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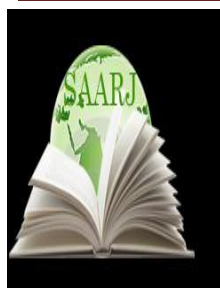
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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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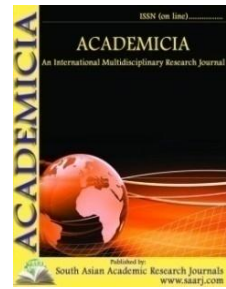
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**ETHICS IN EDUCATORS: A CHALLENGE OF 21ST CENTURY****Dr. Supreet Kaur*; Ruchi Sachdeva****

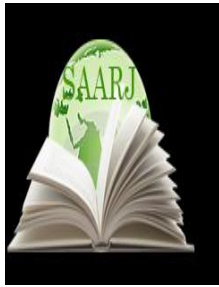
*Assistant Professor,
Department of Education,
USOL, P. U.
Chandigarh, India.

**Research Scholar,
Department of Education,
USOL, P. U.
Chandigarh, India.

ABSTRACT

The present paper highlight the idea of theoretical prospective of ethics of teachers which are connected to other dimensions namely the regulation and creation of ethical, personal and professional conceptions of teachers. The concept of professional ethics is difficult to describe in words. Professional ethics of teachers refers to the principles, guidelines or norms or morality, which a teacher has to follow in teaching profession. The need of ethical principles is must in each and every profession and in society as a whole. Teaching profession is regarded as the most important profession as its social values lie in its significant contribution to the development in the quality of life and betterment of the society at large. Teacher form an essential aspect of the Indian system of education. Teacher is accepted as a guide and philosopher, the man of higher ideals in moulding the society. The teacher of the 21st century will belong to a learning society in which he will have to be a non-stop learner to play his role effectively as well as he is the key man who shapes and moulds the destiny of the nation. Thus, where a teacher has to discharge unlimited responsibilities in the society, it is inevitable for him to have professional ethics as he is the man on whom the future of mankind depends. Without high standards of professional ethics teaching could never be regarded as a full-fledged profession.

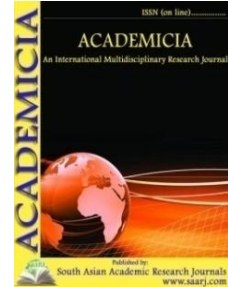
KEYWORDS: Professional ethics and teacher education.



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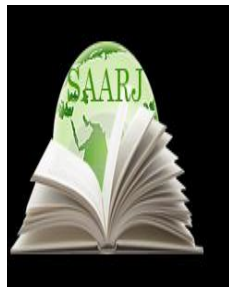
(A Double Blind Refereed & Reviewed International Journal)

**THE CROWDING OUT HYPOTHESIS:
EVIDENCE FROM NIGERIA (1980-2010)****Dr. E. E. Chigbu*; Ariole Chinenye Jane*****Department of Financial Management Technology,
Federal University of Technology of Owerri.**Department of Financial Management Technology,
Federal University of Technology of Owerri.

ABSTRACT

This study investigated the crowding out hypothesis in Nigeria covering the period 1980-2010, focusing on the private investment implications of government borrowing. Government deficit financing using domestic debt has been a controversial issue in Public Finance, it is therefore imperative that an empirical answer is presented on the question of crowding out of private investment. The strategic role of private investment in stabilization of the economy cannot be over-emphasized hence the need to show empirically if there is a case of crowding in or crowding out. With the aid of e-view software, the data estimation revealed that all the explanatory variables were stationary at I(1) and include the variables namely, interest rate, money supply, total government deficit financing and total bank credit to the private sector while the result of the co-integration suggested a long-run relationship between the variables. Further revelations indicate that the relationship between the explanatory variables and private investment is statistically significant at 1%. However, there is evidence of the “crowding out” effect of private investment in Nigeria resulting only from the money supply, as shown by its negative coefficient. Thus, the study concludes that only credit to the private sector and Money Supply appears to have met the a priori expectation. Therefore, the study recommends that monetary authorities should endeavor to promote policies that strike at the right level of money supply necessary to support private investment growth in Nigeria.

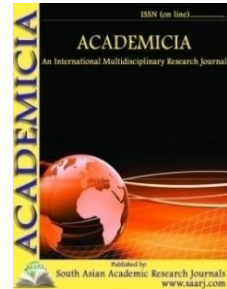
KEYWORDS: *Crowding out Hypothesis, Interest Rate, Money Supply, Public Debt, Private Investment.*



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**INSTITUTIONAL CREDIT FOR AGRICULTURE DEVELOPMENT IN
MYSORE DISTRICT****Suresh. B***

*Research Scholar,
CMJ University,
Meghalaya, India.

ABSTRACT

In this paper an attempt is made to review the role of commercial and cooperative banks in advancing the agricultural loans in India in general and in Mysore district in particular. Indian agriculture is gifted with the fertile land and abundant availability of water resources. It had a long history of the fertile plains of Northern India irrigated by the Indus, the Ganga Yamuna river systems and the Brahmaputra in the East. Southern India has its own river systems. So the prosperity of India is based mainly on the development of agriculture because majority of its population is engaged directly or indirectly in agriculture. Hence, the development of agriculture would mean the development of the rural masses and development of India. Further, increase in agricultural productivity depends on the adoption of new farm practices such as high yielding variety seeds, chemical fertilizers, pesticides, insecticides, farm machinery and assured irrigation facilities.

