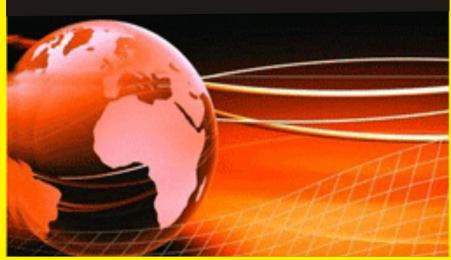
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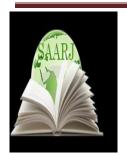
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VISION

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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A PERSPECTIVE STUDY ON THE PERFORMANCE OF INDIAN MICROFINANCE INSTITUTIONS VS INDIGENOUS MONEY LENDERS

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ABSTRACT

This paper analysis about how far the Indian Microfinance Institutions act as an interface between the formal credit delivery systems and credit seekers, with an aim to assist for the social economic development of poor and marginalized people. MFIs are geographically distributed largely in Southern States of India. It accounts for more 85%. Even after more than 2 decades of MFIs involvement in this sector unable to remove the Role of Informal Money lenders (indigenous) in the existing financial services. They seem to be an indispensable in bridging the gaps between formal and informal .The paper highlights deeply the involvement of various sectors in delivering the micro credit. Still two-third of borrowers has accessibility to informal money lenders. The present financial system of our country has miserably failed to bring a social empowerment on the poor in rural India.



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A STUDY ON FINANCIAL RISK MANAGEMENT AT CSS GLOBAL SECURITIES

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ABSTRACT

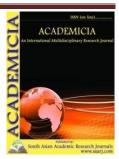
Normally investors think that any investment whose risk is high will have more returns and vice versa. But these days the stocks are not following any such trends. This present paper has been undertaken to identify the opportunities available in the stock markets. In terms of risk and return, the investments will be evaluated. The main aim of investor is to have safety to his investment first and then returns after that no risk or less risk. The present research work shows that the companies return are not following any trends but very volatile. This can be because of the volatile stock market conditions like fluctuations in interest rate, Inflation, Foreign institutional investors etc. This paper can be concluded as an attempt to identify the stocks with more returns and if these have high risk the measures for reducing the or to transfer the risk.

KEYWORDS: Risk, Return, Financial Risk Management.



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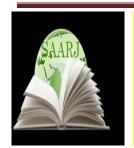
RELATIONSHIP OF THE ATTITUDES, DEPRESSION AND ANXIETY OF THE INFORMAL CAREGIVERS OF PEOPLE LIVING WITH HIV

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ABSTRACT

The present study was undertaken to investigate the extent of depression and anxiety among informal caregivers (ICGs) of people living with HIV. The study also examines the attitudes of ICGs towards the caregiving process. 112 ICGs were administered Beck's Depression Inventory (1961) and Spielberg's State and Trait Anxiety Inventory (1970) and a self-constructed Attitude scale. Statistical analyses indicated higher levels of depression and anxiety and negative attitudes among the ICGs to the caregiving process. The results indicate a positive relationship between attitude, depression and anxiety scores.



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MICROFINANCE IN INDIA A RETROSPECT

MRS MANISHA PALIWAL*

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ABSTRACT

For a few years now micro-finance has been held up as one of those ideal ways of combating poverty in the developing world. Essentially a system of small loans to people who wouldn't otherwise be able to get credit the idea is that it enables the poor to buy that shovel to help themselves dig themselves out of poverty.

So the companies that have been managing the micro-financing operations make their money by charging interest well over the odds and because the system works by lending to small groups it allows the company to put pressure on entire communities with weekly meetings monitoring what they're doing to repay the mini-loans despite that fact that many workers are paid yearly. That's right, it turns out that micro-finance is another word for loan shark but, and here's a sweet spot, they aren't regulated in the same way as money le Because the ideology behind micro-finance says that you beat poverty through enterprise it was held up uncritically as a success even before the schemes were operational.

