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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>A STUDY OF IMPLEMENTATION OF BI SOLUTIONS AT SELECTED BRANCHES OF BANKS IN RAJASTHAN</b> <i>DR. AZIMUDDIN KHAN</i>	1
2.	<b>ROLE OF WOMEN IN IT: TODAY &amp; TOMORROW</b> <i>DR. KIRAN ARORA</i>	2
3.	<b>POWERS LANGUAGES AND TEACHERS FORGETFULNESS</b> <i>DR. MIGUEL ALBERTO GONZÁLEZ GONZÁLEZ</i>	3
4.	<b>AN ANALYSIS OF RURAL DEVELOPMENT THROUGH MNREGA IN DISTRICT MANDI OF HIMACHAL PRADESH</b> <i>SANJAY KUMAR &amp; DR. SHYAM LAL KAUSHAL</i>	4
5.	<b>A DETAILED STUDY ON INDIAN CHILD LABOUR PROBLEMS AND PROSPECTS</b> <i>DR. ALLA.JAGADEESH BABU</i>	5
6.	<b>OCCUPATIONAL STRESS AMONG SOFTWARE EMPLOYEES: ROLE OF CORPORATE COMPANIES</b> <i>NAGARAJ NAIK. M &amp; DR. KODANDARAMA.</i>	6
7.	<b>PERFORMANCE OF REGIONAL RURAL BANKS: WITH SPECIAL REFERENCE TO ANDHRA PRADESH GRAMEENA VIKAS BANK, ANDHRA PRAGATHI GRAMEENA BANK AND DENA GUJARAT GRAMIN BANK</b> <i>DR. S. SELVAKUMAR &amp; S. PAVITHRA</i>	7
8.	<b>AN EMPIRICAL ANALYSIS OF HEALTHCARE SPENDING IN INDIA: EVIDENCES FROM MAHARASHTRA AND BIHAR</b> <i>UPANANDA PANI &amp; PRAVIN GANGADHAR JADHAV</i>	8
9.	<b>CUSTOMER PERCEPTION IN INDIAN RETAIL INDUSTRY</b> <i>MANOJ KUMAR SINGH</i>	9
10.	<b>CONSUMER AWARENESS AND CONSUMER PROTECTION ACT: A CASE STUDY WITH SPECIAL REFERENCE TO EAST DISTRICT OF SIKKIM</b> <i>SANJAYA KUMAR SUBBA</i>	10
11.	<b>A STUDY ON JOB SATISFACTION OF EMPLOYEES OF GOVERNMENT SCHOOLS AND PRIVATE SCHOOLS IN JAGDALPUR</b> <i>DR. ARUNA PILLAY</i>	11
12.	<b>IMPACT OF BRAND IMAGE ON CONSUMER BUYING BEHAVIOR OF INSTANT FOOD PRODUCTS</b> <i>S. KALPANA &amp; HEMAVATHY RAMASUBBIAN</i>	12
13.	<b>BPO INDUSTRY IN INDIA: TRENDS AND CHALLENGES</b> <i>DR. SHRUTI GUPTA</i>	13
14.	<b>DECODING THE 'STARBUCKS' FRENZY: A COMPARATIVE STUDY WITH CAFÉ COFFEE DAY</b> <i>KHUSHBOO GUPTA</i>	14
15.	<b>A STUDY ON HEALTH, SAFETY AND WELFARE MEASURES IN SIMPSON &amp; CO. LTD, CHENNAI</b> <i>RAJANI KUMARI &amp; DR.R.ALAMELU</i>	15
16.	<b>IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF PUBLIC AND PRIVATE SECTOR BANKS</b> <i>BHOOMI PATEL</i>	16
17.	<b>EMPOWERING WOMEN AT PANCHAYAT LEVELS THROUGH RESERVATION &amp; EDUCATION: A SPECIAL STUDY IN THE SAMASTIPUR DISTRICT OF BIHAR, INDIA</b> <i>DR. SWETA</i>	17
18.	<b>EFFECTIVENESS OF FORENSIC ACCOUNTING IN THE DETECTION AND PREVENTION OF FRAUD IN NIGERIA</b> <i>ABU SEINI ODUDU &amp; YUSUF MOHAMMED ALIYU</i>	18
19.	<b>APPLICATION OF TOTAL QUALITY MANAGEMENT (TQM) TOOLS TO SOLID WASTE MANAGEMENT: THE CASE OF MOMBASA MUNICIPAL COUNCIL</b> <i>RIUNGU, IRENE KARIMI</i>	19
20.	<b>STUDY ON TURMERIC PRODUCTION AND GROWTH IN ERODE DISTRICT</b> <i>M.ANAND SHANKAR RAJA &amp; SHENBAGAM KANNAPPAN</i>	20
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	21

