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	<b>Authors:</b>	<b>Mark Obegi Kenyatta</b> <b>Paper Title: Causes of Payment Defaults in the Construction Industry of Kenya: Small and Medium Sized Contractor's Perspective</b>	
1.		<p><b>Abstract:</b> The concept of cash flow as a result of payments for work done in construction projects is not only an old age aspect of the construction industry but also an issue of major concern to project participants and industry at large. This paper investigates the causes of payment difficulties from the small and medium sized contractors in Kenya. Upon the review of literature on the subject matter, data was collected by a way of focus group discussion. The qualitative data is subsequently analyzed thematically while being linked to the wider literature. The study establishes that payment defaults in Kenya are as a result of variations, corruption from client agents, inadequate budgetary allocations, delay in certification and political interference. It is hoped that a greater level of awareness of these causes to industry players would probably help in mitigating the payment problems.</p> <p><b>Keywords:</b> Payments, construction projects, construction contracts.</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>Abdul-Rahman, H., Wang, C., Takim, R., &amp; Wong, S. (2011). Project schedule influenced by financial issues:Evidence in construction industry. Scientific Research and Essays, 6(1), 205-212. Retrieved from <a href="http://www.academicjournals.org/SRE">http://www.academicjournals.org/SRE</a></li> <li>Adnan, H., Hashim, N., Yusuwan, N., &amp; Ahmad, N. (2011). Ethical Issues in the Construction Industry: Contractor's Perspective. Asia Pacific International Conference on Environment-Behaviour Studies (pp. 719 – 727). ELSEVIER. Retrieved from <a href="http://www.sciencedirect.com">www.sciencedirect.com</a>.</li> <li>AngSuSin, T. (2007). 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Engineering and Technology, 1(41), 538-546.		
	<b>Authors:</b>	<b>Basappa Meti, Nagaraj Sitaram</b>
	<b>Paper Title:</b>	<b>Determination of Optimum Pressure loss and Flow Distribution at Pipe Bifurcation and Trifurcation</b>
2.	<p><b>Abstract:</b> The friction losses in pipe junction is important in many situations like flow distribution in pipes and penstocks. The design of a efficient branching with desired flow distribution having minimum hydraulic loss need to be developed. An experimental approach is selected to evaluate the friction losses at the junction of the pipe branching 'K = □P'. It is desired to know at what split flow ratio and pipe junction geometry the pressure loss at junction is minimum. The paper focuses in determination of pressure losses and flow distribution at pipe branching using the experimentally at various flow rates and pressures. The complexity of pressure drop at pipe junction is high particularly at high Reynolds number. An attempt has been made to study experimentally, the pressure loss at pipe bifurcation and trifurcation with three different angles of branching 20°, 25° and 30°. The pipe line pressure is varied between 50 KPa to 200 KPa. The experimental data and analysis for 25.4mm main and 19.05 mm bifurcation and trifurcation pipes show the correlation between pressure loss coefficient (K) with a split flow ratios <math>\left(\frac{Q_2}{Q_1}\right), \left(\frac{Q_3}{Q_1}\right), \left(\frac{Q_4}{Q_1}\right)</math>. It is found that the turbulence at pipe junction, angle of branching, and diameter ratio are mainly responsible for losses and separation of flow. The overall bifurcation and trifurcation loss coefficient (K) and individual branch loss coefficients (K12, K13, K14) have been computed and correlation between pressure ratio, split flow ratio and loss coefficients have been developed. The optimum value of overall pressure loss coefficients are obtained for different flow ratios. The experimental findings also suggest that the head loss at the bifurcation and trifurcation junction will be minimum when nearly equal discharge flow in branched pipes. New correlations have been developed. The experiments conducted at different pipe line pressures also indicate that the overall bifurcation and trifurcation loss coefficient (K) is high for higher line pressures.