What started out as an idea to alleviate poverty has become a way of getting the poorest into the kind of debt they hadn't been able to get into before, and that has a very real price - including a wave of suicides, like that of 16 year old student Lalitha Mursilmula who was told by the company she would have to become a sex worker in order to pay off her families debts. She ran home, wrote a note to her family and then drank a lethal concoction of fertilizer. The unethical behavior of the micro-finance has deepened an already existing problem. In India politicians have ordered people *not* to pay back their loans because of the social harm the industry is doing which in turn is leading to India's own little sub-prime crisis. It seems to me that the way to solve the problems of capitalism is not to find new and more ingenious ways of tightening capitalism's grip on the world.

KEYWORDS: Financial maturity, Financial inclusion, SBLP and MFI model, poverty alleviation.



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WHY THE PROTECTION OF THE ECOLOGY AND ENVIRONMENT BECOMES A MAJOR ISSUE: A STUDY BASED ON THE EARLY SOCIETY OF KERALA

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ABSTRACT

The common conception is that such issues are concerned only with the environmentalists, scientists and ecologists. Is this argument justified? Is there any role for historian here? I do believe that this moral duty is very safe in the hands of historians if they start this project with the glory of our ancient past. We have to convince the present generations how happily our ancestors lived. This concept is true in the case of Kerala. From the dawn of history, it has created a kind of insularity and, owing to this; it seldom felt the impact of many foreign invasions, which had ravaged north India from time to time. It took nearly two centuries for Buddhism and Jainism to reach here. Kerala is often described as the God's own country on account of its rich faunal and floral diversity and heavy monsoon. Moreover, ancient Kerala has bequeathed to us a vast treasury of different species of flora and fauna, which represent the intellectual activities of men to maintain ecological balance covering a wide field. Kerala history is abundantly rich in its delineation of the progress of the human mind and society from its earliest infancy to a comparatively mature state. Though all these are prescribed in the present ayurvedic medicine, yet, presently the situation is totally changed as people started to believe in fast cure, which is possible only through allopathic medicines. Studies have revealed that most of the endangered trees were flowering trees. Many flowering types, which were found in the ancient period, were presently facing the threat of extinction due to the rapid growth of population and industrialization.



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HRM IN INDIA: WHERE DO WE STAND!

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ABSTRACT

To search for the presence of HR in India one has not to search in odd history, emergence of HR in India can be found back in late 80s when it gained momentum, considering the event, it is not difficult to say that HR in India is still in growing stage, to prove the same we can consider the examples of implementation of training and development, the methods being used for the performance appraisal. Balance score card and flexi timings are the most commonly used terms now a day's but hardly appears in their existence in the corporate, one has to move to and fro to search for the same. Employee retention strategies and talent management is appearing like buzz word but the extent to which it is being used by the corporate is again a big question and helpful in deciding about the stage of HR in India. This paper attempts to highlight that HR has to cover the long journey towards its recognition in India.

KEYWORDS: Training and Development, Performance appraisal, retention strategies, talent management, Balance scorecard.



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AN APPROACH (HXML) TO UNDERSTAND STATIC WEB STRUCTURE BY MACHINES

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ABSTRACT

The HXML is XML based modified HTML approach for providing a solution to semantic web. As current web structure is quite difficult for machines to understand and interpret while XML is a language that machines can even process more precisely, so this approach presents a notion of using modified HTML code conversion to XML to provide a better medium for machines to interpret the web page.

KEYWORDS: semantic web, web personalization, search engines.



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RIGHT TO INFORMATION A KEY TO GOOD GOVERNANCE

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ABSTRACT

The right to information Act 2005 is a comprehensive legislation enacted to confer statutory rights on the citizens of India for seeking information from any public authority. This has opened new vistas of governance through transparency and accountability in administration. True democracy cannot exist unless all citizens have a right to participate in the affairs of the polity of the country. The right to participate in the affairs of the country is meaningless unless the citizens are well informed on all sides of the issues in respect of which they are called upon to express their views. A successful posits an 'aware citizenry'. One sided information, disinformation, misinformation and non-information makes democracy a farce. Right to information can be used to elevate democracy to participatory democracy.



