

AFRICAN REGIONAL
CONFERENCE ON SUSTAINABLE DEVELOPMENT

T H E M E :

PERSPECTIVES ON DEVELOPING &
SUSTAINING THE AFRICAN ECONOMY
FOR SUSTAINABILITY:
MULTI-SECTORAL APPROACH

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BOOK OF ABSTRACTS

Introduction

All original abstracts sent in before the call for submission deadline are included in this volume. They are divided into three plenary groupings:

- i. Management and Social Sciences
- ii. Education and Arts
- iii. Engineering and Sciences

MANAGEMENT AND SOCIAL SCIENCES

1. INFLOW OF FOREIGN DIRECT INVESTMENT IN NIGERIA: IMPACT ON ECONOMIC GROWTH

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Abstract

Foreign direct investment has been widely accepted as a catalyst for economic transformation globally. Developing countries, including Nigeria are trapped in the low saving investment cycle and the aspiration to dependent on foreign capital inflows to stimulate economic growth in these economies has become a crucial need. The study therefore, seeks to examine the impact of foreign direct investment inflow on economic growth in Nigeria from 1986 to 2012. This period coincided with liberalisation and deregulation of the economy towards free market principles and private sector led development strategies in Nigeria. The methodology of the study engages both quantitative method of data analysis and descriptive statistics. For the quantitative method, the study adopts a simple macro-econometric model involving a simple regression equation with ordinary least squares (OLS) being used as the analytical technique. While the study utilises secondary annualised time series data obtained from the Central Bank of Nigeria for the quantitative analysis; tables and figures are used for the descriptive statistics. The study reveals a weak contribution of FDI inflows to economic growth in Nigeria. The empirical result shows that only 0.3% of growth in GDP is caused by the inflow of FDI in Nigeria. The study concludes that the neglect of agricultural sector by foreign investors, coupled with insecurity, inadequate power, corruption, lack of patriotism and commitment to national development on the part of government and people of Nigeria as factors that led to the weak performance of FDI inflows on the country's economic growth. This implies that the need for strong political social and economic stability and policies in Nigeria to woo foreign investors is urgent. The paper recommends that government should formulate policies that will make the agricultural sector a priority in order to attract foreign investors to invest in the sector. This will resuscitate the manufacturing sector and consequently boost industrialisation in the country. Attitudinal change should be the overriding focus on the part of society, and Nigerian people should be most enterprising and productive in order to leverage on the FDI in the country.

Keywords: FDI, Inflows, Multinational Corporations, Economic Growth, Nigeria

2. IMPACT OF EXCHANGE RATE ON ECONOMIC GROWTH IN NIGERIA: A TEST OF GRANGER CAUSALITY

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Abstract

The study investigates the direction of causality between exchange rate and economic growth in Nigeria. It also examines the impact of exchange rate on growth in the country. The problem of exchange rate instability in Nigeria has motivated the study. The conceptual and theoretical foundation of the study is based on trade, the degree of openness, real inflation and real exchange rate in relation to output growth. The methodology of the study involves the use of Keynesian national income accounting framework in an open economy as well as Granger causality test and cointegration test

approaches. Macro-econometric model (multiple regressions) was employed and secondary data collected from the Central Bank of Nigeria (CBN) were used in this study. It was found that real exchange rate has a significant but negative impact on economic growth in Nigeria. The results for money supply, inflation rate, and openness were also negative. The study however revealed that government expenditure has positive impact on growth in Nigeria. It showed that a unit change (increase) in government expenditure would positively cause about 13.1 unit change (increase) in GDP growth in the country. The study recommends among others that fiscal, monetary and exchange rate policies need to be designed in order to ensure sustainable macroeconomic stability which will stimulate real appreciation of the naira so as to drive growth. However, policymakers should ensure that real appreciation does not exceed the equilibrium exchange rate in order to prevent massive importation of goods so as to preserve domestic industries.

Keywords: Exchange Rate, Money Supply, Inflation Rate, Government Expenditure, GDP

3. LIMITATIONS TO GROWTH AND DEVELOPMENT OF SMALL AND MEDIUM SCALE ENTERPRISES IN NIGERIA: CASE OF PLATEAU STATE

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Abstract

The paper seeks to establish the factors inhibiting the growth and expansion of small and medium scale enterprises (SMEs) in Nigeria with particular attention to Plateau State. Based on descriptive analysis of primary data, the paper reckons that financing problems and management incompetence are the major constraints to the growth and expansion of SMEs in Nigeria. As a result, SMEs are unable to drive growth and development with respect to investments undertakings, employment creation, income generation, and output growth in the country. The paper suggests that the central bank of Nigeria should review its credit guidelines and compel banks to give 40% of their total loan portfolio to the SMEs sub-sector, especially those SMEs that operate in agriculture, manufacturing and trading. Banks should ensure that money borrowed by SMEs is used for the purpose it was meant through a system of checks and balances. Government should therefore place severe penalty on banks that fail to meet the required quota of loans to small and medium scale businesses in Nigeria. However, SMEs owners should avoid financial recklessness and inculcate financial discipline by separating personal expenditures from that of the business in order to improve on profitability and business performance. Small scale entrepreneurs should invest in research and development to improve on product quality, marketability and profitability, amongst other recommendations.

