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A STUDY ON GOOD SUGGESTIONS FOR WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

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ABSTRACT

A self-help group (SHG) is a village-based committee usually composed of 10–20 local women. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and South-east Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery micro credit. A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the bookkeeping simple, flat interest rates are used for most loan calculations. Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions. Many self-help groups, especially in India, under NABARD's 'SHG Bank Linkage' program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest." NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members, that have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed. "The SHG Banking Linkage Programme since its beginning has been predominant in certain states, showing spatial preferences especially for the southern region – Andhra-Pradesh, Tamil Nadu, Kerala and Karnataka. These states accounted for 57 % of the SHG credits linked during the financial year 2005–2006. An economically poor individual gains strength as part of a group. Besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to and from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans. The decrease of 1990 witnessed growth of various people's organization. In this context the role of self help groups (SHG's) especially of women has assumed a critical challenge as self help groups approach is the key element of social mobilization. Linked with micro finance, the SHG approach and movement has now been accepted as an effective intervention strategy for poverty alleviation. The researcher has studied and he has given some good suggestions for Women empowerment through self help groups. The paper shows that the detail text about good suggestions for Women empowerment through self help groups.

MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) AND INTELLECTUAL PROPERTY RIGHTS (IPRS)

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ABSTRACT

This paper seeks to highlight the need for Micro, Small and Medium Enterprises (MSMEs) to be aware of the Intellectual Property Rights (IPRs). In the changing global scenario, the issues of IPR have gained special importance for the Micro, Small & Medium Enterprise (MSME) sector. IPR are of immense importance to entrepreneurs. Patents in new and latest technologies help in survival, trademarks in building consumer confidence and designs in creating buyer appeal. However, Indian MSME sector is lagging behind in recognizing the importance of IPR and adopting IPR as a business strategy and needs more information, orientation and facilities for protecting their intellectual powers. Under product patent regime, Indian firms will have to find new sources of growth in the future and productive Research & Development. No doubt, it is necessary that the MSME in India should show a positive approach towards creation, protection and management of IPR, so as to enable them to compete in the global market and achieve growth in business, higher exports, import containment and making Indian Industry more competitive in the present and future changing global scenario.

DETERMINANTS OF EXPORT PERFORMANCE MARKET IN ETHIOPIA: IN THE CASE OF AGRICULTURAL PRODUCTS AND MANUFACTURED GOODS

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ABSTRACT

The major objective of this study is to identify and investigate the effect of these factors on the level of exporter's performance in Ethiopia. The questionnaire was distributed to 325 exporters of agricultural and manufactured goods and 284 have been collected and analyzed using correlation and regression analysis. All the predictor variables have a positive correlation with dependent variables at significant value of $P < 0.01$. Moreover, all determinant factors are significantly explaining Export Performance at $P < 0.01$ for all determinant variables, except, Strategic Motivation $p < 0.05$. In this study, samples were taken from exporters operating in Addis Ababa and excluded exporters operating in other regional states due to time and other resource constraint. Provides an insight on the effect of various factors to assist exporters to enhance their level of performance & the Ethiopian export promotion agency to promote the export sector in Ethiopia to make them competitive at international level. The study identified a number of the major determinants of export performance that affect the level of performance of exporters in Ethiopia.

THE INFORMAL ECONOMY IN RURAL COMMUNITY ECONOMIC DEVELOPMENT

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ABSTRACT

The rural economy in most countries is regarded as that which requires intervention in order to foster sustainability and development to improve the quality life of those in need, and there have been many empirical studies on rural benefit distributions in the rural regions. The purpose of this paper is to address and understand of what the rural economy is and see to how the rural communities in the regions are surviving in rural economy, and the type of contribution offered by the rural economy to the community in the rural regions. The methodology of the paper comprises pure secondary data of reviewing literature and theories, based on economic detritions. The conclusion observations for the paper is that rural area distribution income is noted that most of the income and net benefit resulting from the industrialization in the regions is mostly being received by the private sectors. As result the income distribution in rural regions needs more intervention and assistance for the community to gain more income in order to sustain their living standard in a better way through development and equal distribution.