KEYWORDS: *Institutional Credit, Agriculture Development and Farming Community.*



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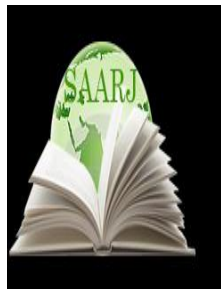
FDI IN RETAIL SECTOR: IS IT CONSTRUCTIVE?

Dr. A. Rethinapandy*

*Associate Professor,
Department of Economics,
Sri S R N M College,
Sattur, India.

ABSTRACT

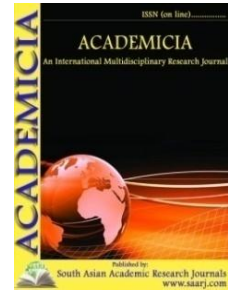
Liberalization of trade policies during the last one and half decade has led India to become an investment friendly country. Foreign direct investment (FDI) in this country assumed critical importance in the context of this liberalization. Though India is the tenth most industrialized country in the world, it is well known that it is mainly agro-based with around 70% population engaged in the farm sector.



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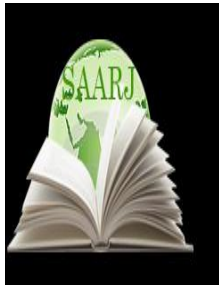
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**SOCIO-CULTURAL, ECONOMIC, EDUCATIONAL AND ADMINISTRATIVE
SAFEGUARDS FOR THE DEVELOPMENT OF TRIBALS IN INDIA****Dr. Jitendra Sahoo***

*Assistant Professor,
R. Vasu Goud, Librarian Dewan Abdul Gani College,
West Bengal, India.

ABSTRACT

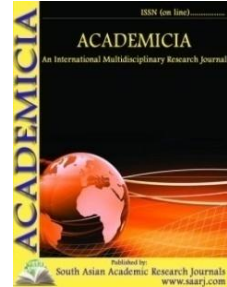
Hopefully the 73rd and 74th Constitutional Amendment Acts are helping the backward classes in becoming active and awakened. This will assume a greater problem in coming days. As to backward class, tribal population figures about seven percent of the total population of India. They are staying in remote areas for more than thousands of years. True, there is a gap between their values and mainstream value. So, to deal with this, different models of assimilation are developed to bring their development. Whether the transformation is good or bad, is a different question? But tribal development is a major issue, as they play the prime role in consumer economy. Evidently, tribal development is a buzzword of political system. Concomitantly, lack of political will, bureaucratic apathy, and public indifference choked their development process. And at times, tribal public opinion, their rising makes it obligatory on the part of the Government to take care of their interest. As such, the actors like Government and Non-Governmental Agencies are going to take positive steps for tribal development and for reconciliation and amalgamation of tribal culture. Necessarily, tribal development is a collective affair. It is the work of Planning Commission, Prime minister, Chief Ministers of states, Political leaders, Specialists and administrators from top to the bottom in our country. In one word, tribal development is a dynamic process. It has national and local significance. In this article the scholar is ready to highlight the Socio-Cultural, Economic, Educational and Administrative safeguards for the development of Tribals in India.



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**SUSTAINABLE DEVELOPMENT AND SOCIAL PROGRESS:
RETRIEVING THE HUMAN****Sebastian Velassery*; Reena Patra*****Department of Philosophy,
Panjab University
Chandigarh, India.**Department of Philosophy,
Panjab University
Chandigarh, India.**ABSTRACT**

The present paper is concerned with tracing the genealogies of the concept of sustainable development in philosophy per se, comparing those genealogies with two important conceptions of rationality, i.e.; metaphysical rationality and instrumental rationality with its previous and contemporaneous developments on other intellectual fronts. The paper expounds the idea that sustainability implies more than the economics that follows therein. Rather, it includes the aspects like spiritual character and the ability to know and to act. The paper further considers the present circumstances that encourage a strong interest in instrumental rationality, which is the theoretical reason that subordinates nature and use it in an unsustainable way. Thus, the paper elucidates on the notion that the metaphysical understanding of the term 'sustainable living' enhances the quality of human life that implies the unfoldment of the human spirit. We must also include in our characterization the mental aspects of sustainable living such as the cognitive capacities and our activities of perceiving, imagining, reasoning, judging and deciding. Proponents of sustainable living aim to conduct their lives in manners that are consistent with sustainability, in natural balance and respectful of humanity's symbolic relationship with the Earth's natural ecology and cycles. Thus, we argue that a person's conception of good life, Sreyas rather than Preyas, is the basis upon which the meaning of sustainable living is based.

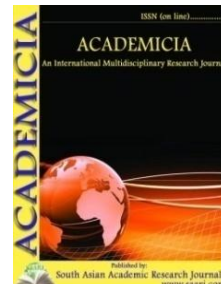
KEYWORDS: sustainable living, social progress, human, metaphysic, rationality, consciousness, culture.



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**ORGANIC PRODUCTS: MARKETING PRACTICES, ISSUES & CHALLENGES FACED BY FARMERS IN NAGPUR REGION****Dr. Archana Dadhe***

*Assistant Professor,
Department of Management Sciences & Research,
G. S. College of Commerce & Economics,
Nagpur, India.