Keywords: SMEs, Credit Policies, Manufacturing, Agriculture, Growth, Development

4. BUDGET AND BUDGETARY CONTROL FOR EFFECTIVE CONTAINMENT OF CORRUPTION IN THE LOCAL GOVERNMENT IN NIGERIA, WEST AFRICA

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Abstract

The main thrust of this paper is an appraisal of the role of budgeting and budgetary control for the effective containment of corruption in the Local Government in Nigeria, West Africa. The importance of budgeting and budgetary control as a tool for efficient and effective management of public expenditure for organizational performance and productivity cannot be underestimated. The paper is to appraise budgeting and budgetary control as a tool for efficient and effective management of Local Government Administration in Nigeria. Consequently, to also determine the problems militating against the budgeting system as an aid to effective and efficient management of public organizations. Looking at the public organization as an organic entity, the main aims of establishing such agencies is to assist the central government in achieving its objectives. For this to be achieved, budgeting and budgetary control becomes an instrument systematically planned under which framework money appropriated for specific purpose is utilized judiciously. Hence, the need for an effective control of budgeting becomes imperative. In this work, we adopted the expo facto design in gathering data. From findings, some problems militating against an effective control of budgeting were identified. These include a persistent cases of fiscal indiscipline and misplacement of priorities and indication that budgeting is a mere routine exercise in the third world countries; most of the Local Government are lacking in the control process of budget; moreover, the impacts of unbudgeted expenditures arising from political patronages also leads to over growing government expenditures. This attitude of the officials responsible for the control has contributed in no small way to a high level of corruption. The paper recommended among other things, that (i) qualified personnel be employed to budget departments (ii) the budgeting Control Unit is established for proper monitoring of budget to avoid deviation in budgeting implementation, (iii) while the need for timely preparation and approval of budget is also recommended.

5. GOD FATHERISM IN NIGERIA POLITICS: IT'S IMPLICATION FOR EFFECTIVE GOVERNANCE

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Abstract

In spite of the economic and social crises facing Nigeria, God-fatherism has recently taken its turn in the politics of Nigeria. Unethical practices among our leaders and masses abound and political and administrative reforms have not made appreciable impact, there is general disharmony and dissatisfaction among the people of Nigeria especially now that the increasing or increased resources are being harnessed by few individuals who call themselves political God-fathers, political godsons and political god daughters. The negative forces of this tiny class are a serious dilemma and bad signals in our body politics. Making use of library research materials of other authors, this paper is detailed to x-ray the issue involved, viewed from the people perspective. The paper tries to focus attention on the major challenge posed by the concept of God fatherism in the democratic process and experience. The dilemma can still be solved. The paper recommends among other things the reorientation of the people to shun money politics and political bitterness. There is need for equitable wealth redistribution through the

creation of employment. Finally, for sustainable democracy, the judiciary must wake up from its slumber.

Keywords: God Fatherism, Politics, Governance,

6. THE UPDATE OF THE ELECTORAL REGISTER AS AN IMPERATIVE FOR ACHIEVING CREDIBLE ELECTIONS IN NIGERIA

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Abstract

It is doubtful if Nigeria had conducted any elections without serious allegation of rigging and other malpractices. This is because no credible electoral register have ever been compiled for all elections in Nigeria. The general believe is that manipulations of election results and rigging starts with the compilation of voters register. The growth of modern democratic practice revolves around a well organized modern electoral voters register, which stand out as a platform for the articulations of aspiration of electorates. Fair and honest elections are fundamental components of a healthy democracy. A cloud which is cast over the integrity of elections will give rise to question: Have the voices of the people truly been heard through the voters register? Such doubts can undermine the foundation of democracy and can jeopardize the hopes and dreams of the entire people of the country. The controversies which emanated from the conduct of past elections particularly the 2007 general elections underscore the proper conduct, compilation of the 2007 voters registers, where foreign names like Mike Tyson, Michael Jackson who never came to Nigeria to register but were adjoined as authentic voters in some states of the federation. There were also massive duplication of names and multiples registration. Coupled with this was the registration of underage, dead persons and name of people who were not in existence. It is against this background that this paper is set to write on the importance of the voters register as an imperative to the conduct of credible elections in Nigeria. Effort is made to examine questions and issues on elections and the extent to which voters register affects elections in Nigeria.

7. IMPACT OF MICROFINANCE ON RURAL TRANSFORMATION IN NIGERIA

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Abstract

The inability of the formal financial institutions to provide financial services to the rural poor, coupled with the unsustainability of government financial schemes contributed to the growth of private sector led micro finance in Nigeria. The microfinance banks have taken up the challenges of the gap created by the Deposit Money Banks. Microfinance evolved as an economic development approach intended to benefit the low income part of a given society like Nigeria, both rural poor and urban poor. The objective of this study is to determine the impact of microfinance on rural transformation in Nigeria. The methodology used by the researcher was descriptive research. The findings of the study shows that micro-finance has impacted positively on the rural poor by providing loans and advances for agriculture, investment opportunities, savings mobilization and credit delivery; asset financing and community

development financing. Despite the achievements of microfinance in transforming the rural areas they have been met with stiff difficulties like repayment problem, illiteracy among the poor and inadequate or non-monitoring of micro and small enterprises by the micro financial institutions. The following recommendations were made to address the issues: To match products to customer needs, examination of cash flows and repayment cycles, broaden the range of products and services to the poor and regulatory authorities should look closer to the activities of the microfinance banks.

8. WATER SCARCITY: AN INHIBITING FACTOR TO AKURE URBAN LIVEABILITY, ONDO STATE, NIGERIA

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Abstract

In building liveable and safer city, potable water plays a pivotal role. Availability of safe water for human consumption occupies a prominent position in achieving city comfortability and liveability. In Akure today, the situation is otherwise as many sectors of the city are without potable water for their consumption. This paper centres on the challenges of water supply to Akure and its impediment to urban liveability with a view to curtailing the attendant problems. This phenomenon in the study area is alarming such that water pricing have to come into to play on a serious note. This has also been responsible for many residents spending qualitative time in queue or searching for potable water. The methods adopted in the study include direct observation, questionnaire administration, group discussion and literatures. Causes of water scarcity in the area were also revealed. These include weak institutional structures, financial constraints, poor maintenance culture, and inadequate municipal water project and management. The paper solicited for enhanced municipal water management, establishment of a functional institution, rehabilitation of damaged water mains, geophysical survey and booster stations as policy guide toward achieving sustainable water supply in the area.