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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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, 19–23

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## **A STUDY OF IMPLEMENTATION OF BI SOLUTIONS AT SELECTED BRANCHES OF BANKS IN RAJASTHAN**

**DR. AZIMUDDIN KHAN  
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### **ABSTRACT**

*The decision can be improved with better quality of data, tools and technology, flexibility and sound judgments taking capability of decision makers. Business intelligence systems facilitate the decision makers to correct their intuition by taking advantage of analytical tools, which can test and verify intuition before applying it to the decision making process. Decision maker can also use predictive models to improve their decision making. Today's competitive environment is forcing banks to reap the real benefits of business intelligence. A study has been made on 25 selected branches of Indian banks in the state of Rajasthan, to understand the impact of respondent's characteristics on practices followed for BI Implementation. It is observed that the management commitment, data quality, and CBS implementation tops among all practices followed while implementing business intelligence in branches of banks. The importance about organizational and technological practices factor do not vary significantly among the qualification and age of respondents where as these factors significantly vary with experiences of employees. The young employees are more IT savvy and having better IT skills and user initiatives. The research is particularly useful for practitioners in the banking field.*



## ROLE OF WOMEN IN IT: TODAY & TOMORROW

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**JALANDHAR**

### **ABSTRACT**

*IT has brought a tremendous change in position of women and has uplifted their status in the society and has ended their socio-economic imprisonment besides making them aware of their rights. But a lot need to be done to empower women and technology has to be made women friendly that more and more women be freed from the fetters of slavery. There is also a need to bridge the gulf between urban and rural women.*

**POWERS LANGUAGES AND TEACHERS FORGETFULNESS**

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**PROFESSOR**  
**UNIVERSIDAD DE MANIZALES**  
**COLOMBIA**

**ABSTRACT**

*This is a research around forgetfulness; the priority is to recognize the different scholar teachers' oblivions in Eje Cafetero in Colombia (2012-2014). In that sense, the investigation looks at the impact of teachers' forgetfulness in the students, the hypothesis is: many teachers forget to educate important things for life because they just care about disciplines. The main question is: what kinds of things teachers forget for life when they teach any field of knowledge? The method of this research is qualitative, through a hermeneutical analysis; also an interpretation under the quadrant, text, context, actors and authors is made. The devices are autobiographical lives made by five scholar teachers who write around their oblivions. Indeed, forgetfulness appears as a constant in human societies and becomes even more vigorous in societies such as the Colombian one, a country where violence coming from armed groups, drug traffickers and corrupted politicians is permanent, all of this situations impacting the academic communities. Elias (2001) society, as we know, is all of us; it is a lot of people together. Among many conclusions, professors forget to teach happiness, liberty, patient, how to live together, they even ignore to dialogue about political violence happening during this last two centuries and, in the same way, teachers forget to educate in many important necessary details in the quotidian life. Any teacher has power, but sometimes does not detect the languages of his own power; he also does not detect the languages coming from the powers, therefore, this leads to think that in the oblivion of teachers, the main one is not to be aware of how they replicate the forgetfulness that powers want to keep.*

# **AN ANALYSIS OF RURAL DEVELOPMENT THROUGH MNREGA IN DISTRICT MANDI OF HIMACHAL PRADESH**

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HIMACHAL PRADESH UNIVERSITY  
SHIMLA**

