We take pleasure to present the fourth issue of *Amity Journal of Economics* bridges the gap between economic theories and practicality by bringing academicians and industry practitioners on a same platform. It plays a significant role in generating new ideas and new viewpoints to existing research and will enrich economic concepts. Amity Journal of Economics is UGC approved and is indexed and abstracted in a number of good indices.

In an endeavor to present commendable and authentic research, this issue has contributions from eminent researchers, academicians and industry professionals. Oziengbe Scott, in the first paper, investigates the effect of Foreign Domestic Investment on Nigeria and concludes that though positive in the long run, yet statistically insignificant as trade openness adversely affects domestic investments due to global competition. In addition, human capital hasn’t benefited from improved FDI due to poor quality of secondary education in the country and envisages policy recommendations for proper regulation of the financial system, efforts to improve the functionality of secondary education and protection to infant industries. The second paper evaluates the effect of credit and educational qualifications on Micro and Small Enterprises in Kenya. The study confirms MSMEs have been benefited positively with sufficient credit, managerial and technical skill training. However, the Central Bank of Kenya should expand advances to more MSMEs who are the backbone of the economy – providing employment to majority of people.

The third paper is a study which focuses on Cotton Exports from India. Being world’s second largest producer the country ended up with the tag of net importer during the last decade and the author winds up with the optimism that the paper would be helpful to improve decision making in business and trade organizations across the country. The fourth literature examines the role of bank financing in the industrial growth of Nigeria and recommends policy reformation ensuring set up of functional financial system to improve credit supply to industrial sector. He has concluded that availability of cheap credit speeds up industrial growth and financial institutions must examine ways to ease credit constraints to industries. The final literature explores the response of economic growth to domestic borrowing in Kenya and confirms negative impact on Kenyan economy. The author reminds the government the need to reducing domestic borrowing and control inflation through increased private investments and net exports to realize growth.

Now it is the turn to thank our companions viz. esteemed Editorial Advisory Board, Editorial Board and Editorial Review Board who have extended their helping hands during the hour of need. Their constant guidance and high-quality reviews have shaped up the journal par excellence.

We also take this opportunity to thank the authors who have shown immense faith in us and contributed their research papers to *Amity Journal of Economics*.

We anticipate readers’ reflections over the journal which would definitely enable us to improve our future endeavours. We hope they would appreciate and enjoy the journal as much as we are delighted to develop it.

*Prof. (Dr.) Ramanjeet Singh*
*Editor-in-Chief*