Keywords: Water supply, Scarcity, Liveability, Rehabilitation, City

9. BRIDGING THE URBAN-RURAL GAP: KEY TO SUSTAINABLE DEVELOPMENT IN AKURE REGION, ONDO STATE, NIGERIA

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Abstract

Rural communities in Nigeria remain the major producer of food for the sustenance of the urban populace. This sector, with its enormous contribution to national development and sustainable food security remain neglected and deprived, with little attention toward revamping the deplorable state of the rural infrastructure. The scenario accounted for the significant and incessant rural-urban drift over the decades. This has given rise to rural depopulation and consequently, urban congestion. It is on this note that the paper centred on the issues bridging the gap created between rural and urban settings in the area with a view to achieving sustainable development in the sub region of Nigeria, with particular reference to Akure region. The method adopted in the study included questionnaire administration, direct observation and oral interview with appropriate agencies. The study identified neglect of rural economy, in

adequate provision of rural infrastructure, lack of poor storage system, poor funding of rural development programme, imbalanced sector investment-programme and gender imbalance. The paper posited that rural mapping and village regrouping should be carried out. Provision of comprehensive rural infrastructure should be embarked upon. Adequate funding of rural development programmes, gender balance and revitalization of farm-gate processing and storage system.

10. THE IMPLICATIONS OF THE LEGAL FRAMEWORK FOR OWNERSHIP OF MICROFINANCE BANKS ON SERVICES TO SMEs IN NIGERIA: AN EMPIRICAL ANALYSIS

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Abstract

This empirical study examined various forms of ownership structure of microfinance banks (MFBs) viz-a-viz their services to small and medium enterprises (SMEs) in Nigeria. Specifically, state (government) owned micro-finance, NGOs and other privately owned micro-finance banks were examined. The study collected data from 80 micro finance banks in Kaduna, Kano and Niger States. The data collected covered a five year period from 2007 to 2011. The secondary data that were collected were analyze to confirm the effects of ownership type of the MFBs on their services rendered to the SMEs. The Likert 5 point scale was used for the analysis. The result indicated that MFBs owned by the state (government) and NGOs performed well in terms of services rendered to SMEs. Whereas the other private sector owned MFBs under performed in this regard. The study therefore recommended that special incentives be granted to the later in order to enhance their capacity to serve the SMEs.

Keywords: Microfinance, Transformation, Ownership Structure, Loans, Collateral Securities

11. THE COMPARATIVE STUDY OF VALUE RELEVANCE OF FNANCIAL INFORMATION IN THE NIGERIA BANKING AND PETROLEUM SECTORS

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Abstract

This paper sets out to conduct comparative study on the value relevance of accounting information in the Nigerian banking and petroleum sectors. Ten companies where randomly selected from each of these sectors, ten companies from each sector were considered in the study due to restricted number of petroleum companies quoted on the Nigeria stock exchange; and also to base the comparative study on the same footing for each of the sector. Data from 2007 2011 were collected on the market price per share (dependent variable), earnings per share, book value of equity, and leverage (independent variables). Multiple regressions were adopted for data analysis and the ordinary least square was the method of estimation. The regressions result reveal among the following that, the earning per share information is

the most considered by investors while deciding the share price and the financial information in the banking sector is more value relevant compare to the financial information disclosed by companies in the petroleum sector.

Keywords: Value relevance, Market price per share, Nigeria Stock Exchange, Banking Industries, Oil and Gas Industries.

12. GOVERNANCE AND PUBLIC SECTOR MANAGEMENT

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Abstract

This paper highlights how good governance play a critical role in achieving development effectiveness in the public sector. Good governance is the foundation on which a good public sector is built and it is indispensable for the growth of the public sector .It equally bring to bare how poor governance pose significant risk to public sector service delivery. In conclusion, possible ways of improving governance in the public sector are suggested and reducing vulnerability to corruption[key ingredient for proper management public sector]. Materials are sourced from books,journals,periodicals and online sources. The expository method is used to lay bare the basics of the positions dealt within this paper .

Keywords: Public sector, Good governance, corruption, management and service delivery

13. THE CHALLENGES OF NIGERIA'S INDUSTRIES TOWARDS SUSTAINABLE ECONOMIC DEVELOPMENT

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Abstract

Over the years the Nigerian economy has been plagued by low and declining capacity utilization in the real industrial sector, poor state of major infrastructure, large budget deficits and high rate of inflation. Structurally, the economy is weak and undiversified. The economy is import dependent and relies mainly on crude oil as the major single export commodity. In fact, the Nigeria Industrial base is narrow and underdeveloped while its agriculture relies on traditional methods of production. This paper studied the role of industries for sustainable economic development in Nigeria. Therefore, in order to achieve our objectives a model was developed by using industrial production, capacity utilization and inflation rates to ascertain their impact on the Nigeria's GDP. In the regression analysis, it was discovered that industrial production and capacity utilization are directly related to the GDP, while the inflation rates are inversely related to the GDP. But all tested variables have significant impact on the GDP. The research

has succeeded in elucidating the factors militating against the Nigeria industrial development towards achieving sustainable development in Nigeria after using data covering two decades from 1991–2010. Conclusively, suggestions were offered to the policy makers to know that for the industrial sector to grow and be able to play a leading role in the Nigerian economy the educational sector should be reformed in order to promote establishment of public and private firms in Nigeria.

Keywords: Nigerian Economy, crude oil, industrial sector, regression analysis, capacity utilization.

14. INVESTIGATION INTO THE ENGINE OF GROWTH OF SOME INDIVIDUAL COUNTRIES OF WEST AFRICA AND THE TREND OF THEIR DEVELOPMENT

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Abstract

The foundation of any economy starts from the Supply Sector, which implies Production. This leads to Economic Growth and thus development. This study embarks on empirical investigation of some countries in West Africa. The study starts with Cobb-Douglas Model and look at the anatomy of Production Structure of each country studied. We use appropriate Econometric Models to authenticate the Theoretical Foundation and find out that the source of Growth and Development is Production.

Keywords: Economic Growth; Production; Economic Development.

15. DETERMINANTS OF SME'S GROWTH (PRINTING ENTERPRISES): COLLECTIVE EFFICIENCY, SPACE, PLACE, PHYSICAL INFRASTRUCTURE AND ACCESS TO CREDIT.

