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STANDARDIZING GOVERNMENT HOSPITAL LIBRARIES: WHERE ARE WE NOW?

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ABSTRACT

Standards are increasingly important in the practice of all library fields. Hospital libraries are considered to be the basic unit of the medical information system. Hospital librarians provide the right information at the right time to enhance medical staff effectiveness, optimize patient care, and improve patient outcomes. They save clinicians time, thereby saving the institution money. They provide an excellent return on investment for the hospital, playing a vital role on the health care team from a patient's diagnosis to recovery. Their services are also a valuable employee and community benefit, building staff satisfaction with their jobs and patient and family satisfaction with the health care they receive. A hospital libraries in order to survive, their existence must be validated and their contributions must be shown to be consistent with the overall goals of the hospitals they serve. The purpose of this study was to describe and evaluate government hospital libraries by observing and interviewing librarians and library users as key participants. Overall aim of this study is to identify needs and gaps, and make recommendations for further development of a government hospital library standard. This study used a framework and perspectives from which to view these government hospital libraries function and would be within or below the standards. Throughout this study a number of factors regarding the assessment of hospital libraries were examined. Finally, it was anticipated that based on the findings of this study, government hospital libraries would be standardized with competent full time professional librarians, sufficient and well-balanced collections, adequate facilities and with excellent library services. The study followed a qualitative research approach, involving the use of the unstructured in-depth interview, observations and other related documents as the primary methods and tools in gathering the data. It involved a preliminary descriptive examination of the services, collections, facilities and management of government hospital libraries. It was limited to no more than 5 government hospital libraries because of the time constraints involved in interviewing and subsequent data analysis. The person interviewed was the head / chief librarian of each institution knowledgeable enough and with authority to manage the library and must be in the field of medical and health / government hospital library. The study was conducted at five (5) prominent government hospital libraries namely; Department of Health Libraries (San Lazaro Manila), Jose Reyes Memorial Medical Center Library (San Lazaro, Manila), RITM (Alabang), Heart Center Library (Quezon City) Lung Center of the Philippines (Quezon City). Based on the results the following conclusions were formulated; 1. The administration of government hospital library's objectives was based on their mission/vision and the types of institution they serve; library's not directly administered by a president or director of the institution, and their concept of an ideal library should have the library staff or personnel that are qualified for the job (professional librarian); hiring of employees shall be vested on the library administrator or director who shall be directly responsible for the appropriate hierarchy of the governing body of the institution they serve and should be clearly defined in the organizational set-up of the institution. 2. Government hospital library is under staff since it is manned by a one-man professional librarian only. 3. Government hospital libraries lack budget thus affecting collection development policy also resulting to obsolete and insufficient library collection. 4. Librarians rendered basic library services with intervening factors due to limited library staff. 5. Government hospital library is not centrally located and not conveniently accessible; as to equipment and furniture they showed fair and within the minimum standard as compared to other kinds of libraries.

CHALLENGES IN APPLICATION OF SIX SIGMA TECHNIQUES IN HR DOMAIN

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ABSTRACT

Six Sigma, which started as process improvement tool to enhance quality perception of customers towards products and services, has transformed into a management philosophy for many organizations. Human Resource (HR) department plays a pivotal role in the successful execution of Six Sigma projects. But when it comes to implementing the Six Sigma techniques to the processes of HR domain itself, many impediments are posing problems. They range from the questions of feasibility to measurability to applicability. There is a widespread belief that Six Sigma techniques cannot be applied to HR processes. But the biggest challenge is the perception of HR professionals towards Six Sigma methodology. Apprehensions and disagreements about the measurability and quantifiability of HR processes among HR professionals are impeding the application of Six Sigma. There is a need to meet these challenges by the concerted efforts of all HR professionals.