ABSTRACT

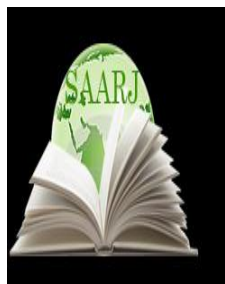
To increase the production of food grains the use of hybrid seeds, chemical fertilizers and pesticides was encouraged under the Green Revolution. The quantity of production did increased, however the nutritional value of the grains reduced. There were many adverse effects on human health. The research showed the presence of poisonous elements from the pesticides in various dairy products, fruits, vegetables and meats. The excessive use of chemicals has disturbed the ecological balance as well. These chemicals have destroyed crop-friendly organisms while some destructive organisms have developed immunity towards these chemicals.

The organic farming as an integrated method, which uses local natural resources and which rejects the use of chemicals for cultivation. It helps improve the quality of land and reduce air and water pollution. The objectives of the study is to identify the marketing practices adopted by the farmers in Nagpur Region, to study the distribution channels, Place of marketing & their satisfaction with the price offered for their product, to study the problems faced by the farmers in marketing and to study the issues & challenges faced by farmers.

In all 100 Organic producers from Dabha, Katol, Kalmeshwar, Gumgaon and Saoner were surveyed in Nagpur Region.

The production cost of organic products is high, Inadequate transport facility & No separate market for their products. Inadequate information to the customers & lack of faith & awareness is the major issue. It is observed that majority of the farmers are involved in organic farming under the government project.

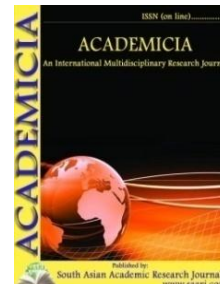
KEYWORDS: Organic Products, Crop – friendly, ecological balance, organisms.



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**AN OVERVIEW OF EMPLOYEE WELFARE IN C.C.L, RANCHI****Pallavi Kumari***

*Lecturer,

Biju Patnaik Institute of Information Technology & Management Studies.
Bhubaneswar, Odisha, India.**ABSTRACT**

The purpose of this research is to investigate the prevailing welfare activities in Central Coalfield Limited,(C.C.L) Ranchi. The paper identifies the achievements made by the company in different areas of welfare. The outcomes of research indicate that CCL from its very inception has been making plan and concerted efforts to improve the quality of life by providing adequate housing, water supply, medical, educational and recreational facilities. As a result, first of all, I review the relevant literature to find out how welfare activities affect the quality of work life of the employees. The data for the present study is taken mainly from secondary sources. Moreover, this paper highlight that amongst the best pay-masters in the country, CCL provides several benefits to its employees. Finally, it is suggested that business and industry have come into existence to promote social growth and social good. This study has also become relevant since such activities provide satisfaction to employees in several ways which contribute to establishing harmonious industrial relations.

KEYWORDS: *Industrial relations, quality of work life, satisfaction, welfare.*



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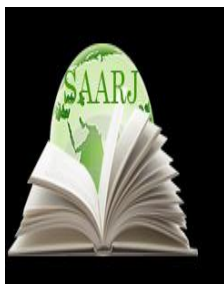
DR. JOHNSON AS A CRITIC OF SHAKESPEARE

Dr. Arun Kumar Punyani*

*Sr. Assistant Professor,
HCTM Technical Campus,
Kaithal, India.

ABSTRACT

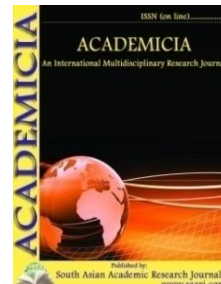
Johnson's "Preface to Shakespeare", an everlasting contribution to English literary criticism, displays his assessment of Shakespeare in an unprejudiced manner. Johnson exposes Shakespeare under the light of neo-classical taste, and he does this satisfactorily though in some instances he is not fully justified. The preface opens with a tribute to Shakespeare's enduring appeal, which Johnson considers an acknowledged test of eminence. "Nothing can please many, and please long, but just representation of general nature".



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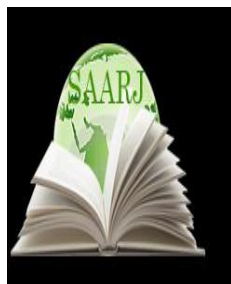
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**WOMEN ENTREPRENEURSHIP IN INDIA**
(A CASE STUDY IN ANDHRA PRADESH)**Mr. K. Phanindra Kumar***

*Faculty Member,
School of Management,
University Arts & Science College,
Kakatiya University,
Warangal, India.

ABSTRACT

In India, entrepreneurship among women is of recent origin. Socio – economic background is an important factor that influences the woman to start their business. Money is not the sole objective among woman entrepreneurs to enter in to the business. The studies relating to woman entrepreneurs in rural areas further reveal that training and awareness regarding different agencies have proved beneficial for women entrepreneurs in building confidence. Since entrepreneurship development involves provision of additional channels of funds in the form of working capital and credit, training, management skill etc., DWCRRA with an entrepreneurial development of women provides all these inputs by considering women as critical to development. This intervention aims at not only raising the income of rural women of poor households, but also enabling organized participation of groups in the programme of credit, skill training and infrastructure support for self employment in groups who cannot take up economic activities, individually as their own.



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**FACE RECOGNITION BY COMPENSATION OF ILLUMINATION AND POSE VARIATIONS****Balwant Singh*; Sunil Kumar**; Paurush Bhulania*****

*ECE,

Ideal Institute of Technology,
Ghaziabad, India.

**ECE,

Amity School of Engineering and Technology,
Noida, India.