ROLE OF BANKS IN ECONOMIC GROWTH OF SIKKIM

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ABSTRACT

Banks play the vital role in the economic development of a country. They create new demand deposits in the process of granting loans and purchasing investment securities. They facilitate trade both inside and outside the country by accepting and discounting of bills of exchange. The present study is done on East Sikkim. Both primary and secondary data was used for the study. Primary data has been collected from the six villages of East Sikkim and secondary data has been collected from Reserve Bank of India report, State Level Bankers committee report, publish papers and from different agency. Descriptive Statistics and Regression analysis were used for the study. It was found that over the year number of branches of the commercial banks show an increasing trend. For running regression, we used deposit and credit account as independent variables and Gross Domestic Product as the dependent variables. It has been found that deposit and credit has positive impact on the GDP of Sikkim, which implies that banks variable has positive impact on the economic growth of the state. From the primary data it has been found that 93.3 percent of the household have account in the different banks, which implies that banks are able to include financially excluded people into the financial institution.

EDUCATION: A TOOL FOR WOMEN EMPOWERMENT

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ABSTRACT

Women is pillar of relatives, society, nation. if they empowered society, nation, economy empowered automatically. Indian Government taken various step to uplift them for development of society, nation. Earlier studies shown us the status of females as gender discrimination, illiteracy etc. but in modern India they can see the changing face of society. Society must take initiative to generate a climate in which there is no gender discrimination and Females have full opportunities of Self decision making and participating in the Social, Political and Economic life of the Country with a sense of equality.

TRENDS AND APPROACHES ON DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

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ABSTRACT

Today, women entrepreneurs account for up to a third of all businesses operating in the formal economy global. However, the majority of those in rising and transitioning economies are very small and micro enterprises, with little potential for expansion. Apart from being under-represented in enterprises of all sizes, the bigger the firm the less likely it is to be headed by a woman. Societal attitudes and norms inhibit some women from even considering starting a business, while systemic barriers mean that many women entrepreneurs stay confined to very small businesses often operating in the informal economy. This not only limits their ability to earn an income for themselves and their families but impedes them from realizing their full potential to contribute to socio-economic development, job creation and environmental stewardship. The ILO estimates that while 22 per cent of men's fruitful potential is underutilized, women's is as high as 50 per cent. The main objective of the study is analysis of various approaches related to women entrepreneurs. One of the governing trends in entrepreneurship in India is that men are leading in this field. But to be truly effective, new trends are emerging rapidly that more and more women entrepreneur is coming in this field. This study is descriptive research which includes surveys and fact finding enquiries on different approaches of women entrepreneurs in India. The major purpose of descriptive research is description of the state of affairs as it exists at present. So this study discussed about the present state of affairs of women entrepreneurship in India and emphasis on their various approaches. The main characteristic of this method is that the researcher has no control over the variables; he can only report what has happened or what is happening hence this study is centered towards approaches of Indian Women Entrepreneurs in India.

MICRO FINANCE INITIATIVES IN RURAL AREA: WITH SPECIAL REFERENCE TO SBI OF DAHANU ROAD BRANCH

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ABSTRACT

The Present Study Focuses on Micro Finance Initiatives by banks in rural area as Banking Industry is one of fastest growing sectors in the world. Micro Finance is the provision of financial services to the poor. These individual lack collateral, steady employment and verifiable credit history and therefore cannot meet even the most minimum qualifications to gain access to traditional credit. The amount is in small denominations and the focus is to lend the deprived section of the society. Over the past decade some micro finance institutions have started developing a range of product to meet the need of other clients including pensioners and salaried workers. Micro finance is the extension of very small loans to the unemployed, to poor entrepreneurs and to others living in poverty that is not considered bankable. Due to the success of micro finance, many in the traditional banking industry have begun to realize that these finance borrowers should more correctly be categorized as pre-bankable, thus micro finance is increasingly gaining credibility in the main stream. The aspect of micro finance that has contributed to its success is its credit plus approach, where the focus has not only been on providing adequate and timely credit to low income groups, but to integrate it with the other developmental activities such as community organizing and development, leadership, training skills and entrepreneurship management, financial management etc. These loans are for short periods that are repaid quickly and made available at interest rates that keep the program sustainable and viable.

AN ANALYSIS OF PRADHAN MANTRI MUDRA YOJANA (PMMY) BENEFICIARIES OF MICRO AND SMALL ENTERPRISES (MSES) IN INDIA

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ABSTRACT

There is a huge opportunity for micro and small enterprise in India. And also there is a great potential to start micro units. But there is a lack of finance for start-ups, NSSO survey (2013) reports that 4% of 57.7 million MSEs are unable to get financial support from regular banks. More over for start-ups there is great difficulty in getting financial support from financial institutions. MSEs need adequate and easy access of financial services. Micro Units Development and Refinance Agency Bank (MUDRA Bank) has been created with the adage of "Funding the Informal by Funding the Unfunded", by making Micro, Small business units to be string instruments for GDP growth and also employment generation. It lends loan to non- form income generating enterprises in manufacture, trading and services whose credit needs are below ₹10 lakhs. So far 1500 crors is refinanced to Micro and Small Enterprises (MSEs) under MUDRA scheme through private and public banks. The aim of this paper is to focus on PMMY scheme and progress of MUDRA scheme. And the scope for MUDRA scheme in Indian MSEs.