COMPETITIVENESS IN NIGERIAN TELECOMMUNICATION INDUSTRY: MARKETING STRATEGY

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ABSTRACT

This study has examined competitiveness in Nigeria telecommunication industry. Due to momentous increase in competition between mobile telecoms companies, customers persistently faced the choice of deciding which service provider is more preferable and economical to them. This study investigated the effect of marketing strategies on customers' satisfaction, loyalty and retention. A cross-sectional survey research design was adopted for the study. 280 staffs were randomly selected from five mobile telecoms companies in Ibadan metropolis. Data generated were analysed using multiple regression (R^2) at 0.05 alpha level. The findings of the study revealed that promotion strategies adopted by mobile telecoms companies significantly affect customer's satisfaction, loyalty and retention. Finding also revealed that competitiveness has negative impact on Nigerian telecommunication growth ($t=-1.98$, $p>.05$) while promotional strategies have positive impact on Nigerian telecommunication growth ($t=4.15$, $p<.05$). Based on the findings, it is recommended that Nigerian telecommunication industry should engage more professionals into the industry that would put a touch in the telecommunication growth. Professionals should take account of the benefit of adopting effective marketing strategies so as to withstand the rigid competition within the national and international telecommunication market. Finally, regulators of Nigerian telecommunication industry should embark on market monitoring activities to aid the quality of services delivered by telecommunication companies.

MANPOWER PLANNING IN HIGHER EDUCATION: A CASE STUDY IN DAKSHINA KANNADA DISTRICT IN KARNATAKA

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ABSTRACT

Higher education plays an important role in supporting a nation's R & D efforts. It provides skilled human resources for the R & D system. It is often the lead player in public research arena. Academic research through universities forms an important component of the technological base of a country. The purpose of this paper is to evaluate the manpower planning in higher education in India. In this study entitled "manpower planning in higher education", an attempt is made to study the prevailing quality and nature of manpower in higher education. The study covers faculty in both private and Government Colleges / Universities in Dakshina kannada district only.

IP TRACEBACK OF DOS ATTACKS

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ABSTRACT

IP trace back means the capability of identifying the actual source of any packet sent across the Internet. Because of the vulnerability of the original design of the Internet, It may not be able to find the actual hackers at present. In fact, IP trace back schemes are considered successful if it identify the zombies from which the DDoS attack packets entered the Internet. The efforts on IP trace back are limited. This System proposes a IP trace back using information theoretical parameters, and there is no packet marking in the proposed strategy; therefore, can avoid the inherited shortcomings of the packet marking mechanisms. The packets are categorized; that are passing through a router into flows, which are defined by the upstream router where a packet came from, and the destination address of the packet. During non attack periods, routers are required to observe and record entropy variations of local flows. In this paper flow entropy variation or entropy variation is used interchangeably.



BEHAVIOURAL CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY

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ABSTRACT

This study investigates subtle impact of using facebook on social behaviour of generation Y of Mumbai City. Currently, there are 51201580 Facebook users in the India, which makes it at 3rd position in the ranking of all facebook statistics by Country. It grew by more than 7703600 in the last 6 months. According to India Facebook demographics the largest age group is currently 18 - 24 with total of 24 064 743 users, followed by the users in the age of 25 – 34. This growing popularity of facebook has driven the interests of researchers to study its impact on social behaviour of this segment. This study investigates cause & effects of various kinds of psychological changes after prolonged use of facebook which results in behavioural changes amongst youngsters of Mumbai city. This research incorporates both qualitative & quantitative techniques for precise analysis of data. Survey method was carried out for the Quantitative research whereas Focus group interview was used for the Qualitative research.

COMPARATIVE STUDY OF CRM (PUBLIC SECTOR BANKS Vs. PRIVATE SECTOR BANKS) IN DELHI REGION

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ABSTRACT

CRM is neither a product nor a service, rather it is an approach to build and manage the relationships of the company with the customers efficiently and effectively. CRM is a strategy to acquire new customers and retain the existing ones. It also includes customer loyalty making them the Brand Ambassador for the company. With cut-throat competition and low switching costs, it is a challenge for a company to retain its customers. Hence CRM is a major strategy adopted by many organizations as; it follows "Customer is King, and They have the Power". CRM is a Customer-Centric strategy which provides the company with an integrated approach to Acquire, Retain and Respect their customers.