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Abstract

Economic development is said to be dependent on industrial development amongst others. Industrial development is expected to create productive employment, generate value added capital and promote sustainability. In Nigeria, however, the trend in the performance of the manufacturing sector, especially at the micro level shows that the strategies employed so far in the planning for sustainable industrial development is far from being effective. This paper therefore explores the factors needed for the active participation of micro manufacturing enterprises in contributing to sustainable industrial development. Data shall obtained from printing based enterprises owner/managers (284) who are sampled from the five districts; Kawo; Kakuri; Makera; Doka and Barnawa all in Kaduna metropolitan area of Nigeria using multi-stage sampling strategy. Data shall be collected using the following data collection instruments, participant observation, structured questionnaire and explicit records. The Linear regression model shall be used to carry out the analysis of factors investigated. The paper shall then provide some relevant information and recommendation to policy makers, development agencies, entrepreneurs and SME managers that would aid in improving

16. AN ASSESSMENT OF THE GROWTH AND SPATIAL DYNAMICS OF INFORMAL ECONOMIC SECTOR ACTIVITIES IN KADUNA CENTRAL BUSINESS DISTRICT

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Abstract

The informal economic sector provides ample opportunities to support livelihood of particularly the low income people in Nigerian towns/cities. In realizing the importance of the informal sector in Nigeria, it is expedient to understand how the sector develops and changes over time in space in order to ensure livability. Many studies have been carried out on informal sector activities, however little documentation exists as regards the dynamism of this sector and particularly unveiling its capacity to bring about sustainable socio-economic transformation for livability. Problems associated with auto-mechanics in the urban centres are not different from those of other informal sector activities such as lack of conscious planning. The survey method was used with stratified proportional and random sampling. The study revealed that the workshops are distributed on 12 streets for which most have location problems in terms of incompatibility with other adjacent land uses. The study also revealed that the growth of this informal subsector is stunted operationally as well as in the managerial aspect coupled with marginal growth in income generation by the operators. The study recommended that the auto-mechanics workshops should be relocated to appropriate site(s) and the area they are currently occupying be reversed to residential use as proposed in the master plan.

Key words: Growth dynamic, spatial dynamic and informal sector activities.

17. EMPIRICAL STUDY OF CAPITAL STRUCTURE DETERMINANTS OF NIGERIAN BREWERIES PLC

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Abstract

This study, the empirical study of capital structure determinants of Nigerian Breweries Plc, discussed the various factors that affect the capital structure of the company. Secondary data were used for the work and we adopted a descriptive research design through the use of regression techniques of design to test for the overall statistical significance among the variables considered. We adopted the use of R-squared to review the magnitude at which the determinants of capital structure can predict profit after tax of the company. The following major findings were discovered from the hypotheses tested and analysed: Capital structure of Nigerian Breweries Plc has significant impact on the Profit after tax; Shareholders' fund and General Reserves are statistically relevant for policy making regarding Profit after tax of the company; There exists a positive relationship between the General Reserve and Profit after tax of the company;

Keywords: Capital, Capital structure, Reserves, Profit after tax, Equity, Debts, Pecking order, Trade off, Agency cost.

18. EFFECTIVE CORPORATE GOVERNANCE AS A PANACEA TO BUSINESS COLLAPSE IN NIGERIA

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Abstract

This study, effective corporate governance as a panacea to business collapse in Nigeria, examined the concept of corporate governance as a solution to business failure using Cadbury Nigeria Plc, which has been tagged as Nigerian example of Enron, as case study. The study aimed at establishing the relationship that exists between the shareholders and the executive management, most especially directors' responsibility for accountability and corporate governance. The need for corporate governance arises as a result of the need to protect the stakeholders' interest through honest and fair trading, protection of minority interest, timely rendition of transparent and credible information to appropriate regulatory authority, protection of consumers' health through product standardization, corporate responsibility, just to mention but few. We adopted a descriptive research design with data gathered through questionnaire administered to respondents. Non-parametric tool of chi square was employed to analyse the data. The following hypotheses were tested and analysed: Corporate governance does not improve accountability and transparency of companies; Corporate governance has nothing to do with corporate collapse; Corporate governance principles and practices don't add value to the company. Based on the findings, it was recommended that every corporate body must adhere strictly to the principles and practices of corporate governance to reduce the incidence of corporate failure in the economy.

Keywords: Corporate governance, Business collapse, Disclosure, Stakeholders, Chief executive, Management, executive directors, Non-executive directors, Chairman, Board of directors.

19. MAINTENANCE NEGLECT OF PUBLIC SECONDARY SCHOOLS BUILDINGS in NIGERIA: A CAUSE for CONCERN

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Abstract

A clear cut dichotomy exists in the management and operations of secondary schools in Nigeria based on the mode of ownership. Public schools are established and run by state governments, while private schools are established and run by individuals. While private schools charge fees and budget for maintenance, the public schools are funded by the state government and prevented from charging fees. Government often fails to provide adequate maintenance budget for its schools resulting in structural neglect of the schools and higher incidence and intensity of gravity and vandalism in them. To pursue the objective of examining the significance of building maintenance to the functionality of school buildings, a population survey was conducted among secondary schools in Lagos Mainland Local Government (one of the 20 local governments of Lagos state of Nigeria). A set of questionnaire was administered on the head teachers (principals) of the identified 43 schools in area. Responses were analysed with statistical instruments including Students't-test and correlation coefficient. The analysis unveiled a discrepancy in the maintenance profiles of school buildings and infrastructures based on the dichotomy in

the ownership structures. Other findings include: A paucity of maintenance personnel in the secondary schools; Prevalence of gravity and vandalism in secondary schools with higher incidence and frequency in the public schools; General absence of planned maintenance with manuals for school buildings especially in the public schools. Recommendations include: better funding of public schools and budgeting for building maintenance; adoption of planned maintenance with the aid of a developed maintenance manual; imaginative campaigns for students on respect for properties; employment and training of maintenance personnel for school buildings, and better surveillance of school yards.

