSINESS ORGANISATIONS

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### ABSTRACT

*In business and organisations 'love' and/or 'spirituality' mean genuine compassion for humankind, with all that this implies. We are not talking about romance. Nor are we referring to god or religion, because while love and spirituality have to a degree been adopted by various religious organisations and beliefs, here love and spirituality do not imply or require a religious component or affiliation at all. Far from it anyone can love other people. And everyone is in their own way spiritual. Given that love (or spirituality, whatever your preference) particularly encompasses compassion and consideration for other people, it follows that spoiling the world somewhere, or spoiling the world for future generations, is not acceptable and is not a loving thing to do. Love in business and work means making decisions and conducting oneself in a way that cares for people and the world we live in. So why is love (or spirituality) such a neglected concept in business? It hasn't always been so (of which more later). There are increasing numbers of writers, gurus and now even a few business leaders who advocate greater love, compassion and spirituality in corporations. There are also various interpretations of these ideas about love and ethics, about compassion and spirituality. This is fine. It's normal for any significant concept to have several interpretations, and these reflect the different ways of applying the concept in different situations. Some interpretations have a compassionate or spiritual foundation; others are quite rightly incorporated within wider issues of corporate social responsibility and ethical business. Other ideas approach the concept from the environmental angle, or sustainability, or 'fair trade'. The challenge for modern managers and leaders to develop an interpretation of love and spirituality that will work for your own organisational situation*



**CLAUSE 49: AN ATTEMPT TO DISCIPLINE CORPORATE**

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**ABSTRACT**

Clause 49 of Listing Agreement is a statutory regulatory authority for the securities market. Through this initiative, SEBI sought to bring a greater transparency in the operations of a listed company by enhancing the quality of disclosures, protect the interest of all shareholders and make the board and management more accountable and fair to the stakeholders, so that the company conducts its operations to create value for the shareholders. Corporate Governance is the new issue for Indian industry. It has assumed greater importance in the context of what has happened to companies like ENRON, XEROX WORLD.com etc. The basic rationale for high standards of corporate governance stems from inherent characteristics of corporate form of organization given the growth stock companies are obliged to raise the required capital from large no. of shareholders, which individually can't have any active participatory role in the management of organization. In this study, I begin by giving an introduction to Clause 49. Then, I have listed various frauds that have occurred in the last decade. Next, I have outlined the need of corporate governance for transparency. I have also listed various provisions of Clause 49 regarding the Board of Directors, Audit Committee etc. Also listed are various annexures that contain (a) information to be placed before Board of Directors (b) format of Quarterly Compliance Report on Corporate Governance (c) list of items to be included in the report on Corporate Governance in the annual report of Companies and (d) some non-mandatory requirements.

# **SOCIO-ECONOMIC STATUS OF STUDENTS STUDYING IN GOVERNMENT EDUCATIONAL INSTITUTIONS - WITH SPECIAL REFERENCE TO BELLARY DISTRICT**

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SIRUGUPPA**

## **ABSTRACT**

*Though acquiring the literacy and primary education are focused by the government, the secondary and higher educations have been diversified by the virtue of the employment opportunities. This article emphasizes on aim of students, type of family they belonged, source of funds for their education and reason for selecting Government educational institutions. The primary data has been collected from students who were studying in the 10 different government institutions including undergraduate, graduate and postgraduate studies. The data was collected by structured questionnaire and analyzed by using chi-square tests. It was found that economic condition was the prominent factor for selecting the government college for their studies. The inability of students to bear the cost of private education seems to be the crucial issue in the present scenario.*

**THE CLIMATE OF COOPERATION IN SWEDEN****VINCENT DODOO****SR. LECTURER****DEPARTMENT OF HISTORY & POLITICAL STUDIES****FACULTY OF SOCIAL SCIENCES****COLLEGE OF ART AND SOCIAL SCIENCES****KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY****KUMASI****ABSTRACT**