</p> <p><b>Keywords:</b> Bifurcation and trifurcation, split flow ratio, optimum loss co-efficient.</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>1. Amit Anakiya, Hiren Prajapati, Sunil Prajapati (2014) Analysis of the penstock for pit turbine using computational fluid dynamics IOSR Journal of Mechanical and Civil Engineering (IOSR-JMCE) e-ISSN: 2278-1684,p-ISSN: 2320-334X, Volume 11, Issue 3 Ver. V (2014), PP 36-42</li> <li>2. Albert Ruprecht, Thomas Helmrigh, Ivana Buntic, Very large eddy simulation for the prediction of unsteady vortex motion, Conference on Modeling Fluid Flow (CMFF'03) The 12th International Conference on Fluid Flow Technologies Budapest, Hungary, September 3 - 6, 2003</li> <li>3. 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3.	<b>Authors:</b>	<b>Akwasi Adjei-Kuffour</b>
	<b>Paper Title:</b>	<b>An Overview of Factors Which Characterize the Financial Systems of Emerging and Developing Countries</b>
	<p><b>Abstract:</b> The paper attempts to discuss the factors which characterize the banking systems of many developing and emerging countries such as Africa, Caribbean, South America, Asia except Japan. The research will identified problems of savings, loans and poor asset management, interest rates and inflation, credit issues and borrowing in default. The paper will also focused on equity issues, market imperfection such as underdeveloped capital markets, problem of competition, severe asymmetric information, poor property rights, highly volatile economic environment. Finally compulsory reserve requirements, lending regulation, currency denominated liabilities, conglomerates, financial supervision. Issues of public finance, cost of financial intermediation will be discussed. Other areas to be hammered are financial layering, bank credit, lack of efficient resources, systemic stability risk. The paper will assessed the underlying problems and remedies such as the Basel Accord need to be emphasized. Finally a summary in the form of a conclusion will be briefly demonstrated.</p> <p><b>Keywords:</b> Africa, Caribbean, South America, Asia except Japan, requirements, lending regulation, currency denominated liabilities, conglomerates</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>1. Arrau, Patricio (1996), "Competitividad de la Banca Chilena su Proceso de .Internationalization," In: Paul L.H. and F. Suarez (eds.),</li> </ol>	
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	<b>Authors:</b>	<b>Pramod Bide, Sachin Pandey, Gitang Karnam, Krutika Patil</b>
	<b>Paper Title:</b>	<b>A Survey on Car Parking Systems</b>
4.	<p><b>Abstract:</b> People owning vehicles face parking problems in most metropolitan area, especially during peak hours. The difficulty roots from not knowing where the parking spaces are available at the given time, even if this is known; many vehicles may pursue a small number of parking spaces which in turn leads to serious traffic congestion. This paper focuses on different smart parking techniques developed to overcome said problem using various wireless sensor network and providing real-time data analysis from the sensors, some papers include system based on resource allocation and reservation of parking lot which have various problems in efficiently achieving the goals. The given paper would be useful for new researchers for study of various guided parking and information techniques and algorithms which are covered in this paper.</p> <p><b>Keywords:</b> Smart Parking, Wireless Sensor Network (WSN), Reservation, Resource Allocation, parking guidance and information (PGI).</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>1. "IrisNet: An Architecture for Internet-scale Sensing Services" , Suman Nath, Amol Deshpande, Yan Ke, Phillip B. Gibbons, Brad Karp, Srinivasan Seshan.</li> <li>2. Noor HazrinHanyMohamadHanif, Mohd Hafiz Badiozaman, HanitaDaud, "Smart parking reservation system using short message services (SMS).", IEEE 2009</li> <li>3. Hilal Al-Kharusi, Ibrahim Al-Bahadly, "Intelligent Parking Management System Based on Image Processing", World Journal of Engineering and Technology, 2014, 2, 55-67.</li> <li>4. El Mouatezbillah Karbab, Djamel Djenouri, Sahar Boulkaboul, Antoine Bagula, CERIST Research Center, Algiers, Algeria University of the Western Cape, Cape town, South Africa ,"Car Park Management with Networked WirelessSensors and Active RFID" ,978-1-4799-8802-0/15 ©2014</li> <li>5. M. M. Rashid, A. Musa, M. Ataur Rahman, and N. Farahana, A. Farhana, "Automatic Parking Management System and Parking Fee Collection Based on Number Plate Recognition.", International Journal of Machine Learning and Computing, Vol. 2, No. 2, April 2012, Published 2014</li> </ol>	27-30
