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CONTRIBUTION OF RURAL NON-FARM INCOME TO TOTAL HOUSEHOLD INCOME: THE CASE OF TIGRAY, NORTHERN ETHIOPIA

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ABSTRACT

By allowing for income diversification, the rural non-farm economy plays a crucial role in supplementing rural farm income and consequently helping for improved livelihoods and poverty reduction. This study is conducted to determine the contribution of rural non-farm income to overall income of rural households in Tigray, northern Ethiopia. Data for the study were gathered from a sample of 2463 rural households using a structured questionnaire undertaken in 2011. We principally used a descriptive method of analysis along with statistical tests of significance as well as the Lorenz Curve and the Gini Coefficient to measure levels of inequality. We found in the study that the contribution of non-farm income amounts to 24% of total income, which is smaller than the African average of 30-50% indicating that more needs to be done towards boosting the rural non-farm economy. Comparing female headed and male-headed households, we found significant difference in favour of male-headed households in terms of land holding size, farm income, non-farm income, and livestock possessions.

COMPETITIVENESS CONDITION, MARKET POWER AND DRIVERS OF COMPETITION OF BANKS IN ETHIOPIA

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ABSTRACT

This study used structural and non-structural approaches to analyse the competitiveness condition and market power of banks in Ethiopia based on the data 2000-2015. The results of concentration ratios and Herfindahl-Hirschman Index indicate during the study period the industry is highly concentrated. The Panzar-Rosse model results reveal that Ethiopia banking competition is monopolistic and therefore lower competition is found. The long-run equilibrium test conducted successfully. In the long-run Ethiopia's banks Return on Asset (ROA) is inelastic of price of labor and price of capital. The result of market power indicators; Lerner index and Boone indicator shows that during the study period banks operated under a higher degree of market power. Different approaches in this study commonly evidence that the decreasing level of concentration and market power from 2000-2010 starts increasing 2011 onward. This study has also found a negative and significant relationship between concentration and competition. Moreover, the development of non-bank financial sectors and general economic development improve competition of banks in Ethiopia. Low level of competition helps the banks to earn high operating performance (ROA and ROE). Well-capitalized banks tend to exercise greater market power and operate well in more concentrated environments. The result of this study is robust under different specifications. Finally, policy implications and future possible research ideas are derived.

**COMPREHENSIVE PROBLEMS OF HDFC AND SBI HOME LOAN TAKERS - A
STUDY IN TELANGANA STATE**

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VINOBHA NAGAR**

ABSTRACT

The study finds out that the Housing Finance in India faced a number of set-backs in decades, such as an unorganized market, development disparities and compartmentalized development approach. There was not even a concerted attempt to understand the housing problem let alone promote it. Reforms introduced in the sector during the 1990s, however, have overturned the situation to a great extent. The deigning of a shelter policy, the organization of the housing finance market, the introduction of fiscal incentives, increased public investment, legal reforms and others initiatives have brought about a number of changes in the housing finance. Home Loan providers should continue to address the huge potential in the industry and would maintain their focus on the individual loan segment. A trend that has emerged over the years in the housing finance is that the decreasing role of interest rates as a competitive tool. Service and product innovations are the key tools for success at present.

THE IMPACT OF VARIOUS ASPECTS OF STRESS INFLUENCING FACTORS OF PRIVATE BUS DRIVERS WITH SPECIAL REFERENCE TO TRICHY DISTRICT

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ABSTRACT

The study finds out that everybody in the universe has stress but the level may vary among individual to individual. As far as the present study is concerned, though different issues faced by drivers of private bus transport companies, personal problems are the most significant one, which lead to have more stress not only at their work place but also in their family. Among the different coping strategies, most of the drivers adopt constructive coping strategies like taking coffee or tea, watching television and listening to music, doing physical exercise and writing stress diary, etc. At the same time, the companies not forget to take care of employees who opt for destructive coping strategies like drinking alcohol and smoking cigarettes. It is worth mentioning that experience, education and numbers of dependents are the major factors that determine stress among the employees. Work family conflict and family work conflict are the two major outcome of stress. Employees who have work family conflict can be managed well, but those who have family work conflict must be treated with care as they adopt destructive coping strategies. When companies implement the suggestions mentioned in this article, and thereby satisfy their employees, then the forthcoming years will be a golden period not only for the private bus transport companies, but also for their employees as well as for the Public.

IMPACT OF FOREIGN DIRECT INVESTMENT (FDI) ON INDIAN ECONOMY

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ABSTRACT

Foreign inflows are considered to be an important fuel for any country's economic engine. India has taken several initiatives in terms of government policies, liberal reforms & investor- friendly business environment, to attract foreign direct investment (FDI) into the country. In its recent policy initiatives, the government has allowed FDI in multi-brand retail, power exchanges and boosted FDI cap in single brand retail and broadcasting. FDI in India has grown immensely in the last 5 years due to strong support from government. This growth has in turn helped with the progress of the national economy. Further, the explosive growth of FDI gives opportunities to Indian industry for technological upgradation, gaining access to global managerial skills and practices, optimizing utilization of human and natural resources and competing internationally with higher efficiency. Most importantly, FDI is central for India's integration into global production chains which involves production by MNCs spread across locations all over the world. This research investigates the impact of FDI on Indian economy. It seeks to explain and brief out the concept of FDI with the help of models showing the factors influencing the foreign direct investment in India and depicts the contribution of foreign direct investment to economic growth, problems faced by the MNC at the time of investing in other country, findings and conclusions of research.

