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AN EMPIRICAL STUDY OF FUNCTIONING OF SHGs IN HIMACHAL PRADESH

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ABSTRACT

A SHG is a small homogeneous group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. The SHGs have no written bylaws for their functioning but some basic norms, ensured through regular interventions of the facilitator, can help the SHGs become vibrant entities. The functional efficiency of the groups can head start the growth of the SHGs whereas inefficiency on this level can lead to passiveness or disintegration of the groups. The study found that group leaders are selected by consensus method and groups resolve conflicts through collective leadership and mutual discussion. Every group has code of conduct for effective administration and management of group.

ATTITUDE OF INDIVIDUAL CUSTOMERS' TOWARDS COURIER SERVICES IN TAMILNADU

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ABSTRACT

Attitude of individual customers plays a vital role in courier services. Courier units can design suitable marketing strategies based on the attitude of individual customers. By understanding Behaviour, Organization can design the suitable strategies. The results of this study can provide important insights to courier service providers.

SOCIO CULTURAL, GEOGRAPHIC AND MARKET RELATED FACTORS AFFECTING PRIVATE INVESTMENT IN EAST GOJJAM ZONE OF AMHARA REGIONAL STATE, ETHIOPIA

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ABSTRACT

The aims of this study is to examine Socio-cultural, Geographic and Market Related Factors affecting private investment activities in East Gojjam zone with the intention of providing valuable information about the investment environment of the zone to the potential investors. Descriptive type of research design has been used in this study by giving more emphasis on qualitative data analysis method. On the other hand, quantitative research analysis has been used to provide numerical measurement and analysis of the magnitude and extent of the problem and trend of private investment in East Gojjam Zone. The study used both primary and secondary data. Pre-designed self-administered questionnaire has been used to collect primary data. The investment bureau documents have been used in gathering the secondary data in this study. In order to obtain primary data, a total of 310 questionnaires were distributed to investors found in East Gojjam zone and 305 of them were filled and returned to researcher. The outcome of this study revealed that, Socio cultural factors such as Community's attitude, Community's religion and belief, Community's working habit and Community's Socio-cultural norms and Geographic factors such climate condition and topography condition does not affect private investment. These variables are considered as opportunities of private investment in East Gojjam Zone. Market related factors such as stock market development, market growth, product price, inflation and raw materials supply have brought major hindrances on the investment activities in East Gojjam zone. Among these factors, inflation and raw materials supply are considered as the main obstacle by majority of private investors in the study area.

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With sincere regards

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