5.	<b>Authors:</b>	<b>Pooja Sabherwal</b>

	<table><tr><td><b>Paper Title:</b></td><td><b>Modelling of ECG Signal using Fourier Series</b></td></tr><tr><td colspan="2"><b>Abstract:</b> In this paper ECG signal is generated from the concept of fourier series. It is based on the glimpse of generating ECG signal equations of cardiovascular disorder systems. The main idea is to develop the simulator for advanced applications. The ECG signal for normal person and diseased person is present. This simulator generates ECG signal for various cardiovascular diseases. These signals can be used for designing the computer based algorithms for automated diagnosis of the heart diseases. Here very simple method for generation of ECG signal based on fourier series is presented.</td></tr><tr><td colspan="2"><b>Keywords:</b> ECG Signal, Fourier Series,</td></tr><tr><td colspan="2"><b>References:</b><ol style="list-style-type: none"><li>1. L. A. Geddes, L.E. Baker, Principles of Applied Biomedical Instrumentation, John Wiley &amp; Sons Inc., N.Y., 1968.</li><li>2. J. G. Webster, Medical Instrumentation, Application and Design, second ed., John Wiley, New york, 1995.</li><li>3. Tilg B, Fischer G, Modre R, Hanser F, Messnarz B, Schocke M, Kremser C, Berger T, Hintringer F, Roithinger FX, Model-based imaging of cardiac electrical excitation in humans, IEEE Trans MedImaging. 2002 ep;21(9):1031-9.</li><li>4. Phayung desyoo, Sukanya Praesomboon, Wanida Sangpetch, Wichai Suracherdkiati, Discrete Mathematical Model for ECG Waveform using Kernel Function, ICROS-SICE International Joint Conference 2009 August 18-21, 2009, Fukuoka International Congress Center, Japan.</li><li>5. Surapun Yimman, Mongkon Deeudom, Jirawat Ittisariyanon Somyot Junnapiya, Kobchai Dejhan, An implementation of Discrete Mathematical Model for ECG waveform, June 2-5, ICCAS2005, KINTEX, Gyeonggi-Do, Korea.</li><li>6. Patrick E. McSharry, Gari D. Clifford, Lionel Tarassenko, and Leonard A. Smith, A Dynamical Model for Generating Synthetic Electrocardiogram Signals, IEEE Transactions on Biomedical Engineering, vol. 50, no. 3, March 2003.</li><li>7. Leif Sornmo, Er Ola Borjesson, Mats-erik Nygards, and Olle Pahlm, A Method for Evaluation of QRS Shape Features Using a Mathematical Model for he ECG, IEEE Transactions on Biomedical Engineering, VOL. BME-28, NO. 10, October 1981.</li></ol></td></tr></table>	<b>Paper Title:</b>	<b>Modelling of ECG Signal using Fourier Series</b>	<b>Abstract:</b> In this paper ECG signal is generated from the concept of fourier series. It is based on the glimpse of generating ECG signal equations of cardiovascular disorder systems. The main idea is to develop the simulator for advanced applications. The ECG signal for normal person and diseased person is present. This simulator generates ECG signal for various cardiovascular diseases. These signals can be used for designing the computer based algorithms for automated diagnosis of the heart diseases. Here very simple method for generation of ECG signal based on fourier series is presented.		<b>Keywords:</b> ECG Signal, Fourier Series,		<b>References:</b> <ol style="list-style-type: none"><li>1. L. A. Geddes, L.E. Baker, Principles of Applied Biomedical Instrumentation, John Wiley &amp; Sons Inc., N.Y., 1968.</li><li>2. J. G. Webster, Medical Instrumentation, Application and Design, second ed., John Wiley, New york, 1995.</li><li>3. Tilg B, Fischer G, Modre R, Hanser F, Messnarz B, Schocke M, Kremser C, Berger T, Hintringer F, Roithinger FX, Model-based imaging of cardiac electrical excitation in humans, IEEE Trans MedImaging. 2002 ep;21(9):1031-9.