AN ANALYTICAL STUDY ON LONG TERM PERFORMANCE OF INITIAL PUBLIC OFFERINGS IN INDIA

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ABSTRACT

Initial public offering is also known as stock market launch, because shares of any company are to be sold in the market for the first time. The Indian IPO market had undergone several changes during last two decades. The price performance of the IPOs is a buzzword in the area of capital market. In this study the analysis of 258 IPO companies that acquires capital for the first time from the market, are carried out from 2007 to 2014. The performance of IPOs is divided in two categories i.e. Initial performance of IPO and long term after market performance of IPOs for different intervals of time i.e. 1 year, 2 year and 3 year after listing day. The finding indicates that the Indian IPOs, which are underpriced on the listing days, are declining in subsequent long-term period after listing day and underperformed.

WOMEN ENTREPRENEURS IN INDIA: ISSUES AND POLICIES

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ABSTRACT

“Women who innovate initiate or adopt business actively are called women entrepreneurs.” J. Schumpeter. According to a new National Federation of Independent Business (NFIB) study published in a recent Forbes article, over half of all new small business jobs created in the next five years will come from businesses started by women. Self-employment is regarded as a cure to generate income. The Planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty. Entrepreneurship development for women is an important factor in economic development of India. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. This conceptual paper give emphasis on the problems, issues, challenges faced by women entrepreneurs especially in India and the remedies to overcome them in the light of Indian government policies for women entrepreneurs. The primary objective of this paper is to find out the status of women entrepreneurs in India.

A STUDY ON WORKING STRATEGY OF SELF HELP GROUPS

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HYDERABAD**

ABSTRACT

People have to economically, socially and politically empower for the development of the society. Active participation of majority people of the society is an ingredient of development. The twelfth five year plan (2012-2017) focuses on aspects of inclusion of deprived sections of the society by providing banking services. Financial inclusion can be analyzed in two important ways- credit penetration and deposit penetration. The former concentrates on the the number of loan accounts while later is the key driver of financial inclusion and it is the number of savings bank accounts opened at a certain period of time and place. As a part of inclusiveness, the government of India launched the Pradhan Mantri Jan Dhan Yojana (PMJDY) to facilitate bank services and increase the financial literacy in the first phase while second phase provided insurance and pension services to bring the excluded under the fold of formal financial services. In India, the financial inclusion is not a recent phenomenon, which can be traced back to 1904. The pioneering efforts of Prof. Yunus in the seventies took worldwide impetus after providing microcredit. In India, SHG-Bank linkage programme has registered tremendous growth under the NABARD initiatives and launching of SGSY led to microfinance movement. The members of self help groups are effectively the owners and managers of a small bank. They can themselves decide who gets loans, when and at what interest cost. They are indirectly remunerated for their management time and effort. Self-help group are informal voluntary groups supposed to generate their cohesive characteristics from the homogenous composition of members. In the study, the data and information collected by way of administering the questionnaire are summarized and made further analysis to draw interpretations. The data was collected from a statistically selected sample 1035 SHG members from rural Telangana. The respondents were administered a pre-structured questionnaire personally by the researcher to collect the data. After being collected, the data was analyzed using SPSS version 23, 24 and Microsoft Excel.

ANALYSIS OF NON-INTEREST INCOME AN OPPORTUNITY & SUCCESS OF BANKS IN INDIA

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ABSTRACT

Non-interest income is the income of a bank arising from non-traditional of Indian banking industry is slowly and shifting its revenue base from traditional to nontraditional activities that generate income, fee service charges and other types of non interest income. The shift toward non-interest income has been perceived to reduce the volatility of bank's revenues and reduce the risks, as noninterest income is less dependent on overall business conditions than traditional income. Over the years in general and post financial crisis 2008 in particular, non interest income has come under a lot of scrutiny all over the world. The present study is aimed to understand the contribution of non-interest income over the years and the risks associated with its additional, we study the result of stress test on the banks when this non-interest income dries up using the sample of banks in India during 2008-09 years to 2015-16.

WINNING THE PLASTIC BOTTLE BATTLE (A CASE STUDY OF THE PLASTIC WASTE DISPOSAL MANAGEMENT AT THE MYSORE CHAMARJENDRA ZOOLOGICAL GARDENS, MYSORE)

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ABSTRACT

Purpose – The purpose of this study is to show the use of an innovative way of handling plastic waste.

The case is about a very positive waste management approach controlling the waste in the form of plastics and their disposal managed by one of the oldest and most popular Zoos in India and Asia, namely The Mysore Chamarjendra Zoological Gardens.

Design/Methodology/Approach – Interviews and Observation methods has been the basis for collecting information and data.

The case has been put together studying the ticketing software reports and how it has been extended to generate reports to manage the plastic disposal management.

Findings – The case studies the information about waste management in the city and examines its significance and contribution of the Mysore Zoo in keeping its commitment to disposal of the plastic waste.

Practical implications – The case study has practical implications to the ecology, environmental management, IT management, consumer management and ultimately a good services marketing approach

Originality/Value –The case study provides insights into the relationship between waste generation and its successful management and also the roles played by authorities and the visitors to the zoo, making it a good experience overall. It is an attempt of the Mysore Zoo to be a role model to all other tourist destinations and sights. Indeed, it has had a huge impact with its contribution towards cleaner and greener India.

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Thanking you profoundly

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