A STUDY ON RISK-RETURN RELATIONSHIP OF TOP 10 COMPANIES FROM FAST MOVING CONSUMER GOODS (FMCG) AND PHARMACEUTICALS SECTOR LISTED AT NSE INDIA

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ABSTRACT

Fast Moving Consumer Goods and Pharmaceutical industry are coming under the category of defensive sectors. FMCG is one of the fastest developing sectors and which is the 4th largest sector in India. Household care, Personal care, Food & Beverages are the main subdivisions of FMCG sectors. Pharmaceutical sector is dominated in the market by branded generics and it also fragmented in organised & unorganised segments. As we know stock market investment is characterised by Risk and returns. FMCG & Pharmaceutical Sector provides the stable rate of return as it is the defensive category. The top 10 companies from both these sectors listed at NSE also selected for the risk return analysis. This paper gives the descriptive analysis of risk-returns of these companies. Thus the paper attempts to help the long term investors to take a suitable decision before investing in the stock market. This paper studies the risk- return relationship of top ten selected companies from FMCG and Pharmaceutical Industry and trying to prove that the returns and risks are related.

PUBLIC DEBT AND ECONOMIC GROWTH NEXUS IN INDIA: AN EMPIRICAL INVESTIGATION

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ABSTRACT

Many countries, particularly developing nations have continued to witness increasing debt profile since the world economic recession of 2007; the Indian case is not an exception. The nature of effect the increasing debt profile has on the economic growth of India forms the crux of this study. The study employed the Augmented Dickey Fuller (ADF) test for unit root to test stationarity of the data, and all the variables were found to be integrated of order one. Johansen cointegration test was applied to examine whether the variables are cointegrated or not, findings of the test show the presence of long run association between the variables. The Vector Error Correction Model (VECM) was employed to examine the long run and short run relationship among the variables. Long run estimates showed the presence of a positive and significant relationship between Internal Debt, external Debt and Investment with GDP, while the relationship between Debt Servicing and GDP was found to be significantly negative. In the short run, Internal Debt, External Debt and Debt Servicing exhibited a negative impact on GDP, while Investment was found to be having a positive relationship with GDP.

THE ANALYSIS OF SPATIAL PRICE DYNAMICS OF PLANTAIN MARKETS IN CAMEROON

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ABSTRACT

The concept of food security implies regular and adequate market supply of foodstuffs. This regularity, which results in an equilibrium between supply and demand on the various markets, is more effective when there is a spatial integration between them. The absence of such integration can constitute a signal of food insecurity because the technique of arbitrage, which makes possible for the surplus areas to supply the deficit areas, would be difficult to realize. To facilitate the spatial integration of main foodstuffs markets (plantain, cassava, onion, rice) in Cameroon the authorities set up a market information system on to support the flow of information on prices, as well as the correction of market dysfunctions. In the particular case of the banana plantain, the issue is ever-increasing urban consumer prices. Is this the result of a lack of arbitrage or bad information circulation between the markets of consumption and the markets of production? This work tries to answer these questions by means of the econometric time series models. Results show a weak integration of the production and consumption markets resulting from the poor information circulation between the various markets. The concentration of information in the hands of certain traders, particularly the wholesalers, is preventing other wholesalers from penetrating the plantain marketing chain. The situation results in a weak supply to cities and consequently high consumer prices for plantain. To maintain urban food security in plantain, actions must be taken to reduce the asymmetry of information on the prices between consumption and production areas.