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TO STUDY THE FINANCIAL PERFORMANCE: A COMPARATIVE STUDY OF SBI AND ICICI BANK

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ABSTRACT

Banking Sector plays an important role in economic development of a country. The banking system of India is featured by a large network of bank branches, serving many kinds of financial needs of the people. The State Bank of India, popularly known as SBI is one of the leading banks in India. SBI has 14 Local Head Offices and 57 Zonal Offices located at important cities throughout the country. It also has around 130 branches out of the country. ICICI Bank Ltd. is India's second largest financial services company. The Bank has 2,533 branches and 6,800 ATMs in India. The purpose of the study is to examine the financial performance of SBI and ICICI. The data used for the study was entirely secondary in nature. The period of study taken from the year 2004-05 to 2008-09. The study found that SBI is financially sound than ICICI.



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NARRATOLOGY: NARRATIVE TECHNIQUE IN MULK RAJ ANAND'S UNTOUCHABLE

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ABSTRACT

The present paper discusses the 'word' narratology in relation to the narrative aspect commonly known as the point of view. As has been discussed earlier, narrative technique or point of view signifies the way a story is told. Significantly, the words "narrative" and "story" can both be traced back to an original meaning of "to know." It is through the story that people quite literally come to know—that is, to construct and maintain their knowledge of the world. Through a story, an individual creates meaning out of daily happenings, and this story, in turn, serves as the basis for anticipation of future events. Anand cited the example of Raja Rao's Kanthapura, in which the author inter-penetrated the narrative with character analysis and in which he also employed James Joyce's technique of the Stream of consciousness and the interior monologue. Therefore, in Coolie, Anand has employed the traditional technique of the direct and objective storytelling, of introducing description in the third person technique wherever necessary and making use of the device of conversation among the characters and their thoughts, or both.



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KASHMIR ISSUE IN INDIA-PAKISTAN RELATIONS

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ABSTRACT

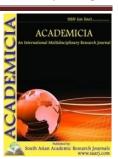
In 1947, British rule in India ended, states were left to choose whether to join India or Pakistan or remain independent. Jammu and Kashmir, the largest of the princely states, had a predominantly Muslim population while having a Hindu ruler. On partition Pakistan expected Kashmir to be annexed to it. Maharaja Hari Singh signed the instrument of accession that was accepted by the government of India on 27 October 1947. First Kashmir War, lasted until 1948, when India moved the issue to the UN under Article 35 for peaceful settlement of the issue. Following the setup of the UNCIP, the UN Security Council passed resolution 47 on 21 April 1948. The resolution imposed an immediate cease-fire. The ceasefire was enacted on 31 December 1948. In 1965 and 1971, heavy fighting again broke out between India and Pakistan. In 1989, a widespread armed insurgency started in Kashmir, since after the 1987 State elections disputes resulted in some of the state legislative assembly forming militant wings after the election creating the catalyst for the Mujahadeen insurgency, which continues to this day. In the mid 1999 insurgents and Pakistani soldiers from Pakistani Kashmir infiltrated into Jammu and Kashmir and resulted in Kargil War. Elections held in 2008 were generally regarded as fair by the United Nations High Commissioner for Refugees, had a high voter turnout in spite of calls by militants for a boycott and led to pro India Jammu and Kashmir National Conference forming the government in the state. Analysts have interpreted the high voter turnout in this election as a sign that the people of Kashmir have endorsed Indian rule in the state.

KEYWORDS: UN, UNCIP, UNHCR, East Pakistan.



