

Managing Editor Board

- ❖ Dr. Sayed Mahdi Golestan Hashemi
Head of the Iranian Research Center for Creatology,
TRIZ & Innovation Science
Iran
- ❖ Dr. Waspodo Tjipto Subroto, M.Pdi
State University of Surabaya
Indonesia
- ❖ Dr. P.Malyadri
Osmania University
India
- ❖ Dr. Makarand Upadhyaya
cba, jazan university, jazan , saudi arabia
Saudi Arabia
- ❖ Dr. Krishnamurthy Prabhakari
SRM University
India
- ❖ Dr. Joy Mukhopadhyay
ISBR Bangalore
India
- ❖ Prof. Dr. Mohammed Galib Hussai
Islamiah College, Vaniyambadi
India
- ❖ Dr. Abdulsalam Jibril
Adamawa State University, Mubi Nigeria.
Nigeria

Contact Us

Website URL : www.iosrjournals.org
Email : Support@iosrmail.org



Qatar Office:

IOSR Journals
Salwa Road
Near to KFC and Aziz
Petrol Station,
DOHA, Qatar

India Office:

EHTP, National
Highway 8, Block A,
Sector 34, Gurugram,
Haryana 122001

Australia Office:

43, Ring Road,
Richmond Vic 3121
Australia

New York Office:

8th floor, Straight hub,
NS Road, New York,
NY 10003-9595



IOSR Journals

International Organization
of Scientific Research

e-ISSN : 2321-5933

Volume : 14 Issue : 5 Series-3

p-ISSN : 2321-5925

IOSR-JEF

*IOSR Journal of Economics
and Finance*

Contents:

Production And Marketing Efficiency Of Garlic Crop In Egypt Egypt	01-09
The Hotel Sector As An Active Supporter Of India's Economic Reforms	10-17
Effect Of Mobile Banking On Financial Inclusion Among Registered Smes In Kisii County	18-26
Effects Of Budget Deficits On The Exchange Rate In Kenya: 1993-2021	27-52
E-Banking: Factors Of Adoption In India	53-57
Analysis Of The Tradition And Innovation In Joint Family Businesses And Nuclear Family Businesses	58-59
Government Securities And Their Effect On Financial Performance Of Insurance Firms In Kenya	60-67

Peer Reviewed Refereed Journal