***ECE,

Amity School of Engineering and Technology,
Noida, India.**ABSTRACT**

We propose a novel 2D image-based approach that can simultaneously handle illumination and pose variations to enhance face recognition rate. It is much simpler, requires much less computational effort than the methods based on 3D models, and provides a comparable or better recognition rate. In this paper, we propose a new approach based on 2D images for handling illumination and pose variations simultaneously. We first propose a simple pose estimation method based on 2D images, which uses a suitable classification rule and image representation to classify a pose of a face image. In order to represent the characteristic of each pose class, we transform a face image into an edge image, in which facial components such as eyes, nose and mouth in the image are enhanced. Then, the image can be assigned to a pose class by a classification rule in a low-dimensional subspace constructed by a feature extraction method. On the other hands, unlike general classification problems, pose classes can be placed sequentially from left profile to right profile in the pose space, and we can make use of the order relationship between classes. Therefore, in order to model the continuous variation in head pose, we investigate the performance of feature extraction methods for regression problems and classification problems where classes have an order relationship. Second, we propose a shadow compensation method that compensates for illumination variation in a face image so that the image can be recognized by a face recognition system designed for images under normal illumination condition. Generally, human faces are similar in shape in that they are comprised of two eyes, a nose and a mouth. Each of these components forms a shadow on a face, showing distinctive characteristics depending on the direction of

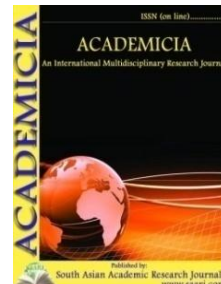
light in a fixed pose. By using such characteristics generated by the shadow, we can compensate for illumination variation on a face image caused by the shadow and obtain a compensated image that is similar to the image taken under frontal illumination. Since the direction of light can change continuously, it is insufficient to represent the illumination variation with the shadow characteristic from only one discredited light category. Thus, we use more than one shadow characteristics to compensate for illumination variation by giving an appropriate weight to each estimated light category. Furthermore, we extend the compensation method that works not only for the frontal pose class but also for other pose classes as well. These shadow compensated images in each pose class are used for face recognition.



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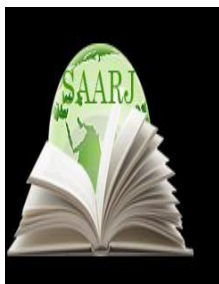
**EMERGING SCHEDULED CASTE LEADERSHIP AT GRASSROOT
LEVEL IN HARYANA - A CASE STUDY OF DISTT. ROHTAK**

Dr. Braham Parkash*

*Associate Professor,
C.R.K. College,
Jind, India.

ABSTRACT

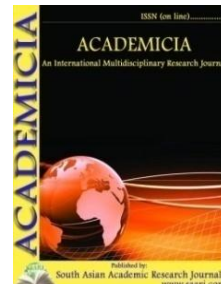
Most of the Research work done so far has been confined to the study of various types of Leadership. But few of scholars touch the Scheduled Caste Leadership. It is important to study those leaders who have been the members of downtrodden communities. These are those leaders who have come on the Indian Political Scene through reservation of seats from Village Panchayat to the Parliament. It is impossible to find any field of human activity where the impact of Leaders is not present.



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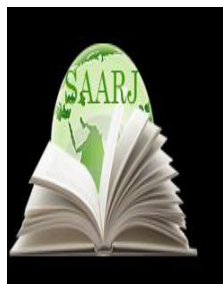
**CONSTITUTIONAL PARAMETRES IN INDIA:
DEVELOPMENT AND REFORMS**

Dr. Jitendra Sahoo*

*Assistant Professor,
Dewan Abdul Gani College,
West Bengal, India.

ABSTRACT

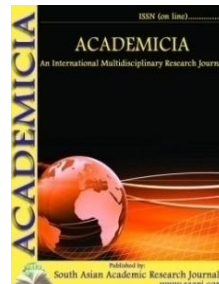
The constitution of India had a long historical journey which include various Acts and Laws made by the East India Company and The British Rule in India, like: (i) the Regulating Act of 1773, (ii) the Pitt's India Act of 1784, (iii) the Charter Act of 1793, (iv) the Charter Act of 1813, (v) the Charter Act of 1833, (vi) the Charter Act of 1853, (vii) the Govt. of India Act 1858, (viii) the Indian Councils Act of 1861, (ix) the Indian Councils Act of 1892, (x) the Indian Councils Act of 1909, (xi) the Govt. of India Act, 1919 (xii) the Govt. of India Act, 1935 (xiii) the Independence of India Act, 1947.



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**A STUDY ON ISSUES AND CHALLENGES FOR HRM IN INDIAN
ORGANIZATIONS IN PRESENT BUSINESS DYNAMISM**

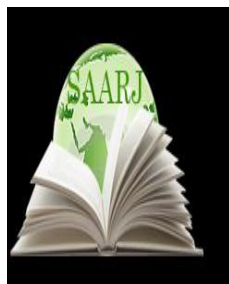
Dr. L. K Tripathy*; Shiba Prasad Parhi**

*Director,
SBIIMS and Shiba Prasad Parhi,
Faculty Member,
Dy Patil Institute of MBA.

**Assistant Professor,
Padmashree Dr. D.Y. Patil Institute of MBA,
Akurdi, Pune, India.

ABSTRACT

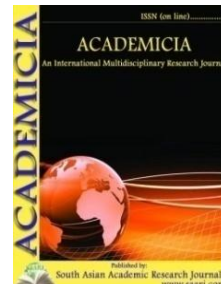
Companies are getting globalized, the operations of the company has to operate within the Global threats and opportunities. The major challenges after the company is to globalize the mindset of the manager and the employees.