Keywords: Building maintenance, manual, gravity and vandalism,

20. GOOD GOVERNANCE, PARTICIPATIVE FUNDING AND THE ACHIEVEMENT OF THE MILLENNIUM DEVELOPMENT GOALS: THE NIGERIAN CASE

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Abstract

The Millennium Declaration, a consensus agreement built around eight development targets, the Millennium Development Goals, to be met worldwide by 2015 was arrived at by 189 countries in New York, in the year 2000. To actualize these goals in a country like Nigeria where corruption, greed, executive laxity, poor governance, ineffective leadership and private sector apathy have been the order of the day, looks like a mirage. This study therefore examined the extent to which these targets have been met in the country. It also identified and evaluated the factors accountable for the little or no achievement recorded of these targets, set in form of goals. The significance of good governance and participative funding to the realization of these goals was equally determined. The study made use of primary data and to test the hypotheses formulated from the data collected, the researcher made use of simple descriptive statistics, analysis of variance and t-test. The outcome of the research survey and analysis revealed that lack of transparency and accountability, non-committal approach of the government, little or none private sector participation among others worked against the achievement of the goals. To achieve these laudable goals and put Nigeria on the path of sustainable growth, the study opines that responsible and responsive governance that will foster peace, stability and sustainable development as well as public-private sector partnership should be embraced. Without sound governance practices exemplified in transparency and accountability as well as sincerity of purpose on the part of the government and the private sector, the feat of realizing the millennium development goals in the country would be very difficult to attain.

Keywords: Goal, Transparency, Governance, Accountability, Achievement, Sustainable

21. THE EFFICACY AND SUSTAINABILITY OF BANKING SERVICES IN EMERGING ECONOMIES: A CASE FOR NIGERIA

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Abstract

The collapse of Enron, WorldCom, Parmalat and other corporate giants has demonstrated that there is no company that is “too big to fail”. These corporate scandals have indeed marked the turn of the new millennium and have brought the issue of corporate governance to the fore of the conduct of modern day businesses. In addition, the unprecedented financial and economic crises of 2007-2009 occasioned by the Subprime Crisis in the United States of America hit the entire world economy and tipped the global economy into recession. This crisis led to the demise of many world- renowned financial institutions and almost rendered some economies bankrupt. Thus, so many developing economies were faltered and their financial system, especially, the banking sector and the capital market, were worst hit. A case in point is Nigeria, where the global crisis fueled the crisis syndrome witnessed in the banking sector which necessitated the rescue mission embarked upon by the nation's apex regulatory authority in 2009. Worse still, the Nigerian capital market had the value of its stock plummeted by about 70% in 2008. The purpose of this paper therefore was to identify the major banking services in Nigeria, to determine the efficacy of the services rendered and the effect on the economy. The study was also set out to ascertain the challenges being faced by the banking sector which have been militating against the sustainable development in the sector. The sources of data were primary in nature and the responses were analyzed using descriptive statistics, regression analysis and chi-square statistics. The principal findings were that banks in emerging economies accept deposits majorly but that these deposits are short-tenured hence they can not engage in long term lending to the real sector. Most of these banks, especially in Nigeria, are engrossed in foreign exchange transactions which may also not grow the economy. Aside these shortfalls, there is the heavy presence of weak corporate governance culminating in insider abuses in lending and huge non-performing loans, liquidity crisis and capital erosion among others. The author opine that the regulatory authorities must enforce good corporate governance practices and the banks must be compelled to beef up their capital base substantially to enable them engage in long term lending to the real sector. They should also be encouraged to finance the microenterprises which may in turn enhance the performance level of cottage businesses and ultimately grow the national economy.

Keywords: Corporate Governance, Non-Performing Loans, Banks, Capital Market, Banking Services

22. THE AFTERMATH OF THE CONFLICT ON FUEL SUBSIDY REMOVAL IN NIGERIA

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Abstract

The removal of the subsidy on fuel by the Federal Government of Nigeria at the dawn of 1st January, 2012 led to series of protests by the Labour Movement, Civil Society Groups Human Rights Activists and other Groups. The crisis eventually gravitated to a full blown strike which lasted for six

consecutive days. In this paper, attempt is made to examine the arguments raised by the protagonists and opponents of the fuel subsidy removal, the role played by the various stakeholders before and during the strike and the economic loss incurred by the country within the duration of the conflict. Furthermore, the paper takes a look at the bribery scandal and other events that followed the submission of the House of Representatives Ad hoc probe panel report on the oil subsidy regime. A score board was drawn which shows a resultant win-win outcome by the parties. The paper concludes with recommendations that could avert reoccurrence of similar crisis in the future.

Keywords: Economic and Financial Crimes Commission, Fuel Subsidy, National Industrial Court, Nigeria Labour Congress, Nigeria National Petroleum Corporation, Petroleum Products Pricing Regulatory Agency, Subsidy Re-investment Empowerment Programme, Trade Union Congress.

23. ISLAMIC MODE OF FINANCING: A PANACEA TO THE NIGERIA'S DEBT BURDEN

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Abstract

From Paris to London Club, Nigeria looms into debt crisis as a result of inefficiencies in the current borrowing policies. Interest based borrowing policies put the country in the mess of debt crisis with very unbearable repercussions. For Nigeria to be free from this turmoil there is the need to change these policies to more appropriate and acceptable ones. The paper attempts to present an alternative way of financing, i.e. Islamic interest-free financing. The paper highlighted successful and failed effort made by government in tackling the debt crisis. In addition, the paper presents scenarios of a number of countries that adopt Islamic Mode of Financing and its consequences on their national development. Nigerian Debt statistics for the period of 1999-date and the debt servicing are presented in this paper. The paper concludes that in as long as Nigeria wants to be out of this debt problem, it must to resort to Islamic Interest free financing. It has finally recommended the appropriate way of tackling the debt crisis through various instruments of interest free financing.