*Although scholars argue that Sweden is merely a variant, albeit a highly developed variant of the Western Tradition, it is, nevertheless, the best example of a country in which cooperatives have a clear and official role to play, distinct from state and privately-owned companies. The Swedes are conservatives. They are conservative capitalists and conservative socialists. That kind of satisfaction does not lead to the attainment of new things, therefore, in terms of the graduation from the capitalist state to the cooperative state, it is unlikely that this will happen in Sweden. Nevertheless, it remains the country which currently offers the best mirror of what that state apparatus could be like.*

## **GREEN FINANCE IS ESSENTIAL FOR ECONOMIC DEVELOPMENT AND SUSTAINABILITY**

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### **ABSTRACT**

*Green finance is part of a broader occurrence; from the incorporation of various non-financial or ethical concerns onto the financial universe. Generally green finance is considered as the financial support for green growth which reduces greenhouse gas emissions and air pollutant emissions significantly. Green finance in agriculture, green buildings and other green projects should increase for the economic development of the country. In this paper an attempt has been made to describe green financing in a boarder sense.*

**INSTITUTIONAL CREDIT AND AGRICULTURAL DEVELOPMENT**

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**ABSTRACT**

*The financial Institutions as effective channels of credit for farm sector, non-farm sector and other priority sector credit institutions have played a significant role in the development of rural and urban in Tamil Nadu. The credit agencies for Tamil Nadu are the aggregation of the exploitable credit potential for all the districts in the State for the years 2007-08 to 2010-11. The Ground Level Credit under crop loans increased from 16,067 crore (2007-08), to 17,436 crore during 2008-09 and it has further increased to 21,501.74 crore in 2009-10, registering an increase of 23 per cent over that of the previous year. The amount of credit non-farm sector was increased in over the period in all financial institutions.*

# A COMPARATIVE STUDY OF PRIMARY HEALTH CENTRES IN INDIA AND HARYANA

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## **ABSTRACT**

*Primary Health Centres (PHCs) constitute the second tier of primary health care. It provides integrated curative and preventive health care services to the people in rural areas. As on March, 2010, there are 441 PHCs functioning in the state in comparison to 23673 PHCs at all India level. Almost there is the lack of staff available at PHC in Haryana as well as on all India level. The present study is an attempt to study primary health care with focus on PHCs functioning at all India level as well as in Haryana state.*

## IMPACT OF MICRO FINANCE IN POVERTY ALLEVIATION AND ECONOMIC DEVELOPMENT OF SHGS

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### ABSTRACT

*Micro credit often provides means for people to move towards independent economic livelihood, leaving extreme poverty behind. Microfinance policy may be milestone in direction, which may ensure participation of all classes of people even belonging to the lowest stratum in the process of the economic growth and help the economy to move sustainable path. In India the focus of microfinance was on a group approach and organizing the poor into Self-Help Groups. SHGs are considered as the best way to provide the credit to the poor who require it the most whereby advantage percolates exactly to the needy. Microfinance as a poverty alleviation tool started by NABARD, The fact that financing under this program has grown multifold over the period of time, a high degree of organizational diversity exist and a couple of trends are worth noticing. Microfinance institution should monitor financial activities professionally to optimized the funding economic and social benefits for the long run, idea behind microfinance is to lift the people below poverty line make their life sustainable, help them to educate their children, and help them make overall process. Impact of microfinance leads to overall strategies of employment generation and poverty alleviations helping to improve the stability of consumption level and income flow of poor household*

## **FACTORS INFLUENCING THE PROGRESSIVE USE OF PUBLIC LIBRARIES BY ITS PATRONS**

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### **ABSTRACT**

*Public library has vital role to play in the society and since inception they have served a diverse range of users and have been expected to meet the evolving needs and expectations of wide variety of stakeholders. Public libraries can satisfy the patron's requirements by applying modern technology, by assessing its infrastructural requirements and user expectations. Various factors have their lasting effects on the progress of Public libraries.*