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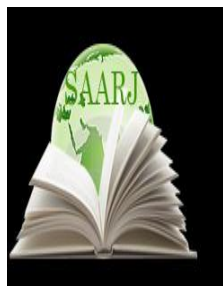
**GLOBALIZATION EFFECTS ON INDIAN AGRICULTURAL SECTOR:
UNDER THE WTO REGIME**

Dr. Sangappa. V. Mamanshetty*

*Assistant Professor & HOD,
Department of Economics,
Govt First Grade College,
Karnataka, India.

ABSTRACT

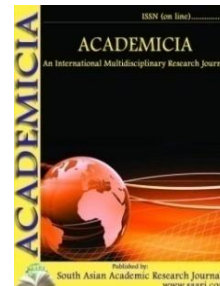
India's overall food grain production in the 2012-13 crop marketing year that would end in June 2013 was expected to be around 250 million tonnes, nine million tonnes less than last year's revised record output of almost 259 million tonnes because of low production during the kharif sowing season. According to the government's first advanced estimate, food grain production during the 2012-13 kharif seasons is expected to be almost 9.8 per cent less than the kharif production of 2011-12 because of an uneven southwest monsoon in most parts of the country.



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**ATTITUDE OF ADOLESCENTS TOWARDS MODERNIZATION IN
RELATION TO PERSONALITY TRAITS**

Dr. Rajender Kumar*; Rajan**

*Reader,

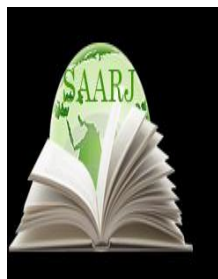
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Adhoya, Ambala Haryana, India.

ABSTRACT

Modernization is the description and explanation of the process of transformation from traditional or under developed societies to modern societies. It is a process, which brings desired types of changes in social, economic, industrial, technological, cultural, moral, religious and educational structural value orientation. It is the capacity of a social system both to generate change and manifest the change it produces through rational understanding.

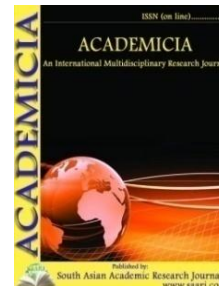


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AWARENESS OF YOUTHS TOWARDS KHADI

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Vasant Kanya Mahavidyalaya Kamachha,
Varanasi, India.

**Associate Professor,
Vasant Kanya Mahavidyalaya Kamachha,
Varanasi, India.

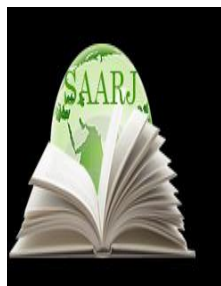
ABSTRACT

Khadi---- “The Livery of Freedom”-----*Mahatma Gandhi*

Khadi is the canvas for imaginative creations by the fashion designers in present era and since youth are the focal point of fashion, it is important to study the awareness of youth towards khadi products. The study on awareness is very essential as awareness guides a person towards likes or dislike, which is the key factor affecting the shopping and buying habits of the youth. Khadi is defined as any cloth hand spun and hand woven. The raw materials may be cotton, silk or wool, which are spun into threads on a spinning wheel called a Charkha. Khadi is an Indian fabric, also known by another name Khaddar. During pre-Independence era, the movement of Khadi manufacturing gained momentum under the guidance of father of nation, Mahatma Gandhi. This movement of khadi manufacturing and weaving started as symbol of defiance to discourage the Indians from wearing the foreign clothes. Khadi before Independence was considered as the fabric for the political leaders and rural people. But, now it has found its way into the wardrobe of fashion conscious people. Khadi is a versatile fabric. It has the unique property of keeping wearer warm in winter as well as cool in summer season. During spinning of Khadi, the threads are interwoven in such a manner that it provides passage of air circulation in the fabric. In addition to it, khadi also provides warmth in winter season. Its easy adaptability to a range of designs makes it amenable to both formal and informal look as well as Indian and Western styles. It has a handcrafted self-texture making each khadi cloth unique and expensive. Its inherent strength makes it highly durable. Considering various aspects of khadi present paper highlights awareness of youth towards khadi. The study is based on primary data. A field survey was conducted on 100 youths (age group 20-25 years) to assess the awareness of youth towards khadi products. The sample was taken from National level Khadi bazaar at Allahabad and State level Khadi Exhibition, Varanasi. Interview- schedule was used

to collect data. It can be concluded that majority of youth view khadi as a fabric associated with Swadeshi Movement and the major cause of low acceptability of khadi is higher cost of purchasing as well as maintenance cost and lack of user friendly attribute. Though maximum respondents used khadi cotton but they reported that it lacks colour fastness.

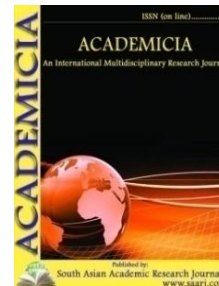
KEYWORDS: *khadi, KVIC, environment friendly, value addition.*



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**IMPACT OF MONEY SUPPLY ON EXCHANGE RATE IN NIGERIA:
1980 – 2011****Emeka. J. Okereke*; Ezeji. E Chigbu**; Ofili. Obinna Augustine*****

*Department of Finance and Banking,
University of Port Harcourt,
Choba, Nigeria.