Keywords: Islamic Financing, Interest free financing, Nigerian Debt

24. HUMAN RIGHTS, FOOD AND EMPLOYMENT CRISES IN AFRICA: DEFUSING THE 'TIME-BOMB' THROUGH POLYCENTRIC PLANNING AND POVERTY REDUCTION STRATEGY

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Abstract

In spite of the existence of abundant food and employment potentials across Africa and several reforms' declarations made by African leaders over the last four decades, food security and employment generation are still a mirage. Even with the recent MDGs' poverty reduction campaign, several African

24. THE TRILOGY OF ROAD DEVELOPMENT AND THE LOGIC OF PLANNING PROCESS IN NIGERIA: A POLYCENTRIC ENVIRONMENTAL PLANNING PERSPECTIVE

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Abstract

The importance of road network in development process is analogous to the role of blood vessels in the human anatomical system as it is the main frame and the medium of socio-economic, political and cultural interactions within every society. Good roads represent a common-wealth where all citizens draw for their day to day socio-economic interactions. However, when roads are dysfunctional, other sectors of the economy are negatively affected. In developed societies, for instance, roads live up to their gestation periods as stipulated by the designers and contractors. Roads in Nigeria fall into state of disrepairs as soon as they are constructed or rehabilitated. Consequently, perennial road rehabilitation is the order of the day, a situation that not only drains government resources but at the same time hinders smooth socio-economic interactions of citizens due to obstruction and delay that are caused on the roads during rehabilitation exercise, thus engendering wide-spread poverty among the citizens. The wisdom of the logic of planning process demands utilization of local knowledge and environmental resources to resolving identified societal problems. One of the three important factors in understanding how a society functions is “the peculiar and accidental situation, which providence” places people. This could refer to the environmental and material conditions that are available to people in fashioning their lives. The second is “the laws” or institutions, while the third factor is the “manners and customs of the people” that determine their value, culture and technological outlook. One major problem that confronts Nigeria is that Knowledge Management (KM) tools are not properly utilized to transform raw materials into construction materials. Statistics confirmed that in spite of the existence of abundant natural resources in the country, over 80% of construction materials are imported. This, invariably, places the country as a technology consumer rather than a producer, thus, making the country vulnerable to external shocks. The central argument is that: it is what people are doing at home that should form the basis of development in road construction. It is not enough to learn from abroad; development cannot be imposed from above or from outside. This requires a rethink on the current methods, approaches and strategies of operation in the construction industry. This paper uses the Institutional Analysis and Development (IAD) framework in tandem with Knowledge Management (KM) tools in analyzing problems that weaken the effectiveness and efficiency of road development in Nigeria. The paper traces the ugly transport phenomena on Nigerian roads to three major factors: (1) lack of adequate information derivable from survey of the environmental factors along the corridor of roads in question; (2) the quality of roads constructed does not reach the expected standard largely as a result of the combination of the first factor (lack of survey) and the prevailing corruption in contract 'market' between the contractors and the government officials; and, (3) the absence of practical monitoring of road projects both during and after construction which gives room for error of omission and commission, a situation that has claimed lives of many innocent road users in Nigeria. Using polycentric environmental planning, this paper posits that the trilogy of road development - survey, construction and monitoring/maintenance (SCM) pre-conditions durable roads. Consequently, the paper designs a Nigerian Road Trilogy Model (NRTM) that can help in overcoming problems that are associated with lop-sided road development. The model establishes that road development should be placed on a tripod stand of survey, construction and monitoring/maintenance (SCM). Using the NRTM in

conjunction with planning process, the paper designs an appropriate institutional mechanism that is capable of synergizing the efforts of all the stakeholders (government, universities/polytechnics, the private sector, road construction companies and local communities) in utilizing KM tools and local resources to the benefit of road development in Nigeria.

Key Words: Road, Triology, Environment, Development, Polycentricity, Planning, Nigeria

25. KNOWLEDGE MANAGEMENT TOOLS AND THE PRODUCTION OF ASBESTOS-FREE ALTERNATIVE BUILDING MATERIAL PRODUCT IN NIGERIA

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Abstract

The widely used cement products as building materials contain asbestos, which is carcinogenic and hazardous to societal health. The socio-economic cost of disposal of asbestos into the air, soil and water is enormous on governments, industrial workers, users of asbestosed-buildings and residents within industrial belts of cement factories. Besides, the mining and blasting of limestone results in displacement, dislocation, loss of employment opportunities in farming, air and water pollution, deforestation, decrease in soil fertility and other attendant health consequences. This requires a search for asbestos-free alternative building material product through Knowledge Management (KM) tools. KM recognizes knowledge as the key factor in utilization of local raw materials in production processes for wealth creation, employment opportunities and poverty reduction. Using KM tools, this paper demonstrates the process of transforming polyethylene packaged water sachets waste to asbestos-free building material products. The technical viability of forming a durable composite material from polyethylene fibers (shredded polyethylene sachets- poly-fibers), and cement in durable economic mix ratio of 1:3 by volume (i.e. one part of cement with 3 parts of fiber) was established with test specimens cast in plastic moulds. In order to meet workability requirements (for easy penetration of nails), some amount of paper was also added to introduce some ductility to the mix. Building on the success of initial trials with model specimens, prototype ceiling boards, 600mm x 600mm in size are now being investigated for production. Replicating the mix ratios as established for the model specimens in the prototype production, final product weight of 4.4kg per piece was achieved. It was considered desirable to reduce the weight per product to about 3.5kg so as to be comparable with ceiling products made from gypsum (POP). Various combination weights of Portland cement, poly-fibers, waste paper, and water were varied with the objective function of producing a 600mm x 600mm prototype with a product weight not exceeding 3.5kg. This paper presents results of the trials and establishes a minimum weight of 2.5kg cement, 0.5kg poly-fiber, 0.1kg paper and 2.25kg of water to produce a 600mm x 600mm by 5.0mm thick ceiling board with a product weight of 3.35kg. Production process was replicated several times with durable prototypes being formed each time. A comparable Nigerite Asbestos ceiling sheet, 1.2m x 1.2m x 3.5mm thick in dimension (four times the surface area of polycrrete product) weighs 8.0kg. As well as the asbestos-free attribute of

polycrrete, other obvious advantage of polycrrete ceiling board over the Nigerite product is the architectural pattern design embossed on it, making it artistically more pleasing to home owners than the plain version of Nigerite product. This is viable for use as ceiling and partitioning boards in buildings cost effective, durable and environment friendly in building construction that can help in alleviating housing poverty in Nigeria.