**QUALITY EDUCATION: ISSUES, CONCERNS AND CHALLENGES**

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**ABSTRACT**

*Education being the social system of society plays a key role in moulding, shaping, reforming and reconstructing the society from time to time. It has been recognized and regarded as the potent instrument of social transformation of our modern society. Effectiveness of education is very much determined to the extent it has been able to achieve its goals. What happens in classrooms and other learning environments is vitally important to the future of our citizens, and indeed to the future of our republic. Education of acceptable quality must address basic learning needs; enrich the lives of learners and their overall experience of living and well being. According to UNESCO, there should be some guiding principles for planning and implementation of education. When learners are in an environment that provides possibilities for full participation of community as well as equal opportunities, then we can say that the education is of high quality. It is also of utmost importance that the curriculum is flexible enough to provide possibilities for adjustment to individual needs and to stimulate teachers to seek solutions that can be matched with the needs and abilities of each and every individual. Hence, there is a great need to think and implement the quality issues in education at different levels from different perspectives so that we can provide good education according to societal needs.*

# THE INTERNATIONALIZATION OF HIGHER EDUCATION AND ITS EFFECT ON STUDENT MOBILITY

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**NEW DELHI**

## ABSTRACT

*Internationalisation has become an integral part of higher education. Internationalisation is not only changing the provisions and modes of higher education but the whole concept of higher education itself. Various countries have approached internationalisation of higher education differently and have accordingly framed their policies. The first milestone of higher education's inclusion in GATS occurred in 1994 when the Framework Agreement was signed. Several WTO members made their commitments in the sub-sector higher education. One important issue that is related to internationalisation of higher education is that it is marked with "War for Talent". Various countries are tailor-making their immigration policies that are suitable for international students. Recent years, have witnessed enormous and consequential increase in international student mobility. Nearly 3 million students now study outside their home countries, a number that has risen steeply in a short period. The mobility of Indians is not limited to the U.S. and U.K. as it used to be a few decades back rather several countries such as Canada, Australia, Germany, France and New Zealand have also emerged as their favoured destination. However, it is neither necessary nor possible for higher education institutions to live in ivory towers in the face of internationalisation. But however it is still possible to use discretion that how a country should go about using internationalisation of higher education in the nation building. For a country like India internationalisation of higher education provides a mix of opportunities' and dangers appropriately explained by Buddhist proverb, "the key to gate of heaven is also the key which could open the gate of hell". Although different scholars are using terms like brain circulation, brain exchange and brain train to explain the patterns of student mobility due to internationalisation of higher education but even then the scenario in India is best explained by brain drain only.*

## **CONTRIBUTION OF COMMERCIAL BANKS IN HOUSING FINANCE IN HARYANA: A COMPARATIVE STUDY**

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### **ABSTRACT**

*The study clearly indicates that the housing condition in Haryana is better as compared to aggregate India. The study also analyzes the trends of housing finance in Haryana by commercial banks with the help of ACGR and Friedman's Test. Moreover, the study depicts that there is no significant difference in the performance of different types of commercial bank groups in housing credit in Haryana.*

**REGULATION OF INDIAN MUTUAL INDUSTRY**

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**ABSTRACT**

*Mutual fund is a professionally managed type of collective investment scheme that pools money from investors and invest the money collected in bonds, short-term money market instruments and other securities. Mutual funds are managed by the professionals who choose the best portfolio on behalf of the investors. Mutual funds plays very important role in the development of an economy as they helps in financial development and capital formation. The aim of this study is to see how Indian Mutual Fund industry is regulated. I have also reviewed the regulatory changes taken by the SECURITIES AND EXCHANGE BOARD OF INDIA. Over a period of time SEBI has taken many steps to promote the growth of mutual funds in India. I have presented all the regulatory steps taken by SEBI on yearly basis, this will help the reader to understand how Indian Mutual Fund Industry has witnessed growth over a period of time and how the Regulatory body, SEBI has taken steps to stimulate this growth.*

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