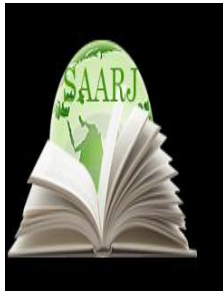
**Department of Financial Management Technology,
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***Department of Financial Management Technology,
Federal University of Technology,
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ABSTRACT

The paper examines the impact of money supply in determining the exchange rate of the currency with respect to fixed and flexible exchange rate policies in Nigeria. Time series data, sourced from Central Bank of Nigeria (CBN) was used. Money supply (MS) was decomposed to include Narrow Money Supply (M_1), Quasi money (Q_m) and Broad Money Supply (M_2). Econometric analysis based on the least squares procedure was conducted using E-View Version 7. Descriptive analysis was also carried out. It was found from the study that periods of floating exchange rate policy have influenced exchange rate positively even to a great extent and that quasi money showed a negative and significant sign on exchange rate, while narrow money exhibits a positive sign. Broad money supply indicates that expansionary monetary policy tends to diminish the Naira/ Dollar value. It is therefore recommended among others, that the Nigerian financial market in general and money market in particular should be strengthened in both depth and breath. The available money outside the banking system should be properly channelled for productive purposes in order to achieve the desired stability in the naira exchange rate and by extension growth in the Nigerian economy.

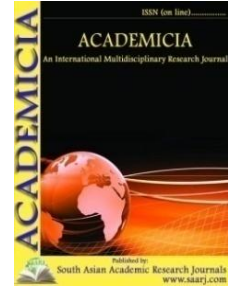
KEYWORDS: *Exchange Rate, Financial Market, High-powered Money, Monetary Policy, Quasi Money.*



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EMPLOYEE COMMITMENT TOWARDS EMPLOYEE LOYALTY

Ms. Veronica*; Dr. R. Indradevi**

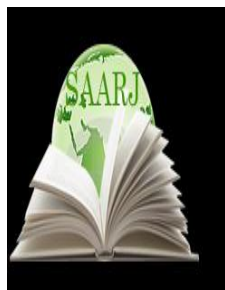
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**Associate Professor,
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ABSTRACT

One of the outcomes of Human Resource Management activities is Employee Commitment. In today's generating world, no organization can perform at peak level unless each employee is committed to the organization. Employee loyalty in these tough economic times can be difficult for an employer, especially for those organization that find they need to do more with fewer resources in order to maintain their business and still be successful. This paper mainly focuses on, the factors influencing employee commitment towards employee loyalty.

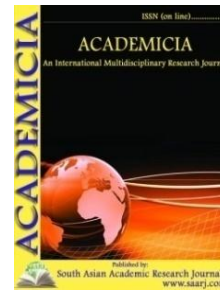
KEYWORDS: *Employee commitment, Employee loyalty, Organization.*



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**PROVIDING LIFELONG LEARNING OPPORTUNITIES IN CONFLICT SITUATIONS: A STUDY OF KASHMIR VALLEY****Dr. Kavita Suri***

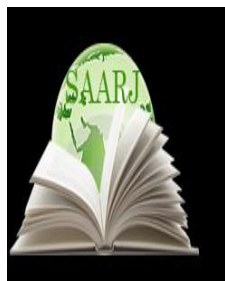
*Associate Professor & Assistant Director,
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University of Jammu,
Jammu and Kashmir.

ABSTRACT

Jammu and Kashmir, the northernmost border state of India located in the Himalayas, has been hit by an armed conflict since past 24 years. Due to conflict situations prevailing in the state, no strong industry has been able to establish itself in the region. Frequent disturbances have created an atmosphere of uncertainty, impacting employment creation which has alienated the youth. The state has a growth rate of about 23% which slightly exceeds the national growth rate of about 17%. Despite economic growth, Jammu & Kashmir has a large number of unemployed youth. Almost six lakh people are unemployed in the state. There are hundreds of unemployed youth in the state who do not have much qualification but need to be taught some skill building and vocational courses which can help them in make a living for themselves in these disturbing situations. In this scenario, the role of lifelong learning education comes into play under which various opportunities need to be provided to these youth as per their requirement so as to equip themselves with some qualification or skills which will help them stand on their own financially.

The present paper would explore the role of University of Kashmir and its Directorate of Lifelong Learning in providing lifelong learning opportunities to youth including the opportunity to enhance new and existing skills, stimulating learning experiences and new connections with fellow adult learners and with members of communities around the world. The paper would further explore what kind of impact it is generating on the employment of the youth through DLL lifelong learning programmes in Kashmir valley.

KEYWORDS: *Kashmir, armed conflict, lifelong learning opportunities, unemployment, skill building.*



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**ERP IMPLEMENTATION SUCCESS: THE PEOPLE (P) FACTOR****Ms. Sushri Samita Rout***; **Dr. Srikant Das****; **Prof. J.R. Hota*****

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KIIT University,
Bhubaneswar, India.

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Bhubaneswar, India.

***Associate Professor, ITM Area
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ABSTRACT

Enterprise Resource Planning, popularly known as ERP, has grown leaps & bounds in the last few decades. It has become an integral part of many large organizations, whose success, in terms of increase in productivity, efficiency and ease of functioning, can be attributed to an effective ERP implementation. Yet there are speculations regarding the success rate of ERP Implementations. According to PMI (Project Management Institute) nearly 70% of the ERP Deployment projects fails, are late (schedule slippage), or go over-budget. Sometimes even a successful ERP implementation, could largely be wasted and the benefits be nullified, because an organization fails to identify which are the factors crucial to the successful implementation in their context. Taking into account numerous articles on the Critical Success Factors, one very pervasive but least taken care off factor is the P factor or the people factor. The Objective of this paper will be to explore the Critical Success Factors for an effective Enterprise Resource Planning and in turn find out the different stakeholders of an ERP System, their stake and contribution, and how can they be effectively contribute for a successful ERP implementation. Using extant literature, the paper tries to explore and find out the kind of involvement the different stakeholders have, the stage of implementation in which they are involved and make recommendations for effective involvement.