Keywords: Knowledge Management, Asbestos-Free, Building Materials

27. NON-BIODEGRADABLE POLLUTANTS, POLYETHYLENE WASTE AND FLOODING IN NIGERIA: MITIGATING MEASURE THROUGH POLYCENTRIC WASTE-TO-WEALTH RECYCLING TECHNOLOGIES

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Abstract

Waste management is a pronounced problem in the third world due to several factors: shortage of workers, inadequate technology, lack of proper equipment and their maintenance, etc. This paper identifies gaps and neglected areas by researchers and policy makers in addressing the problems of solid waste management and flooding in Nigerian cities. The menace of flooding in Nigeria has been attributed to indiscriminate dumping of solid waste, especially Non-Biodegradable Pollutants (NBP) such as polyethylene pure-water sachet waste (polyfibers waste) that blocks water channels and drainages. For example, the flooding of July 10, 2011 led to the death of at least 20 people, while thousands of people were driven from their homes in Lagos. One of the three important factors in understanding how a society functions is “the peculiar and accidental situation, which providence” places people. This could refer to the environmental and material conditions that are available to people in fashioning their lives. The second is “the laws” or institutions, while the third factor is the “manners and customs of the people”. The three factors combined to prove that Nigeria is yet to understand how to innovatively utilize its environmental and material conditions to better the lives of citizens and enhance economic empowerment. Though polyethylene is very notorious in driving environmental degradation and flooding, it has been recently discovered that it constitutes an important asbestos-free alternative building material product when it is mixed with (i) Waste Paper (printers off-cuts) and (ii) Portland Cement. The new engineering material, which was recently invented (by the leading author) is now being employed in local production of decorative ceiling boards and partition wall panels. Polycrrete building materials are not only asbestos-free but also cheaper and successfully compete with conventional imported Plaster of Paris (POP) and Nigerite products. Using the Institutional Analysis and Development (IAD) framework in tandem with Knowledge Management (KM) tools to analyze and discuss interlinks between polyethylene waste and waste-to-wealth through innovative recycling technologies. Using stage by stage innovative recycling technologies, this paper designs a Polycentric Waste Management Model (PWMM) that is capable of synergizing the efforts of the stakeholders university, government, industry and the people in transforming waste to wealth, employment opportunities, clean environment and flood mitigation. In addition, polycrrete building materials can also aid in accelerating mass housing production, affordability and delivery in Nigeria.

Keywords: Polyethylene, Flooding, Mitigation, Polycentricity, Waste-To-Wealth, Recycling

28. FOREIGN DIRECT INVESTMENTS (FDI) IN EMERGING DEVELOPING ECONOMIES IN WEST AFRICA

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Abstract

The study investigates the effect of foreign direct investment on market integration of emerging developing economies in West Africa. The study focuses on the imports and exports merchandise of six West Africa countries from 2001–2011. Panel secondary data for this study was obtained from World Trade Organization's International Trade Statistics 2012. In analysis of data, the study employed ordinary least square regression (OLS) and the test of the hypothesis used was F test statistics. Pearson Product Moment Correlation Coefficient was applied to determine the strength of the relationship between the variables. The correlation between the exports and the imports merchandise of the selected West Africa economies was strongly positive. Also, box plot revealed the existence of extreme values in imports and exports especially in Nigeria. The overall percentage contribution of FDI in emerging developing economies in West Africa was very significant. It was revealed that the foreign investors are encouraged to invest in these economies because of the high degree of openness and investment friendly policies. It is concluded that FDI play a vital role in economic development making these countries to gain access to international markets and production networks while technology and knowledge not available to the host countries' investors are brought into the countries. The West Africa economies should increase domestic investments to accelerate and maintain more global growth opportunities and market integration. The countries should provide more conducive and attractive environments for foreign investments as well as investment friendly policies while the foreign investors should diversify their investments to the area of power, energy, oil and gas, and agricultural sectors. The study also recommends that the sub-region economies should develop codes of conduct on imports, exports and investments to regulate business practices of multinationals.

Keywords: Foreign Direct Investment, Emerging Economies, Merchandise, Economic Growth.

29. FOREIGN DIRECT INVESTMENTS (FDI) INFLOWS IN EMERGING NIGERIAN EQUITY MARKET

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Abstract

The growth in foreign equity investments portfolio in emerging markets such as Nigeria has significant implications. One main motivation for investing in emerging markets was significant diversification benefits offered to international investors because it was viewed as a segmented market (Chatrath 1996). However, invasion and rule by foreign trading companies created a great threat to the developing economies. This study investigates the foreign direct investments (FDI) inflows in emerging Nigerian equity market. The study employed investigative and empirical analysis approach. Two stochastic models of causal link for FDI Inflows of developed economies and global FDI inflows of emerging

markets with the Nigerian economic indicators have been specified based on their perceived linear functional relationships. A non-structural approach for investigating the foreign direct investments (FDI) inflows was adopted. Annual data for a sample period of eleven years ranging from 2001 to 2011 were analyzed. Thus, the variables included in the model were those considered appropriate indicators of Nigerian economic growth and FDI inflows over the relevant period. Multiple regression analysis, the ordinary least squares (OLS) technique was also adopted analyzing the models for estimates of their parameters using MINITAB software, version 15. The estimates were further evaluated using F- test for statistical significance and acceptance or rejection of the research hypotheses while Pearson Product Moment Correlation Coefficient was used to determine the strength of the relationships among the variables. It was revealed that there was a strong negative correlation between FDI inflows of developed economies and unemployment in Nigeria while other variables were weak and not correlated with FDI inflows. On the other hand, we found that global FDI inflows of emerging markets are positively correlated with unemployment but other economic indicators are weak. It was concluded that globalization and increasing competitive pressure on companies have increased the opportunity cost of not investing in emerging Nigerian markets. The decline in global FDI inflows have affected investments pattern in Nigeria. It is recommended that Nigerian economy should bridge the capital shortage gap, complement and encourage domestic investments to generate more employment and to alleviate poverty.