FIRM, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE

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ABSTRACT

Financial systems play an important role in capital structure decisions of firms. In this context various structural elements of financial systems become crucial in making capital structure related decisions at firm level. In this paper we have critically reviewed three streams of research in financial literature which helps us understand how exactly financial systems affect firm level decision making. The first stream, namely financial systems and firm stream, analyzes the literature which examines the underlying reasons for the existence of a relationship between a firm and its financial system. The second stream, namely financial reforms and financial markets stream, analyzes the literature which examines how various reforms in the financial markets affect the structural and behavioral aspects of the financial system and lastly the third stream, namely financial reforms and firm stream, analyzes the literature which examines the impact of financial reforms on the capital structure decisions of firms. In the last part of the paper we examine, empirically, how financial reforms affected the leverage ratios in India. We find supporting evidence for the observed decline of leverage ratio in the post financial reforms period in the literature (Bertrand et al., (2008) Agca et al., (2007))

PREFERENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS IN THANE CITY, MAHARASHTRA, INDIA

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ABSTRACT

This paper attempts to know the preferences and analyze the significance of demographic factors on the factors that influence the investor's decision towards making investments. From previous studies, various demographic factors and factors compel investors to invest were identified. The hypotheses have been developed considering its relevancy to the research objectives. The literature has been reviewed from various secondary sources and primary data were collected through structured questionnaire by interviewing 384 respondents among the population of Thane city. Data were classified, tabulated and tested for significance at $\alpha=0.05$. Statistical inferences were drawn by the use of SPSS (Statistical package for Social Sciences) software and Pearson's Chi-square technique. The study reveals that some of the demographic factors have significant relationship with the factors influencing investor's decision and insignificant in others too. It has been found that bank fixed deposit and life insurance is the preferred investment avenue followed by gold/silver, real estate, mutual fund and others.

DETERMINANTS OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR

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ABSTRACT

Every firm needs funds to run and manage the business. The success of any firm depends on the effective utilization of funds procured. The principal sources of finance of a firm are owners' equity and the borrowed money. The decision on the composition of funds, otherwise, known as 'capital structure' is an essential decision, which influences the risk and return of the investors. Leverage plays an essential role in framing the capital structure. Textile is a capital intensive sector, where greater prominence has been given in constructing the capital structure. In this backdrop, the study makes an attempt to identify and analyse the determinants of leverage of Indian Textile sector. A panel data approach has been applied to analyse the data. The study reveals that the variables, namely, profitability and size are the key determinants of leverage of Indian Textile sector.

CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES

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ABSTRACT

When Life Insurance Company came to our country, it's difficult to survive just because of cut throat competition as well as profiteering. As a result Life Insurance Corporation of India (LIC) came into existence on 1st September, 1956 after nationalization of all the 245 companies engaged in life insurance business. However, Government made a paradigm shift in the economic policy by adopting the process of liberalization, privatization and globalization at the end of previous decade. Consequently, Insurance Regulatory and Development Authority (IRDA) has been established under IRDA Act, 1999 to regulate the insurance business in the country. As a result, private sector has been allowed entry both in general and life insurance sector in India. Life insurance industry expanded tremendously from 2000 onwards in terms of number of offices, number of agents, new business policies, premium income etc. Further, many new products (like ULIPs, pension plans etc.) and riders were provided by the life insurers to suit the requirements of various customers. The insurance sector in India has grown at a fast rate post-liberalization in 1999. More importantly, the pace and nature of growth will likely see a change where new behaviors' and dynamics of demand and supply will apply. On the demand side, growth is being fuelled by the growing population base, rising purchasing power, increased insurance awareness, increased domestic savings and rising financial literacy. The suppliers are correspondingly playing a market making role as competition heightens and differentiation become necessary for profitable growth.

RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA

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ABSTRACT

Asset Management Companies or fund houses constantly come out with different schemes. A lot has been written about performance of equity diversified funds, debt funds, large cap funds, mid cap funds and small cap funds but not much is known about infrastructure funds and their performance. Infrastructure funds also called infra funds invest in stocks of companies related to the infrastructure space and ancillary industries like banking and financial services, energy utilities, media and consumer goods. The total assets managed by these funds shows that the corpus grew to almost Rs 19,000 crores at the end of March 2008, reached its peak Rs. 20,000 crores in September 2009 and are now down to just around Rs. 7,600 crores at the end of February 2013. Hence the need to evaluate the performance of infra funds. The data is collected from official website of Association of Mutual Funds in India (AMFI), National Stock Exchange (NSE) and from respective websites of Asset Management Companies (AMCs). 'Descriptive Statistics' is employed. Annualised mean, annualised standard deviation and Systematic risk are calculated. Finally, risk adjusted performance using Sharpe Index is measured and funds are ranked. The returns from all the funds are disappointing. With the disappointing returns of infrastructure funds, many unit holders may have redeemed their units. Among all the funds, Canara Robeco Infrastructure fund performed better. High portfolio turnover ratio of Canara Robeco Infrastructure fund shows that fund manager has been very aggressive in holding the funds of a portfolio.

EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P

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ABSTRACT

Empowerment of women and Entrepreneurship complement each other. Empowerment enables the entrepreneurs to be motivated to accomplish the set goals. It also enables the women to think independently and make their own perceptions and judgment. Rural women need support counseling and training to become empowered. Dissemination of innovative approaches and new knowledge developed is also extremely important in furthering the cause of entrepreneurship. A positive relationship between Women Entrepreneurships and Women Empowerment is found to be significant in the study.

THE ETERNAL FIGHT: SMALL TRADITIONAL STORES Vs. SUPERMARKETS

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ABSTRACT

Retail sector in India came with evolutionary patterns from small traditional store to super market and growing day by day rapidly. Retail sector was un-organized in the beginning but has undergone transformation during the past 15 years. It is one of the growing sectors and this research paper identifies the core drivers of the retail emergence in India changing the buying behavior of the customer. The study was intended to find out the weaknesses of small traditional stores as compared to the supermarkets and the problems faced by small traditional stores with respect to FDI allowed by government and organized sector in some retail formats. The study has been conducted on various traditional stores in Delhi/NCR. The study identifies the problems being faced by small merchants and their competitive advantage over supermarkets. It is concluded that both small traditional stores and supermarkets are important to the Indian economy. FDI is important for the growth of the economy and it should be considered as an opportunity not as a threat. Secondly government should provide support to small traditional stores. An attempt is made here to identify the problems and find out the solutions for the enhancement of traditional stores with special reference to Delhi/NCR.

A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

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ABSTRACT

Marketing is a total system of business activities to plan, price, promote and distribute wanted and satisfying products to target markets to achieve organizational objectives. Marketing strategies of banking sector revealed that banks can base their marketing strategies on various parameters which are broadly in terms of 7P's of marketing viz. product, place, price, promotion, people, physical evidence and processes. Bank marketing is the aggregate function directed at providing service to satisfy customer's financial needs and wants, more effectively than the competition keeping in view the organizational objective. In this background of growing markets for financial services, increasing competition and improving level of financial awareness and sophistication by the end users, both personnel and corporate, the banks had to develop their marketing skill at least to maintain their marketing share and profitability levels. The changing face of banking industry has brought in new challenges and newer responsibilities to the bankers in India. They have to function with new vigour and vitality in the significantly competitive banking business. Any failure on their part in keeping the eternal vigil is fraught with disastrous and devastating consequences. There is no specific research study dealing with marketing of consumer loans by banks in Coimbatore district so far. The present study aims at not only to fill up the research gap but also to plan for evolving appropriate strategies for effective marketing of consumer loans by banks in the study area. And analysis has been made using SPSS package.

KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS

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ABSTRACT

Knowledge Management has emerged as a very promising area to assist the software maintenance practice. It is an activity that requires lots of knowledge. For example, maintainers must know what changes should do to the software, where to do those changes and how those changes can affect other modules of the system. This knowledge is difficult and costly to gather and usually stays on the minds of the person who worked in a particular project. Availability of tools to capture and document this knowledge is also sparse. In this paper a system that would facilitate maintainers to have a peek on the minds of the maintainers is presented by leveraging on the existing knowledge, capture tacit as well as explicit knowledge while easing out the task of navigating through the various other utilities in the project is presented.

