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Tufail A. Qureshi
Institute of Business Administration, Karachi, Pakistan

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Management is efficiency in climbing the ladder of success; leadership determines whether the ladder is leaning against the right wall.

*Stephen R. Covey*
## GLOSSARY

### A
- **AIG**: American International Group

### B
- **BCDC**: Business Cycle Dating Committee
- **BPO**: Business Process Outsourcing

### C
- **CEO**: Chief Executive Officer
- **CLD**: Culturally and Linguistically diverse
- **CMBP**: Committee on Market Best Practices
- **CPI**: Consumer Price Index

### D
- **DMAIC**: Define, Measure, Analyze, Improve and Control
- **DSS**: Decision Support System

### E
- **EFCC**: Economic and Financial Crime Commission
- **ELL**: English Language Learner
- **EU**: European Union

### F
- **FAO**: Food & Agriculture Organization
- **FBS**: Federal Bureau of Statistics
- **FDI**: Foreign Direct Investment

### G
- **GDP**: Gross Domestic Product
- **GNP**: Gross National Product

### H
- **HDI**: Human Development Index
- **HRM**: Human Resource Management

### I
- **IBM**: International Business Machine
- **IIF**: Institute of International Finance
- **IMF**: International Monetary Fund
- **IOC**: International Olympic Committee
- **IRA**: Individual Retirement Account
L
LEP Limited English Proficiency

M
MIS Management Information System
MSEs Micro- and Small-sized Enterprises
MSMEs Micro-, Small-, and Medium-sized Enterprises

N
NGOs Non-Governmental Organizations

O
OECD Organization for Economic Co-Operation and Development

P
PEU Perceived Environment Uncertainty

S
SBP State Bank of Pakistan
SCAN Strategic and Creative Analysis
SLIC State Life Insurance Company
SM Scientific Management
SMART Self Monitoring, Analysis and Reporting Technology
SMEDA Small and Medium Enterprises Development Authority
SPSS Statistical Package for Social Sciences
SWOT Strength, Weakness, Opportunities, Threats

T
TEFL Teaching English as a Foreign Language
TFP Total Factor Productivity
TI Transparency International

U
UNCTAD United Nation Conference on Trade and Development
U.S United States
USSR Union of Soviet Socialist Republics

W
WB World Bank
WSF World Social Forum
WTO World Trade Organization

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