KEYWORDS: Critical Success Factors, Stakeholders, ERP implementation,*P-factor.*



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**EFFICIENCY AND FINANCIAL SUSTAINABILITY OF MICROFINANCE INSTITUTIONS: A STUDY OF JAFFNA DISTRICT****Velnamby. T.*; Ajanthan. A.****

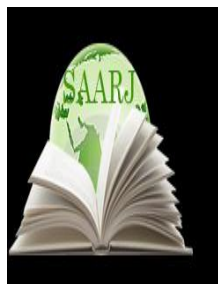
*University of Jaffna.

**University of Jaffna.

ABSTRACT

Microfinance is the provision of thrift, saving, credit and financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve their standard of living. (Sen., 2008). In numerous studies done across the world, it is generally believed that various microfinance initiatives have been able to make a difference in the target populations lives. However, increasing doubts have been raised over the financial sustainability of microfinance institutions. MFIs need to be economically viable and sustainable in the long run but economic implications of long term sustainability are not being considered (Srinivasan et al., 2006). Microfinance collectively refers to the supply of loans, savings accounts, and other basic financial services like insurance, to the poor. About one billion people globally live in households with per capita incomes of one dollar per day (Morduch J. 1999). Microfinance Institutions (MFIs) are special financial institutions. They have both a social nature and a for-profit nature. Their performance has been traditionally measured by means of financial ratios. The context of the study is to analyze the prospects of micro finance industry in Jaffna District special reference to MPCS Co-operative Rural Bank. This study examines the relationship between efficiency of co-operative rural banks with its financial sustainability. The objective of the study is to evaluate efficiency and financial sustainability of microfinance institution in relates with its rate of interest, operating revenue, administration & operating expenditure, administrative, operating, and financial and staff efficiency. 10 rural banks were selected in Jaffna district using stratified random sampling method. Research hypothesis were formulated that there is an impact of efficiencies on financial sustainability and operational and financial efficiencies are significant impact in determining the financial sustainability. Ratio analysis was used to evaluate the efficiencies of the rural banks. Findings say that there is a relationship exists between efficiency and financial sustainability.

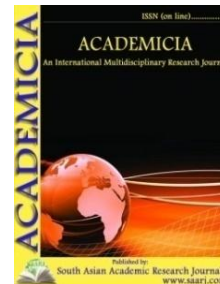
KEYWORDS: *Micro finance Institutions, Efficiency, and Financial Sustainability.*



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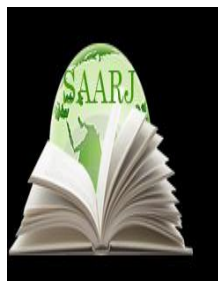
CREATIVE USE OF LANGUAGE IN KAMALA DAS'S POETRY

Dr. Chander Mohan*

*Assistant Professor,
Govt. College,
Chhachhrauli, Yamuna nagar, Haryana, India.

ABSTRACT

People often enjoy literature before they understand it. Because certain words or phrases may appeal to them or they may get a general impression of the meaning of a piece of literature and like it. But a trained reader reads a piece of literature most carefully before he understands enough to enjoy it. If he is simply bewildered by a piece of literature, he cannot enjoy it. On this basic level, therefore, enjoyment is closely related to understanding.



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**ROLE OF LIBRARIES IN CHANGING SCENARIO OF MANAGEMENT EDUCATION****R. Vasu Goud***; **A. Karunasree****

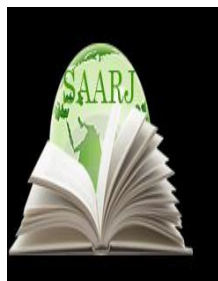
*Research Scholar & Librarian,
V.R.E.C. Mnikbhandar,
Nizamabad, A.P., India.

**Librarian,
V.C.P Mnikbhandar,
Nizamabad, A.P., India.

ABSTRACT

Now the entire world is dynamically changing in all aspects and in all areas. Library is the place where the knowledge transforms from the books to students and the place to facilitate information exchange. The role of libraries also had undergone tremendous changes. Previously only physical books are treated as sole of knowledge, but now a day's globalization, and liberalization, technology has increased and people are provided with numerous innovative business application and products. At the same time, management education system also changed and providing opportunities to the students worldwide and the students from management education should have qualities to become global managers. So in this scenario, libraries role has increased to give awareness about economic opportunities available in the marketplace throughout the world. This paper discuss about importance of libraries in moulding the students as global managers

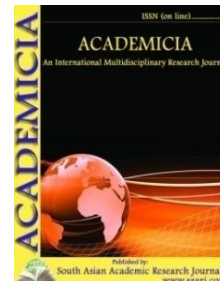
KEYWORDS: *Library role, Management education.*



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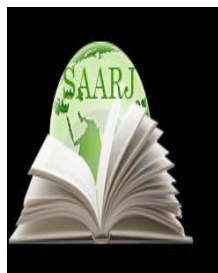
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**RISK MANAGEMENT IN FOREX MARKET: PREPARATION OF
EXCHANGE RATE FLUCTUATION ANTICIPATION MODEL****Naseem Ahamed****Research Scholar,
ICFAI,
Hyderabad, India.**ABSTRACT**

With the introduction of liberalization of the Indian economy (in the year 1991) and many other economies, the matter of survival of economies in isolation is out of question and could prove to be a suicidal thought. Now, with increased industrialization and opening up of economies for trade and commerce, political boundaries of nations have been transgressed by businesses¹. However, this opportunity of making money abroad may also bring some inconvenience to the parent company as it might suffer losses or receive eroded profits when the foreign currency is converted to the local currency at prevailing rates. There may be several other examples like this in real and hypothetical scenarios, and those needs to be addressed with prudence. This topic does the same as it calls for an attention towards these risks and precautions/remedies available for the same. Apart from the MNC's, there are people who enter into currency market for speculative gains. These traders do not actually require these foreign currencies but buy/sell them for making profits from the existing market situation. The proportion of these traders is much larger than those who need foreign currency to make payments, give wages etc. With these above mentioned facts, we proceed forward with this paper.