## **ABSTRACT**

*As per the population census of 2011 about 90 percent of total population of India reside in villages. The sustainable development of these villages is the prime factor towards the economic growth of the nation. Since independence the Government has launched many programmes for the development of rural areas. MNREGA is landmark legislation in this direction. It is the first program that entitles the government to provide employment of 100 days in a financial year when required by the villagers. The primary objective of the Act is to strengthen the rural livelihood by creating durable assets and by providing employment. Since its implantation in the FY 2006-07 there has been many works completed under it. The present paper is an attempt to evaluate the significance of MNREGA by analysing its achievements in terms of employment provided to households, man days generated, women participation and works completed, by conducting a comparative study in each block of District Mandi of Himachal Pradesh.*

**A DETAILED STUDY ON INDIAN CHILD LABOUR PROBLEMS AND PROSPECTS**

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**VATLURU**

**ABSTRACT**

*The problem of child labour has been more serious in developing countries. Due poverty, hunger, illiteracy, ignorance, traditional thinking and lack of proper implementation of child labour laws in our country, the problem of child labour is still persist in our society. The children of age below 14 years have working in various fields and in very hazardous conditions. The number of child labour has been increasing in our country and the number of child labour is more in our country as compared to any other country in the world. Many provisions are provided in our constitution and in laws to control child labour but socio-economic conditions prevalent in the country do not force children to get compulsory education and to enjoy right to education. The attempt has been made in this paper to provide brief account of child labour laws in our country, reasons for child labour and suggestions to control child labour.*

## **OCCUPATIONAL STRESS AMONG SOFTWARE EMPLOYEES: ROLE OF CORPORATE COMPANIES**

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### **ABSTRACT**

*Occupational stress is received increasing attention in the literature; however, this phenomenon is more common in the situations that are target oriented, deadline driven. Software Industry is one such sector, in which the employees are affected profoundly and serving these organizations are often observed under huge stress. Working in such environment produces many other types of pressures and results in the form of lack of sleep, job dissatisfaction, burnout, long working hours, and pressure at work. Night shifts, and degradation of employee motivation, behaviour, which again lead to various mental health and physical problems. It is difficult to say what factors contribute to the stress, because job stress may be caused by a complex set of reasons. Some of the most visible factors of job stress are work stressors, role stressors, personal development stressors, interpersonal relation stressors and organizational climate stressors etc. This article tries to provide conceptual understanding on occupational stress and explains role of corporate companies in planning occupational stress interventions to combat occupational stress.*

**PERFORMANCE OF REGIONAL RURAL BANKS: WITH SPECIAL REFERENCE TO  
ANDHRA PRADESH GRAMEENA VIKAS BANK, ANDHRA PRAGATHI GRAMEENA  
BANK AND DENA GUJARAT GRAMIN BANK**

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**ABSTRACT**

*Regional Rural Banks (RRBs) in India are an integral part of the rural credit structure of the country. The main objective of the study is to analyze the performance of Andhra Pradesh Grameena Vikas Bank, Andhra Pragathi Grameena Bank and Dena Gujarat Gramin Bank. The study covers a period of 6 years from 2007-08 to 2012-13. This study is mainly based on secondary data. The data were collected from annual reports of the three banks. The hypothesis of the study is that there is no significant difference among APGVB, APGB and DGGB in profitability, liquidity and operational parameters. The performance of the banks has been measured using parameters like profitability, liquidity, operational and drawn conclusion using statistical tools like ANOVA and descriptive statistics. This study concludes that the performance of the three banks were good during the study period. The profitability, liquidity and operational efficiency improved due to amalgamation. Hence amalgamation process can be continued.*



## **AN EMPIRICAL ANALYSIS OF HEALTHCARE SPENDING IN INDIA: EVIDENCES FROM MAHARASHTRA AND BIHAR**

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KANDOLI**

### **ABSTRACT**

*This paper explores the impact of public spending on healthcare in Maharashtra and Bihar. This paper taken into consideration 62th Round of NSS held in 2004. This study employs a modified version of the Methodology of Benefit Incidence Analysis and Decomposition Analysis to identify the impact of healthcare spending in India. This study found the many insights into the pattern of utilization of public facility in Maharashtra and Bihar. Overall results indicate that public spending on healthcare in Maharashtra has become much more pro-poor in 2004. Public spending on health care in Bihar is not pro-poor for out-patient and maternity services. These changes is mainly due to the increased presence or absence of private sector, choice of women in lower quintiles for institutional deliveries and for public institutions and improved supply side changes in public facilities in Maharashtra. This study has some crucial policy implication. Most importantly, it demonstrates the utility of Benefit Incidence Analysis and Decomposition Analysis in carrying out policy analyses of public financing in healthcare. Such studies should be conducted more regularly and periodically at sub-regional and district levels, at various levels of facility and types of services. This will help district health/programme managers in assessing their performance and identify measures to improve over a period of time.*