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PERCEIVED KEY PERFORMANCE INDICATORS AND BALANCED SCORECARD MODEL FOR HOSPITALITY INDUSTRY: A CONCEPTUAL FRAMEWORK

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ABSTRACT

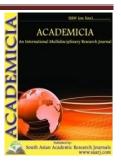
Hotel organization in transition economies must create effective competitive methods for survival, since they exist in an environment where both customer and investor are demanding more from every organization. In the emergence of the information and competitive era, manufacturing and services organizations are required to acquire new capabilities for competitive success. In search of solution they should focus on reliable and critical performance indicators, absolutely important for the success of the hotels and adopt a comprehensive and balanced performance measurement framework that meets the requirements of a changed environment. The purpose of this paper is to identify the key performance indicators and to develop a conceptual model of balanced scorecard for hospitality industry by analyzing the main studies published in management journals in past years, dealing with hospitality management.

KEYWORDS: Hotel, performance measurement, balanced scorecard.



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AN EMPIRICAL STUDY ON THE MAJOR FACTORS INFLUENCING EMPLOYEE MOTIVATION WITH SPECIAL REFERENCE TO IT SECTOR IN CHENNAI

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ABSTRACT

Motivation is the process of getting other people to do what one wants them to do. Motivation is everybody's problem in today's life. It doesn't matter what one does in life, everyone, especially the employers have critical need to motivate their employees. Employers are willing to encourage their employees for better performance but the problem is that employers are very much ignorant about what really motivates their employees.

"People are often the source of many problems, but they also give the solutions". This paper is a research study on the critical factors that leads to employee motivation. This study analysis the factors determining motivational level of employees working in various IT companies in Chennai. Understanding employees behaviour is the greatest challenge for any employer in order to retain the talented employees in the organisation. People Management is an art and motivating people in the organisation to work for common goal is a vital task which cannot be ignored. The main purpose of this study is to point out to the top level executives where they have to concentrate in motivating their employees.



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ADDRESSING THE PROBLEM OF 'HUNGER AMIDST PLENTY': CHALLENGES IN ENSURING FOOD SECURITY

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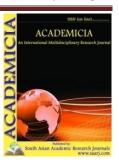
ABSTRACT

The introduction of Food Security bill has received mixed response. While the Government sources project it as a mode to insulate poor from adverse impact of inflation with a justification from empowerment perspective, scholarly views are pinpointing otherwise. The rationale behind 'food for all' concept is the entitlement of the poor in a growing economy backed by legal enactment. The law brings 63.5% of the country's population under its ambit. However, lot of apprehension has been raised on the possibility of the same. Considering the magnitude of coverage, the economic feasibility and financial viability of Govt obligation brings in doubts. This paper analyses the supply and demand side of the supporting mechanism prevailing in the country by throwing light on the procurement scenario and the reforms in public distribution system. An examination of pricing impact on fiscal commitment of Government, pricing policy of procurement vis-à-vis income transfer and the cost effectiveness of the income transfer, the impact on the interstate financial relations etc have been undertaken to understand the complexities of PDS. The concluding remarks recommend the future course of actions necessary to combat poverty from long term perspective.



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IMPACT OF EMERGING INFORMATION TECHNOLOGY IN THE FIELD OF TOURISM MANAGEMENT IN INDIA AND ACROSS

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ABSTRACT

Fastest growing field of information technology has a wide impact on tourism management both rural and urban. Although India has been a great tourist country since several centuries, but since last few decades many emerging information technology aspects such as internet, virtual private network, online banking, computerized reservation system etc have made a remarkable boom in the field of tourism management in India. A number of tourism management activities like tourist registration, tour planning, ticketing and payments—are directly related to the various forms of information technology e.g. Databases, websites, payment gateways and mobile computing. Extensive use of IT in tourism proved to be of great importance for tourists and travel agencies both. This paper summarizes key issues relating to the growth of tourism in India as an impact of IT.

KEYWORDS: IT, Tourism, CRS, Ticketing, payment gateways.