POPULATION GROWTH, POVERTY AND ENVIRONMENTAL DEGRADATION IN INDIA

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ABSTRACT

India accounts 18 percent of the world population on 2.4 percent of its land area has great deal of pressure on its all natural resources. The pressure on land is increasing day-by-day while agricultural productivity is not keeping pace with the population growth. The poverty and rapid population growth are found to co-exist and seems to reinforce each other and also contributes to environmental degradation through over exploitation of natural resources. The increasing population pressure on land depleting natural resources and degrading the environment. The relationship between population growth, poverty and environmental degradation has been a matter of debate for decades. The objective of the study to examine the changes in trends of population growth from 1971-2011 and incidence of poverty from 1973-74 to 2009-10 in India. The study also examines the changes in land use pattern and environmental degradation in India and their relationship. The result of the study finds that magnitude of environmental degradation is not uniform in India. For example, poverty has been the major cause of depletion of natural resources and environmental degradation in India, and both rapid population growth and continued economic development are found to be the major causes of environmental pollution. Thus the forgoing analyses represent the relationship between population growth, poverty land use pattern and environmental degradation in India and analyze the challenges of sustained development without harming the environment.

IMPACT OF KUDUMBASHREE ON WOMEN EMPOWERMENT: A CASE STUDY IN KANNUR, KERALA

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It is quite unfortunate, but when facts reveal themselves as clear as day light, one cannot shy away from accepting the reality that India, like many other countries, is a heteronormative and patriarchal society. It is a fact that a large section of women in India are denied social participation, political participation, economic participation, access to education and also reproductive healthcare. Hence, they are economically dependent on the men of the family, which in turn sustains patriarchal dominance. In such a scenario, the concept of women empowerment assumes greater significance. The idea of women empowerment is rooted in the fundamental belief that men and women are equal and they deserve equal opportunities, which, unfortunately, has been denied to women all this while. It aims at providing women the courage to take their own decisions regarding their lives both in family and society. Empowering women is to make them independent and not just in terms of finance, but in all aspects of social existence. Kudumbashree (Prosperity for Women) is one such successful women-empowering project in Kerala and the largest in India. The main objective of the proposed study is to understand to what extent this program has influenced the women and led to their empowerment.

**HEALTH POLICY AND DEVELOPMENT WITH SPECIAL REFERENCE TO
ORGANIZATION AND MANAGEMENT OF GOVERNMENT HOSPITALS IN
KARNATAKA WITH EMPHASIS ON K.R. PET GOVERNMENT HOSPITAL MANDYA
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'Health is an asset to every person'. In this study, an attempt is made to analyze the present organization and management of health system in Karnataka, specifically the government hospitals. Provision of Universal Health Care is one of the core objectives of any Welfare State. In fact, Article 21 of the Constitution of India, lays that Right to Life as one of the Fundamental Rights of a person. Thus, it becomes the primary duty of any government in any State to provide this essential service to all – irrespective of economic and social status. While the policy makers of the country had this broad framework in my mind, the reality is far from its ideal settings. The study aims at, the conceptual issues pertaining to health sector and an analysis of the global health policy scenario and the brief explanation about the Health Policy of Government of India and that of the State of Karnataka, Micro planning in K R Pete Taluk. From the study it is concluded that the Hospital has most of the facilities needed for a modern hospital, there is scope for further strengthening and improvement.

LIVESTOCK AND NOMADIC PASTORALISTS: A LITERATURE REVIEW

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ABSTRACT

Gujjars and Bakarwals constitute a significant proportion of the population of the state. Gujjars and Bakarwals are nomadic in nature and depend on livestock rearing as their main source of livelihood. Nomadic pastoralism is an age-old livelihood option for millions of people of different castes and ethnic groups and makes an important contribution to the economy. It is prominent across the Himalaya where the communities such as Gaddis, Gujjars and Bakarwals practice varying forms of herding, livestock products are the main outputs of these communities. In some developing countries, the livestock sector accounts for 50-80 percent of the GDP. The main diet of Gujjars and Bakarwals consists largely of livestock products, primarily in the form of milk. Nomadic pastoralists refer to herders who depend entirely on the sale and exchange of their animals for their livelihood, pursuing opportunistic and irregular migration routes. Most of the Gujjars and Bakarwals of the state are still practicing nomadic lifestyle. Gujjars and Bakarwals play the prominent role in the economy of Jammu and Kashmir.

COMPARATIVE ANALYSIS OF AGRICULTURE PRICE POLICY: WHEAT AND RICE SINCE THE EARLY 1980s

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ABSTRACT

Agriculture Price Policy could be seen as a part of a larger package of policies adopted by the government to promote overall agriculture growth through production incentives. As rice and wheat are two major cereal crops grown in India, many farmer's livelihood is dependent on the incomes of these two crops. Rice and wheat are grown in the area of nearly 75 million hectares or more than 40% of the gross sown area. So comparative analysis regarding Minimum Support Price will help us to understand how price policy works. The objective of the paper is to analyze costs, return and Minimum Support Price of wheat and rice, so to have an idea about the profitability of Indian agriculture. However, there has been a debate that since the cost of production of both wheat and paddy is almost the same; then rice should be given the same MSP as wheat. Recently Agricultural price policy has been criticized on the grounds of higher support price than the cost of production, leading to distortion in the market.