**CUSTOMER PERCEPTION IN INDIAN RETAIL INDUSTRY****MANOJ KUMAR SINGH****ASST. PROFESSOR****L.N.MISHRA COLLEGE OF BUSINESS MANAGEMENT****MUZAFFARPUR****ABSTRACT**

*Perception is the process of attaining awareness or understanding of the environment by organizing and interpreting sensory information. The same stimulus (A stimulus is any unit of input to any of the senses) may be perceived differently by different set of customers based on their unique personal and situational context. Hence, the indifferent service offered at any retail stores may be perceived positively by a certain set of customers due to the opportunity it provides them to look up the product at leisure. However, another set of customers may perceive it negatively. In India traditionally, the retail industry comprised of large, medium and small grocery stores and drug stores which could be categorized as unorganized retailing. India's large youth population is driving the consumerism trend in country. Organized retail business in India has entered in 1990s but become more popular after 2002 onwards and organized retail stores become the part of middle class family from 2006 onwards. The customers perceive these two retail sectors in different manners. The given research paper studies factors affecting the customer perception in retail industry and the customer perception in organized and unorganized retail sector. The paper also tries to compare the customer perception in organized and unorganized retail sector.*

## CONSUMER AWARENESS AND CONSUMER PROTECTION ACT: A CASE STUDY WITH SPECIAL REFERENCE TO EAST DISTRICT OF SIKKIM

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**EAST SIKKIM**

### ABSTRACT

*The Paper has been written to study the general awareness among consumer for consumer protection and specially awareness of provisions of Consumer Protection Act. The Consumer Protection Act, 1986 was enacted to provide a quicker and simpler access to redressal of consumer grievances. The consumers are the largest economic group in India, effecting and affected by almost every public and private economic decision. But they are also the only important group who are not effectively organized; suffer the biggest injustices due to unlimited delay in disposal of complaints by the consumer courts operating in the country and also whose views are not heard: More than 80 percent of the population is not aware about the various aspects of consumer protection. Complexity of the products due to globalization and lethargic attitude of the consumers, appropriate education and lack of effective, hesitancy aspect, etc are main problems of consumer. An attempt has been made to study the problems encountered by the consumers their attitude of the informative agencies particularly towards the poor classes of the society. A pilot study has been made to highlights the drawbacks and lacuna and also offers remedial measures to overcome the problems faced by the consumer.*

## A STUDY ON JOB SATISFACTION OF EMPLOYEES OF GOVERNMENT SCHOOLS AND PRIVATE SCHOOLS IN JAGDALPUR

**DR. ARUNA PILLAY**  
**ASST PROFESSOR**  
**CHRIST COLLEGE**  
**JAGDALPUR**

### ABSTRACT

Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. Job can be influenced by variety of factors like quality of once relationship with their supervisor, quality of physical environment in which they work, degree of fulfillment in their work, etc. Job satisfaction is an attitude which results from balancing and submission of many specific likes and dislikes experienced in connection with the job- there evaluation may rest largely upon once success or failure in the achievement of personal objectives and upon perceived combination of the job and combination towards this ends. There are numerous reasons why employees can become discouraged with their job and resign, including high stress, lack of communication within the company, lack of recognition, or limited opportunity for growth. Management should actively seek to improve these factors if they hope to lower their turnover rate. Even in an economic downturn, turnovers in an expense best avoided. In contemporary times psychology has come to play an important part in many aspects of human activities. More and more emphasis is being put on the mental well-being of people in order to enhance productivity this trend can be witnessed in top sports (sports psychologists) or in day-to-day working life(human resource management). The main objective of measuring job satisfaction is to know the satisfaction levels of employees on various factors and give suggestions for improving the same and to find the significance difference in the satisfaction level between employees of private schools and government schools in Jagdalpur.