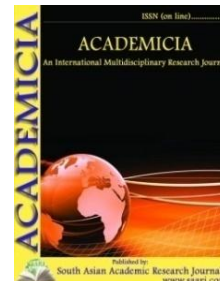
KEYWORDS: *Forex market, Foreign Exchange Management and Risk, Fluctuation of currency value, Risk and Risk mitigation, Econometric model, Multivariate data analysis technique, Currency pairs (majors), Secondary dataset, Econometrics, Political economy, India.s*



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SECULARISM: AN INDIAN PERSPECTIVE

Dr. Baljit Kaushik*

*Associate Professor,
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Sonapat, India.

ABSTRACT

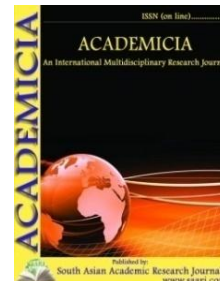
Secularism is one of the major instruments for building a modern polity. It is one of the fundamental values of our national life, emphasized by the national movement and the founding fathers of the Republic. India has many religions and to give freedom of religion to everyone and for equality of religion, India was declared a secular country. The word secular was added into the preamble by the 42th Amendment (1976).



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**GOOD GOVERNANCE AND COOPERATIVES IN INDIA****Ms. Sunita*; Mr. Yudhvir****

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**Assistant Professor,
C. R. Kisan (PG) College,
Jind, India.

ABSTRACT

Today, every government around the world is talking of the achievement and application of good governance for the welfare of people. Good governance has all the ingredients such as transparency, peoples' participation, e- governance, equity etc. that make it the best means to achieve all major developmental objectives. Moreover, the major reason behind underdevelopment in our country is not due to lack of effective policy prescriptions but the improper implementation of the same. Hence, good governance can become a potent weapon to deal with the issues of under development. In this world of cut throat competition and marketisation, the concept of cooperation gives us hope to overcome the existing anomalies of LPG. Poor people have the option of either using cooperatives to achieve their livelihood objectives or perish or get marginalized in the competitive profit mongering world. This paper is about the strength of cooperatives in mitigating social inequity through good governance and also focuses on several pitfalls and shortcomings like: poor infrastructure, lack of quality management, over dependence on government, dormant membership, non-conduct of elections, lack of strong human resources policy, absence of professionalism, etc.

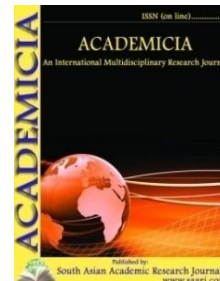
KEYWORDS: *good governance, peoples' participation, transparency e-governance, cooperatives.*



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**POLLUTION, GLOBAL WARMING AND APPROPRIATE
TECHNOLOGY: A GANDHIAN RESPONSE**

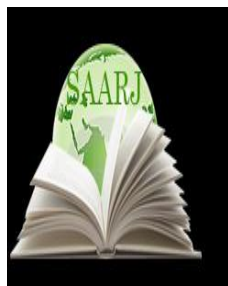
Neelam Dahiya*

*SKV Tikri,
Delhi, India.

ABSTRACT

Global warming is creating problem all over the world. It is not only disturbing the weather all over the world, but also giving birth to tragedies like recently occurred Kedarnath. The main cause behind this monster is pollution. The scientists are trying to tame pollution by various techniques. The paper explores Gandhian philosophy as a possible solution.

KEYWORDS: *Gandhi, pollution, Appropriate Technology, capital, labour, industry.*



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**IMPACT OF TRAINING & DEVELOPMENT TECHNIQUES
ON BANKERS PERFORMANCE****Esha *; Dr. Bimal Anjum*****Research Scholar,
PTU, Jalandhar, India.

Email id: eshamehta6@gmail.com

**Assistant Professor,
DAV College, Chd, India.**ABSTRACT**

The Indian banking industry is endlessly going through a process of transformation since nineties, due to the introduction of Liberalization, Privatization and Globalization (LPG), Information and Communication Technology (ICT). Therefore in order to sustain economic and effective performance of Human Resource, it's imperative to optimize their input to the accomplishment of the aims and objectives of the bank through training and development. This paper main objective is to examine level of performance in terms of imparting training. Secondly, the objective is to examine the effectiveness of training and development programmes for employees in fulfilment of their duties. The current research paper is descriptive in nature and created by using primary data collection method through questionnaire filling by the bank employees. Checking of data is done through statistical software to discover the impact of training and development on employees' performance. There are two variable Training and Development (Independent) and Employees' performance (Dependant). The present paper explained that training and development is inevitable and unavoidable. Anyone can cope up with the existing challenges in the wake of severe competition with training and development only.

KEYWORDS: *Training and Development, Banks, Human Resource Management, Employees, performance.*

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