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TOTAL QUALITY MANAGEMENT PRACTICES AND ORGANIZATIONAL EFFECTIVENESS: THE CASE OF NILE INSURANCE COMPANY S.C., ETHIOPIA

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ABSTRACT

The paper's aim is to determine how the Total Quality Management practices affect the overall effectiveness (Employees' satisfaction and Profitability) of Nile Insurance Company s.c., Ethiopia. The current study is a cross-sectional survey. It is descriptive, qualitative, quantitative and analytical in nature. The target population entails employees of the company working under its branches in Addis Ababa city, occupying different positions in the company. The respondents amount to 100 out of a sample of 107. In addition to this study, data gathering by way of interview is also held in a small way targeting six key informants drawn from six branches in Addis Ababa. The results indicate that the organizational vision and mission have induced TQM execution. Moreover, communication dimension, leadership/management practice and employees' involvement patterns in the company seem to have moderately induced TQM practice of the company; whereas strategic planning and customer orientation dimensions are less likely to induce TQM practice. As the descriptive findings indicate, all TQM Practices (Strategic Planning, Communication, Employees Involvement, Customer Orientation and Leadership/Management), are found to have significant and positive association with both Employees' Satisfaction and Company's Profitability. As the regression analysis suggests, except communication dimension, the other four, namely strategic planning, employees' involvement, customer orientation and leadership are found to have significant impact on employee's satisfaction, whereas, except employees' involvement, all variables have significant influence on the company's profitability. Therefore, the findings confirm that organizational effectiveness is positively impacted on by TQM practices.

**WOMEN EMPOWERMENT THROUGH MICROFINANCE
(A STUDY OF S.K.D.R.D.P IN SHIVAMOGGA DISTRICT)**

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ABSTRACT

The present paper provides a platform to understand the Women Empowerment through Microfinance A Study of S.K.D.R.D.P In Shivamogga District The Indian Economy facing several Problems under that Social and Economic problems are important especially in rural areas Microfinance Institutions will go a long way in finding solutions for the needy through SHGs importance of entrepreneurship in economic growth has consistently been Emphasis is in the Literature on economic development, it is even more prevalent and relevant for developing country like India., Micro credit has now emerged as a financial strategy to reach the urban and rural poor and is emerging as a movement as the global level over the past two decades member in the SHGs their families below poverty line the land less and access to formal credit institutions the informal credit institutions include money lenders, landlords, traders and. The study was intended to know the developmental activities undertaken in rural areas. The analysis made with the help of different programmes in the rural development and the analysis and the interpretation made by using suitable statistical tools and techniques in order to arrive a accurate information about the best practices in SKDRDP programmes in the present scenario. It concentrating on the opportunities and issues in the field of SKDRDP programmes. At the end, it makes an attempt to offer suggestions to enhance rural entrepreneurship.

MARINE FISHERIES FINANCING: A STUDY ON PROBLEMS OF FISHERMEN FOR MARINE FISHERIES CREDIT

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ABSTRACT

The fisheries sector is an important player in the overall socio-economic development of India. The marine fishing sub-sector accounts for approximately one percent of national Gross Domestic Product (GDP). It also forms an important component of the rural coastal economy of India. This paper is an attempt to study the sources of credit for fishermen of Navsari district, carrying local (coastal) and offshore fishing and their preference for various sources of finance. The paper aims to identify the problems of fishermen in getting credit/finance from both formal and informal sources. It is found that banks and fish traders are the major sources of finance for the fishermen carrying offshore fishing. However, for local fishermen, the major sources of finance are informal sources i.e. fish traders and friends and relatives. The main problem in availing credit from formal sources of finance is inability to offer collateral securities for both categories of fishermen while major constraint in availing credit from informal source (fish traders) is their exploitative arrangements.

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Thanking you profoundly

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