## **IMPACT OF BRAND IMAGE ON CONSUMER BUYING BEHAVIOR OF INSTANT FOOD PRODUCTS**

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### **ABSTRACT**

*Buying Behavior is the decision making processes which involves in buying and using the products. This process includes the awareness or knowledge of information about the products, availability, brand reliability, cost of the product, durability etc. This paper analyze about whether the brand image of instant food products induce consumer to buy. And also its study about the factors affecting the brand image and is there any significant among the demographic variables and consumption of instant food products.*

**BPO INDUSTRY IN INDIA: TRENDS AND CHALLENGES**

**DR. SHRUTI GUPTA**  
**ASST. PROFESSOR**  
**ZAKIR HUSAIN DELHI COLLEGE**  
**UNIVERSITY OF DELHI**  
**DELHI**

**ABSTRACT**

*Business Process Outsourcing has become an important strategic tool in today's competitive business environment. It can offer great opportunities to both buyer and supplier when used wisely. This paper provides insights into the rationale of Business Process Outsourcing (BPO), its evolution in India, contribution of this sector to the national economy and challenges faced by this sector in India. It was found that Business Process Outsourcing in India is growing significantly because it is offering cost effective solutions with world class quality and high reliability. India still maintains the lion's share of the IT-BPO service market. But India should be on its guard to maintain its position intact.*



## DECODING THE 'STARBUCKS' FRENZY: A COMPARATIVE STUDY WITH CAFÉ COFFEE DAY

**KHUSHBOO GUPTA**  
**ASST. PROFESSOR**  
**SHAHEED BHAGAT SINGH (EVENING) COLLEGE**  
**UNIVERSITY OF DELHI**  
**NEW DELHI**

### ABSTRACT

*Following paper reflects on growth trajectories of two major café chains, Starbucks and Café Coffee Day in India, with a focus on how Starbucks is localizing in India. Starbucks, an international brand based in US, recently entered the Indian market, whereas Café Coffee Day has been operating since 1996. While Starbucks' success is unmatched globally (especially in the US), Café Coffee Day's success in India is unmatched till date. What are the factors that help the companies survive and grow in India and click with the customers, are analyzed here, along with their comparison.*

## **A STUDY ON HEALTH, SAFETY AND WELFARE MEASURES IN SIMPSON & CO. LTD, CHENNAI**

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### **ABSTRACT**

*This paper highlights the welfare measures taken in one of the top diesel engine manufacturing companies in India. The basic purpose of this study is to study the employee welfare scheme, healthcare facility and safety measure offered at SIMPSON & CO. LTD, CHENNAI. The employees of this company at Chennai branch were used as sample respondents. The Interview schedule was administered in person randomly to the respondents in Simpson Company, Chennai branch, and 110 responses were collected for the study. The Cronbach's Alpha value (0.821) represents the internal consistency and reliability of the interview schedule administered for the present study. Based on the study, the organization can improve the hygiene in and around the premises of the company and the company needs to give more awareness programs on employee safety.*

# IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF PUBLIC AND PRIVATE SECTOR BANKS

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## **ABSTRACT**

*The paper examine the impact of service quality on customer satisfaction on public and private sector banks .Objective of study is to know effect of different dimension on customer satisfaction level and to know which dimension is more important for customer. For this research three public banks i.e. SBI, BOB, PNB and private banks i.e. HDFC, ICICI, AXIS's customers are selected. Data was collected by SERVQUAL questionnaire from 255 banking customers. The sampling technique used is simple convenient random sampling. Research design is descriptive research and has used statistical methods like analysis of mean score of five SERVQUAL dimensions Regression model is used to measure the impact of service quality on customer satisfaction on public and private sector banks. From research it is found that assurance, empathy, responsiveness and tangibility are the four important dimensions which affect the satisfaction levels for the six banks considered. In addition, tangibles seem to contribute to the satisfaction level in case of AXIS. Whereas responsiveness contributes to the satisfaction level in case of SBI .Assurance seems to contribute to the satisfaction level in case of BOB and HDFC and Empathy seems to contribute in ICICI and PNB.*

# EMPOWERING WOMEN AT PANCHAYAT LEVELS THROUGH RESERVATION & EDUCATION: A SPECIAL STUDY IN THE SAMASTIPUR DISTRICT OF BIHAR, INDIA