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A STRONG AND EFFECTIVE CLOUD HR MANAGEMENT FOR ENTERPRISE SOLUTION

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ABSTRACT

With the growing demand and complexity of developing web services and based on the analysis of Human Resource Management (HRM) and information system requirements for numerous enterprises, this very paper aim's is to ease and simplified the web services rendering it user friendly, dependable, stretchable, affordable and adaptable. This task is arduous one and very challenging. A cloudHRManagement web services would generate a technologically viable solution to the IT world and other enterprises of today's ongoing business worldrelating to Human Resource Management. AcloudHRManagement is an open-source HR Information System that covers Personal Information Management, Employee Self Services, Benefits, Leave and Salary Information Management.

KEYWORDS: Web Services, cloudHRManagement, Web Portal.



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CAPITAL STRUCTURE DETERMINANTS IN COIR MSMES IN EAST GODAVARI DISTRICT, ANDHRA PRADESH

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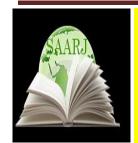
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ABSTRACT

Capital is a life blood of any business enterprise. It is very essential for long term necessity of procurement of Long Term Assets which generate revenues for several years, short term necessities of running business enterprise smooth and hassle free. These two required capitals are called Long Term Capital and Working Capital. Even big Business Houses are suffering from lack of sufficient capital for smooth running of their business activities. Micro, Small and Medium Enterprises (MSMEs) plays a vital role in any Economy. The overall development of any economy is possible only when constant, sustainable development measures that should not lead to any regional imbalances. One of the prominent MSMEs in East Godavari District of Andhra Pradesh is Coir Industry. Coir is exacted from the husk which is wastage in the process of Coconut. Coir is useful in the preparation of floor mats, doormats, brushes, mattresses, ropes etc., the other by-product in the process of coconut; coir pith is useful for enhancing fertility of agriculture lands. This Industry is creating wealth from waste and creating employment in rural areas thereby not only avoiding migration of labor but also strengthening the rural economy. By recognizing the importance of Coir Industry, the Government of India set up a separate Board for its overall development called Coir Board working under the ministry of MSME. In the present paper, an attempt has been made to know Capital Structure determinants of Coir MSMEs in East Godavari District, Andhra Pradesh.

KEYWORDS: Capital, MSMEs, Coir, Coir Board, Capital Structure Determinants.



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RELIGION AS MIRAGE IN EDWARD ALBEE'S TINY ALICE

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India.

ABSTRACT

"The play is not an attack on the church, but it might be considered an attack on the way people use religion. Why must we define a concept of God in our image?" (qtd. in Gardner 7). The title of the play clarifies this idea, because the word "Alice" is derived from the "Greek word for truth" (Kolin and Davis 102). So, the play is an attempt to unveil the little amount of truth in association with the religion. Through this little game, Albee wants to make his audience understand that Miss Alice is only a surrogate masquerading for Tiny Alice – the powerful Deity – which is residing inside the tiny replica of the castle. Her old age symbolizes the old history as well as mystery of man's search of God and religious beliefs. "They are illusions, fulfillments of the oldest, strongest and most urgent wishes of mankind. The secret of their strength lies in the strength of those wishes " (qtd. in Bocock 101). Albee is against this kind of religion – the religious belief which arises from our earlier experiences of helplessness or a belief which originates from human wishes. This is presented through the bafflement of Julian. Clum says,



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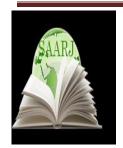
'A FUZZY ZONE' – A DISCUSSION ON THE LITTORAL SOCIETIES IN THE NORTHERN BAY OF BENGAL

SHATARUPA BHATTACHARYYA*

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ABSTRACT

This article will try to focus on those aspects of the history that are readily ignored, and thus needs a thorough discussion. The Littoral Societies along the Bengal and Burma coast are the main object of study here, and the article focuses on the understanding of the nature of these in the northern Bay of Bengal with reference to the people, their culture, their livelihood and most importantly what constitute them to be littoral. Not only their mere description and characteristics find its place, but the article will attempt to explore the reasons for their social inception and how the people residing in these societies relate to those customs and rituals prevalent in their midst. Thus, it is natural that the focus shall shift from the land to the sea, and nature takes the central position and land, ocean and sky conferring, thereby a sense of sacredness upon their surroundings. What follows is the dominance of the nature upon the littoral people, and how very conveniently no central power could ever have an effective rule upon them.