</li><li>4. Phayung desyoo, Sukanya Praesomboon, Wanida Sangpetch, Wichai Suracherdkiati, Discrete Mathematical Model for ECG Waveform using Kernel Function, ICROS-SICE International Joint Conference 2009 August 18-21, 2009, Fukuoka International Congress Center, Japan.</li><li>5. Surapun Yimman, Mongkon Deeudom, Jirawat Ittisariyanon Somyot Junnapiya, Kobchai Dejhan, An implementation of Discrete Mathematical Model for ECG waveform, June 2-5, ICCAS2005, KINTEX, Gyeonggi-Do, Korea.</li><li>6. Patrick E. McSharry, Gari D. Clifford, Lionel Tarassenko, and Leonard A. Smith, A Dynamical Model for Generating Synthetic Electrocardiogram Signals, IEEE Transactions on Biomedical Engineering, vol. 50, no. 3, March 2003.</li><li>7. Leif Sornmo, Er Ola Borjesson, Mats-erik Nygards, and Olle Pahlm, A Method for Evaluation of QRS Shape Features Using a Mathematical Model for he ECG, IEEE Transactions on Biomedical Engineering, VOL. BME-28, NO. 10, October 1981.</li></ol>		31-33		
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<b>References:</b> <ol style="list-style-type: none"><li>1. L. A. Geddes, L.E. Baker, Principles of Applied Biomedical Instrumentation, John Wiley &amp; Sons Inc., N.Y., 1968.</li><li>2. J. G. Webster, Medical Instrumentation, Application and Design, second ed., John Wiley, New york, 1995.</li><li>3. Tilg B, Fischer G, Modre R, Hanser F, Messnarz B, Schocke M, Kremser C, Berger T, Hintringer F, Roithinger FX, Model-based imaging of cardiac electrical excitation in humans, IEEE Trans MedImaging. 2002 ep;21(9):1031-9.</li><li>4. Phayung desyoo, Sukanya Praesomboon, Wanida Sangpetch, Wichai Suracherdkiati, Discrete Mathematical Model for ECG Waveform using Kernel Function, ICROS-SICE International Joint Conference 2009 August 18-21, 2009, Fukuoka International Congress Center, Japan.</li><li>5. Surapun Yimman, Mongkon Deeudom, Jirawat Ittisariyanon Somyot Junnapiya, Kobchai Dejhan, An implementation of Discrete Mathematical Model for ECG waveform, June 2-5, ICCAS2005, KINTEX, Gyeonggi-Do, Korea.</li><li>6. Patrick E. McSharry, Gari D. Clifford, Lionel Tarassenko, and Leonard A. Smith, A Dynamical Model for Generating Synthetic Electrocardiogram Signals, IEEE Transactions on Biomedical Engineering, vol. 50, no. 3, March 2003.</li><li>7. Leif Sornmo, Er Ola Borjesson, Mats-erik Nygards, and Olle Pahlm, A Method for Evaluation of QRS Shape Features Using a Mathematical Model for he ECG, IEEE Transactions on Biomedical Engineering, VOL. BME-28, NO. 10, October 1981.</li></ol>												
6.	<table><tr><td><b>Authors:</b></td><td><b>Raman Ghode, Shiv K. Sahu, Amit Mishra</b></td></tr><tr><td><b>Paper Title:</b></td><td><b>Hybrid Approach of Credit Card Fraud Detection Based on Outlier Detection</b></td></tr><tr><td colspan="2"><b>Abstract:</b> financial fraud is constantly rising with the advancement of new technologies and global mediums of the communication, which is resulting in loss of the millions of dollars over the world-wide every year. The organization and the financial firm lose their large volume because of the fraud and the fraudsters that regularly attempting to search for some new rules and strategy to do unauthorized activities. Hence, the fraud detection systems are now became one of the essentials for all the banks that are issuing credit card to decrease their deficit. An efficient use of the techniques of data mining and their algorithms may be applied to find out or to anticipate the fraud by the Knowledge Discovery from the different patterns obtained from collected data-set. In this paper, it is briefly explained regarding the several credit-card deceivers' strategies and with their methods of detection for the cyber credit-card transactions. The unauthorized transactions get never protected from being got cleared, the organization that should be agreed the economical cost of those types of transaction. This decreases the associated cost with the higher rates of interest and their complaints.</td></tr><tr><td colspan="2"><b>Keywords:</b> Accuracy, Credit Card, Clustering, Classification, Fraud Detection.</td></tr><tr><td colspan="2"><b>References:</b><ol style="list-style-type: none"><li>1. 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43-45