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**LALIT NARAYAN MISHRA INSTITUTE OF ECONOMIC DEVELOPMENT & SOCIAL CHANGE  
PATNA**

## **ABSTRACT**

*This study aims at the 'reservation' & 'education' of women particularly in the state of Bihar. The concern of this study is to explore women's participation in Panchayats. We will find out whether the 'education' or 'reservation policy' of Government is able to raise the status of the women who comes from the rural area. 'Reservation' & 'Education' are the two tools for women, which are needed to compensate for the social barriers that have prevented women from participating in politics and thus making their voices heard. The result of the present study shows that the reservation for women at panchayat levels can be an important impetus to women's empowerment in India, but it is not a guarantee for raising the standard of living or empowering women. The goal of women's empowerment will not be accomplished by reservations only. To expedite and speed up this process it is essential to implement some supplementary policies which encourage the self-confidence of women, build women's capabilities and remove operational obstacles. All these things will be achieved only if education will be the primary concern. On the basis of the present study we cannot claim that women are categorically empowered but, on the other hand, we cannot deny that they have gained a lot.*

# EFFECTIVENESS OF FORENSIC ACCOUNTING IN THE DETECTION AND PREVENTION OF FRAUD IN NIGERIA

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## ABSTRACT

*The study of the Effectiveness of Forensic Accounting in the Detection and Prevention of Fraud in Nigeria aimed at examining and review the previous studies carried out in the area of forensic accounting as a tool for detection and prevention of fraud, whether such had proffered solution to fraud cases in Nigeria. The study utilizes the library style approach as methodology as no data is used. Therefore, only secondary sources of data were used for the study. The study reviewed several available literature on forensic accounting and auditing and shows how its application can be use in both public and private sector of the Nigerian economy. The study found that the application of forensic accounting significantly reduces the occurrence of fraud cases as well as effectively prevented the occurrence of fraud too. The study recommended that the federal government, companies and other corporate organizations should material and moral investments in this profession (forensic accounting) in order to ensure that individuals, corporations, economic sectors, government departments are protected so that the country would be better place for all.*

# APPLICATION OF TOTAL QUALITY MANAGEMENT (TQM) TOOLS TO SOLID WASTE MANAGEMENT: THE CASE OF MOMBASA MUNICIPAL COUNCIL

**RIUNGU, IRENE KARIMI**  
**ASST. LECTURER**  
**EGERTON UNIVERSITY**  
**NAIROBI**

## ABSTRACT

*The project seeks to identify the root causes of the garbage collection problems in Mombasa County Council using the Total Quality Management tools. Mombasa, a beautiful Port City alongside the Coast of Kenya, is riddled with litter and uncollected household wastes in its suburbia. Is it possible to solve this problem once and for all by applying Total Quality Management tools of problem identification? The research wishes to collect data from the citizens, then with tools of problem identification identify the 20% major causes (that is the critical few) which if tackled, will help to solve 80% of the waste management problems in Mombasa. The study collected data using self-administered questionnaires to 500 individuals each representing a household. The data was then manipulated to develop flowcharts, a Pareto diagram and a fishbone diagram with which it was possible to discern the root causes of the garbage management system in Mombasa town.*



**STUDY ON TURMERIC PRODUCTION AND GROWTH IN ERODE DISTRICT**

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**ABSTRACT**

*India is the largest producer, consumer and exporter of turmeric in the world. The global production of turmeric is around 11 lakh tonnes per annum. India is the global leader in value added products of turmeric and exports. India shares around 78 per cent of the global turmeric Production. India has 182.04 thousand hectares underturmeric cultivation with a total production of 829.30 thousand tonnes and a yield of 4555 kg/ha (Madan, 2008). The present study was aimed to review turmeric production and growth in erode district of Tamilnadu and the main objective of the present study was to investigate to understand the Area, Production and Productivity of Turmeric in Erode and Study the various Process of Turmeric and to evaluate the Export Marketing of Turmeric in Erode. The principal use of turmeric worldwide is a major ingredient in curry power, but it is also used in other spice mixes. The increasing demand for natural products as food additives makes turmeric as ideal produce as a food colourant, it can be concluded that turmeric powder can be used as an alternative to in-feed-antibiotics for improving gut health in broiler deserters.*

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