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PERFORMANCE APPRAISAL OF ECONOMIC OFFENCE WING OF CHANDIGARH POLICE: AN ANALYTICAL STUDY

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ABSTRACT

The concept of globalization has put the life on fast track in all aspects, may it be a trade, social networking, industrialization, medicines and medical treatment, science and technological development, travelling and transportation and many such other areas not even leaving behind the crime. The crime and nature of crime has witnessed tremendous upsurge in the recent past on all the facets and economic offences, being a silent crime, has also increased many fold. The Present work is an effort to examine the status and nature of economic crimes in the Chandigarh city beautiful.



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DRUG ADDICTION THE INDIAN SCENARIO

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ABSTRACT

Addiction is a complex syndrome that not only cripples the life of the abusers but also poses serious problems for the society and the nation as a whole. While at the individual level it impairs the productivity and earning capacity of the person, at the societal level it entails heavy emotional, social and financial cost to the families. An addict becomes more vulnerable to the influence of deviant sub-cultures. Though alcohol and tobacco are the mot common sources of addiction yet cannabis, opiates and other sedatives are more lethal for addicts. Moreover, the induction of drug like heroin, LSD, hashish etc. is a new trend in our country. While on an estimate around 75 million people in India are addicts out of which 12.5 million are dependent on drugs excluding those addicted to alcohol and tobacco. This paper is an effort to portray the scenario of drug addiction in India and the remedies being applied by the government and the people to combat the malady.

Though there are number of causes why people go for drugs, yet it has been found that this evil prevails among all regions- developed and developing, among all classes — rich and poor, among all age groups-young and old. Being a welfare state, the government has to make efforts for the welfare of addicts. Among different ministries working for the welfare, Ministry of Social Justice and Empowerment is playing a pivotal role by assisting voluntary agencies as well as providing community based services for the treatment and rehabilitation of addicts.



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COMMUNITISATION OF ELEMENTARY EDUCATION IN THE STATE OF NAGALAND B. KOMOW*; SAZA LUCY**

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ABSTRACT

The 73rd and 74th Constitutional Amendments do intend to transfer powers to the Panchayati Raj Institutions to administer sectors such as Primary Education and Basic Healthcare. But, the empowerment of community, which can translate such intentions into reality has been possible for the first time through the concept of Communitisation. The rhetoric of true ownership of the village schools by the community can become a reality only through such empowerment by decentralization of financial powers along with power responsibility to enforce discipline as delivered through Communitisation.i Communitisation has emerged as a potent tool for achieving the much needed and long overdue Universalization of Elementary Education or Education as a whole in the state of Nagaland. The Nagaland government has evolved a unique concept of empowerment of community through this process of communitisation. This paper is an attempt to examine the Nagaland Communitisation of Elementary Education Institutions and Services Rules 2002.



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CAN RENEWABLE ENERGY BE THE ANSWER OF HARYANA'S POWER SHORTAGE?

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ABSTRACT

Power is essential for the rapid development of the state so power availability becomes an important issue in the present political scenario. Haryana's Renewable energy is a distant dream. Renewable energy sector growth in India during the last few years has been significant. The objective of this paper is to find the present, past and future scenario of renewable energy capabilities and possibilities in Haryana. To study this objective data is collected on various aspects form the number of sources (quoted in the paper) along with the various rules laws and notification. After analysis the data and the literature can conclude that the future of renewable energy in Haryana is limitless and it is even trying to explore it through the clean energy program. It is scaling new heights because of support and facilitate by economic & legal policy. The trends of renewable energy keeps on growing, the existing laws and policies have made it easier for this sector to flourish. Efforts should be made at local level to exploit renewable resources and temperaments of people need to be changed for these resources.

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