SELF-MANAGING COMPUTING**K. M. PARTHIBAN****HEAD****DEPARTMENT OF INFORMATION TECHNOLOGY
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COIMBATORE****KONSAM CHANU BARSANI****STUDENT****DEPARTMENT OF INFORMATION TECHNOLOGY
SASURIE ACADEMY OF ENGINEERING
COIMBATORE****ABSTRACT**

The increasing scale complexity, heterogeneity and dynamism of networks, systems and applications have made our computational and information infrastructure brittle, unmanageable and insecure. Most software is fragile: even the slightest error, such as changing a single bit, can make it crash. Complexity is increasing rapidly as a result of two factors: the increasing use of distributed systems and the increasing scale of these systems as a result of the addition of many new computers to the Internet. To manage this new complexity, we propose an approach based on self-managing systems. The goal of autonomic computing is to realize computer and software systems and applications that can manage themselves in accordance with high-level guidance from humans. This paper motivates about its principles, challenges and related discussions about autonomic computing with hackers.

A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA

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ABSTRACT

This paper attempts to study working and performance of 632 District Consumer Disputes Redressal Forums working in 34 States and Union Territories of India. Analysis of Data makes it crystal clear that District Consumer Disputes Redressal Forums are striving its best to provide quick justice to the consumers, however, there is still need of agencies working at state and national level to dispose of the pending cases as early as possible by creating additional and circuit benches and by introducing evening shifts to ensure timely justice to consumers because justice delayed is justice denied.

TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS

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ABSTRACT

The discovery of indigenous tea in Assam in 1823 led to the origin of the tea industry in India. However, the Kolkata Agricultural Society differs from the above opinion. It has consistently held that in the early 1700's, the ships of the East India Company frequently brought the tea plants in the country by way of curiosity. Col. Kyol, a resident of Kolkata and a famous botanist, saw tea plants growing in his garden in 1780. This information was sent to Sir Joseph Bank and in 1782 his garden as handed over to Botanical Garden of Kolkata. In 1788, Sir Joseph Bank recorded the existence of indigenous tea growing wild in Coochbehar and Rangpur districts of Bengal and suggested the cultivation of this plant. The wild teas of Coochbehar confirmed the first discovery of indigenous tea in India.

THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE

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ABSTRACT

Globalization, enhanced by the devices of Information and Communication Technology (ICT) has greatly challenged the quality education of university. The use of ICT in education lends itself to more student-centred learning settings and often this creates some tensions for some teachers and students. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming more and more important and this importance will continue to grow and develop in the 21st century. This study discusses the roles of ICT in enhancing quality education. Information Communication Technologies (ICT) at present are influencing every aspect of human life. They are playing salient roles in work places, business, education, and entertainment. The paper further highlights the hindrances associated with the use of ICT in quality education such as insufficient ICT facilities, epileptic electricity power supply, teachers' lack of ICT knowledge/skills, difficult to integrate ICT to instruction, insufficient teacher time, not enough simultaneous access, not enough supervision staff and lack of technical assistance. The review concludes that regardless of all the limitations characterizing it, ICT benefits education systems to provide quality education in alignment with constructivism, which is a contemporary paradigm of learning. The paper then recommend that, the government of Ethiopia should pass a bill at the national assembly on the use of sophisticated ICT facilities in the educational system by provision of adequate fund, securing of ICT experts in institutions and schools and ensuring that these facilities are monitored from time to time.

PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA

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ABSTRACTS

The emergence of woman entrepreneurs and their contribution to the national economy is quite visible in India. The number of woman entrepreneurs has grown over a period of time, especially in the 1990s. Our increasing dependency on the service sector has created many entrepreneurial opportunities especially for women where they can excel their skills with maintaining balance in their life. The purpose of this empirical study is intended to find out various motivating and de-motivating internal and external factors of women entrepreneurship. In developing countries like India where the economic status of women is very pathetic especially in rural areas and opportunities of earning are very less in this scenario, the Self Help Groups (SHGs) have paved the way for economic independence of rural women. This paper reviews concisely the literature in this field and addresses in particular opportunities and challenges faced by women entrepreneurs in rural areas. It is an attempt to quantify some of the non-parametric factors to give the sense of ranking these factors. It will also suggest the way of eliminating and reducing hurdles of the women entrepreneurship development in the Indian context.

CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES

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ABSTRACT

The major objective of this paper is to examine the impact of capital structure on profitability of the firm .This paper investigates the relationship between the Debt-Equity Ratio and the Earning Per Share and how effectively be able to debt financing. It attempts to describe how the earning capacity of the firm is influenced by the operating and the fixed financial charges. In this study, selected cement companies are taken for analysis and hypotheses are examined with the help of one way ANOVA. Apart from that, other tools like Central tendency, Standard deviation, Karl Pearson's co-efficient and multiple regressions are applied to examine that capital structure and profitability and growth are related and the capital structure is having an impact on profitability of the firm.

MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS

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ABSTRACT

Indian mutual fund sector has gone a long way since the inception of Unit Trust of India, the first mutual fund of the country set up in 1963. The basic objective of this paper is to highlight the performance of mutual fund sector during the last decade. Data for the research pertains to the period 1999-00 to 2009-10. Descriptive analysis of data has been done using measures like mean, standard deviation and standard error. T- Statistics has been used to test the hypotheses. The study reveals that gross mobilization by mutual fund and redemption are statistically significant which implies that there has been a significant increase in gross mobilization and redemption over the years. Whereas it reveals that increase in net inflows and assets at the end of the year are not statistically significant. Study also finds that turnover of mutual funds (measured as net purchases/sales) in the debt and equity market is statistically not significant which implies that mutual funds were equally active in equity and debt segments. In nutshell, the study finds that mutual fund sector in India has grown significantly during the study period.

CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION

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ABSTRACT

The period of 2003-2006 witnessed the peak of growth in the BPO industry in India. Several employment opportunities opened up for the Indian qualified youth, as there was a new growing market that had just got created for them. The call centers and the BPO industry took off in a big and promising way thus creating a rush for the most talented among the huge number of graduates available in India. But this increase in number of call centers and BPOs also led to job hopping and poaching. This gave rise to problem of attrition in Indian BPO industry. Chandigarh being a big and advanced city also witnessed boom of BPO industry. BPO industry in Chandigarh region is also facing problem of attrition and the problem is so severe that it led to shut down of many small call centers in area. Present study was conducted in Chandigarh area to understand the level of attrition problem in the region, its reasons and suggestions.

GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES

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ABSTRACT

This paper is an attempt to provide a framework for good governance in India by identifying its essential features and shortcomings in its working and emphasizes need for innovative approaches. No theory of governance could be intelligible unless it is seen in the context of its time. India's democratic experience of the past six decades has clearly established that good governance must aim at expansion of social opportunities and removal of poverty. Good governance, according to the author, means securing justice, empowerment, employment and efficient delivery of services. The paper deals with these subjects in detail and also analyses administrative and political fault lines. It identifies criminalization of politics and corruption as two major challenges. It also highlights shifts in meaning and content of national values of the freedom movement particularly those of nationalism, democracy, secularism, non-alignment, and mixed economy and its impact on the nitty gritty of administration as well as on the intellectual buildup of the organs of the Indian State. The paper lists several areas of concern that need to be addressed energetically and calls for synergy of efforts between government, the market and the civil society. Innovations are generally taking place. There are, however, two areas that need special attention by innovators, namely, economic empowerment of women and livelihood programmes based on local resources and upgraded skills. The need is to formulate a national strategy that accords primacy to the Gandhian principle of 'antodaya' without sacrificing growth and by making instruments of State accountable for good governance.

RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN

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ABSTRACT

Trends in the acreage of cotton, has not been uniform or steady in Sindh and fluctuations in both acreage and production have been considerable from year to year. Fluctuations in crop acreage mainly occur due to relative price structure, owing to varying profitability from crop to crop. Any development programme envisaged in the primary sector is aimed at increasing the overall production of the economy and the success or failure of this programme is mainly dependent on the response of farmers to such programme. The decision of farmers regarding allocation of land and other resources to increase production is directly or indirectly influenced by policies formulated by the government and the economic and climatic factors which are highly operative in production of crops. This study attempts to explain the acreage allocation behavior of cotton cultivators in terms of their response to price and non-price factors. The study is based on secondary data at zonal and provincial levels. The data covers a period of 28 years spanning from 1979-80 to 2006-07. The basic model used in this study is the improvised Nerlovian partial adjustment lagged model. The result of analysis reveals that in the process of making area decisions for cotton cultivation, all variables (relative profitability, irrigation, price and yield risk, area under plant protection measures, cotton ginning capacity by ginning factories and lagged acreage) are more or less equally important. The study indicates the significance of relative profitability, in explaining the variations in acreage under cotton crop across all zones of Sindh. The results of the study indicate a positive response of land resource allocation to relative profitability. This means that farmers can find it possible to make adjustments on the acreage allocation under cotton cultivation through manipulation of relative profitability of cotton and the substitute crops. In order to bring an effective adjustment in acreage allocation, the support price for various crops must be announced well before the sowing season; and the prices thus announced, should carry a long-run guarantee.

EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY

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ABSTRACT

This paper examines the effect of interest rate deregulation on deposit mobilization in the Nigerian Banking Industry. The study employed the ordinary least square method by using relevant data and information from 1993 to 2010. It was found out that real interest rate is a critical factor determining savings in the country. It was equally revealed that inflation has a negative effect on deposit mobilization while income was found to be the greatest determinant of saving and deposit mobilization. The study therefore recommends that there is an urgent need, for the government to review its interest rate policy and consistently pursue effective monetary policy and reforms aimed at enhancing the workings of this policy variable (interest rate). The study equally recommended a broad based main economic policy geared towards improved and sustainable income level, which has to be rigorously and persistently, pursued especially its economic and banking sector reforms.

AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMEs IN GHANA

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ABSTRACT

E-Commerce adoption in Ghana has been slow due to certain perceived barriers. In overcoming the perceived barriers, a model has been developed that consists of a value web of a Small and Medium Enterprise, Mobile Network Operator, a Courier Service Provider, a Certificate Authority and a Broker. The survivability of such a partnership depends on whether the participating actors generate profits. This paper proposes an e3-value model that can be used to assess the profitability of the e-Commerce partnership. Through interviews of managers of the various actors and a description of the abstract actors from literature, the value activities performed by the various participating actors and the value exchanges between them were identified. An e3-value model that could be used to assess the profitability of the partnership was developed. A case study of a bookshop, which is a typical Small and Medium scale Enterprise, was used to confirm that, participating actors in the model are able to make profit.

A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH

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ABSTRACT

This paper attempts to study working and performance of Himachal Pradesh State Consumer Disputes Redressal Commission, Shimla and 4 whole time and 8 part time District Consumer Disputes Redressal Forums working in state. These 4 whole time District Consumer Disputes Redressal Forums are established by Himachal Pradesh Government in Kangra, Mandi, Shimla and Una Districts. Although disposal percentage of cases is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of state is poor, which is a area of concern and necessary steps like starting evening shifts ,creation of additional benches and filling vacant post of presidents and members must be done at the earliest to ensure quick justice to consumers.

A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY

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ABSTRACT

This paper is an attempt to explore few selected entrepreneurial dimensions in Indian context. These selected dimensions are need for entrepreneurship and self-employment development, trend in entrepreneurship in India, role of the banks in entrepreneurial development in the liberalized Indian economy, new challenges of entrepreneurship development in India and impact of government policies on entrepreneurship development in India. These dimensions are, of course, not exhaustive, but this paper takes only these dimensions for study. Since entrepreneurship is very complex phenomenon and difficult accumulate conceptually but practically an entrepreneur have to go through all these dimensions successfully in order to become a successful entrepreneur. This paper is an attempt to build up strong insight among entrepreneurs regarding dimensions under study.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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