INNOVATION SYSTEMS FOR FAMILY FARMING: A STUDY ON ECONOMIC ANALYSIS OF ORGANIC FARMING IN SHIVAMOGGA TALUK

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ABSTRACT

Innovation happens when individuals and groups adopt new ideas, technologies or processes that, when successful, spread through communities and societies. More than 500 million family farms manage the majority of the world's agricultural land and produce most of the world's food. We need family farms to ensure global food security, to care for and protect the natural environment and to end poverty, undernourishment and malnutrition. Traditional farming (of many kinds) was the original type of agriculture, and has been practiced for thousands of years. Forest gardening, a traditional food production system that dates from prehistoric times is thought to be the world's oldest and most resilient agro ecosystem. Organic farming is a form of agriculture that relies on techniques such as crop rotation, green manure, compost, and biological pest control. Organic agriculture is an ecological production management system that promotes and enhances biodiversity, biological cycles and soil biological activity. It is based on minimal use of off-farm inputs and on management practices that restore, maintain and enhance ecological harmony. This study is very essential based on the study area, so I have frame some objective like to ascertain the reasons for shifting from inorganic to organic cultivation, to study the type, pattern and levels of use of manures, fertilizers and plant protection measures and the cost involved under both the type of farming, to compare the yield, market prices and returns of organic products with that of inorganic products, to enumerate the problems of organic product growers. Based on this objective I framed some hypotheses like the costs involved in organic farming are less compared to that of inorganic farming, net returns from organic products are higher than that of inorganic products.

MACROECONOMIC IMPACT OF CRUDE OIL PRICES ON INDIAN ECONOMY

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ABSTRACT

Energy is the backbone for the development of any Economy. Due to rising economic growth and development in India, the demand and desire of the people have multiplied for the different sources of energy like petrol, diesel, gas, kerosene, etc. which has bound the Indian Economy to import more than one-third of its total consumption. Rising demand for the petroleum products lead the Indian economy to face twin issues of mounting trade imbalance and persisting inflation. The prices of oil and inflation are often seen as being connected in a cause and effect relationship. As oil prices moves up or down, inflation follow in the same direction. The increasing oil prices lead to economic slowdown and credit availability which are great threats to the country's economy. Rising oil prices also affect the cost of production. Whenever the price of crude oil tends to rise, the cost of production also rises causing a decrease in supply which ultimately leads to inflation. The present paper seeks to investigate the Macroeconomic impact of crude oil price fluctuations on different economic indicators of India like GDP, Inflation Rate(WPI), Import of Crude Oil, Exchange Rate, Forex Reserve, Oil and Non-Oil Trade Balance etc. by using Correlation Matrix and growth rate. The result shows that crude oil price has positive relationship with Inflation, Gross Domestic Product, Forex Reserve, oil and non oil trade balance while it has negative relationship with import of crude oil and exchange rate. As far as growth rate is concerned, crude oil price, oil and non-oil trade balance has negative growth rate while rest indicators have positive growth rate during recent years of the study period.

EXCHANGE RATE VOLATILITY AND NON-OIL IMPORT TRADE IN NIGERIA: AN EMPIRICAL INVESTIGATION

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ABSTRACT

The study seeks to empirically assess the effect of exchange rate volatility on non-oil importation in Nigeria. The discussion over exchange rate volatility and trade remain ambiguous among researchers, some unveiled positive volatility-trade link while negative to others. The study considered fundamentals: exchange rate volatility, domestic income, terms of trade and index of openness to predict non-oil import. This research employed econometric tools through unit root test, ARDL bound test. ARDL Bound test indicates existence of long run relationship among the variables at 1% level of significance. It further revealed that, in the long run exchange rate volatility and terms of trade are insignificant and negatively determined non-oil import, domestic income and openness have positive and significant impact on non-oil import in Nigeria. While in the short run, the signs remain the same only that terms of trade although negative but significantly determine non-oil import. The error correction term shows that about 49% of disequilibrium is corrected within one year. The study recommends that public authority ought to vehemently enhance import-substitute policies and provision of infrastructural facilities especially power supply and means of transportation.

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With sincere regards

Thanking you profoundly

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