Keywords: Foreign Direct Investments, Nigerian Stock Market, Global Crisis.

30. EXPLORING THE LINK BETWEEN PERSONALITY FACTORS AND ORGANIZATIONAL CITIZENSHIP BEHAVIOUR

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Abstract

This study investigated the nexus between personality factors and organizational citizenship behaviour in the manufacturing industry with a focus on the Nigerian Tobacco Manufacturing Company Plc, Ibadan, Oyo State. The objectives of this study were to determine whether risk taking behaviour, locus of control and innovativeness jointly and independently predict organizational citizenship behaviour and also to examine the significant relationship between risk taking behaviour, locus of control and innovativeness and organizational citizenship behaviour. The study employed survey research. Primary data was used for the study with questionnaire as research instrument. The subjects were two hundred and forty five employees of Nigerian Tobacco Manufacturing Company Plc, Ibadan, Oyo State. The four hypotheses formulated for this study were tested using multiple regression and the Pearson's correlation Coefficient. The findings from this study showed that the personality factors (risk taking behaviour, locus of control and innovativeness) were predictors of organizational citizenship behaviour. The result was significant with $F = 25.601$; $R = .492$, $R^2 = .242$, $Adj. R^2 = .232$; $P < .05$. The findings also indicated significant association between the personality factors and organizational citizenship behaviour. Risk taking behaviour was significant at ($r = .148^*$, $N = 245$, $P < .05$). Innovativeness was significant at ($r = .384^{**}$, $N = 245$, $P < .05$). Based on the findings from the study, it is recommended that organizations should take cognizance of the personality of their employees as they can go a long way in determining their level of

commitment and support for the attainment of the organization' objectives.

Keywords: risk taking behaviour, locus of control, innovativeness, personality factors and organizational citizenship behaviour

31. PUBLIC SECTOR ACCOUNTING AND RURAL COMMUNITY DEVELOPMENT RE-ENGINEERING ON POVERTY REDUCTION STRATEGY IN NIGERIA.

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Abstract

This paper examines the relationship between public sector accounting and rural community development re-engineering on poverty reduction mechanisms in Nigeria. The paper explores that the most important goal of development is to reduce poverty which is particularly difficult in Sub-Saharan Africa (including Nigeria) due to slow economic growth, rapid population growth and a fragile resources base. Transparency International indicates that Nigeria is amongst the nation with the highest poverty level. In pursuit of the paradigm shift in poverty reduction, small and micro enterprises, community development re-engineering have become the major instruments that can be adapted as strategic mechanisms to economically empower and reduce poverty among the rural communities in Nigeria. The methodology adopted by the study is descriptive analysis. The data were qualitatively analyzed using descriptive analytical method of qualitative reporting and critical argumentation. The study findings show that effective and efficient public sector accounting is the bedrock of rural community development re-engineering and poverty reduction mechanisms in Nigeria. Arising from the findings, it is concluded that Education and training, level of knowledge and skills, and competence or the capabilities to solve problem determine the economic and political statues of nations. It is recommended that tackling poverty would result in increase in GDP per capital growth, securing the right kind of growth and investing in social services that will enhance the capabilities of the poor. The emphasis on education and training and more opportunities for the youth would promote true growth and development and reduce or eliminate poverty and related problems in the Nigeria. The issue of women development should be institutionalized. These are the key factors for sustainable development of the economy that will provide a framework for good governance and public service delivery, promote incentives for private sector investment, enhanced institutional capacity for policy formulation, implementation and monitoring.

Keywords: Poverty, Rural Communities, Economic Empowerment, Poverty Reduction Mechanisms, Due Process, Small and Micro Enterprises, Budgetary Accountability.

32. THE DETERMINANTS OF DIVIDEND PAYOUT AMONG LISTED BANKS IN NIGERIA

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Abstract

This study examines the determinants of dividend payout among Nigerian listed companies in the banking sector. The problem statement was to find out whether the predictor variables (EPS, ROI, NAT, GIT and TAX) have any significant influence on the dependent variable (Dividend Payout). The data used in this research work were sourced from the annual report and financial statements of the five selected quoted banks examined in this study, ranging from year 2001-2010. The data analysis was based on the multiple regression analyses, which measures the correlation and coefficient of determination between the dependent variable (Dividend payout) and the predictor variables. The results revealed that the correlation between the dividend payout and the independent variables (combined) did not have significant influence in determining dividend payout among the selected quoted banks, as the P VALUE (0.228) of F-test was greater than 5% significance level, and the coefficient of determination (R²) only accounted for 0.14% of the independent variables which was not statistically significant. From the model specified in this study, it was obvious that only Earnings Per Share and Corporate Tax show a positive value, which therefore means that an increase in either of this two variables holding other independent variables constant would increase dividend payout ratio by the same value. Since EPS measures the profitability and growth of an organization, it was however recommended that this should be given topmost attention by ensuring that the wealth of shareholders are maximized, because Nigerian firms not only use dividend payout policy to signal their quality, but also to signal their future prospects.

Keywords: Dividend Payout, Determinants, Bank, Listed companies.

33. AN ASSESSMENT OF INDUSTRIALISATION STRATEGIES IN NIGERIA

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Abstract

Developed countries have experienced long -term improvement in the general conditions of living standard as a result of industrialization. The latest statistics on Human Development Index (HDI) (20110) indicated that those with very high human development were mostly industrialised countries of Europe and U.S.A. low human development countries came mostly from Africa countries. Nigeria was among the countries with low human development. The need for industrialisation therefore is enormous in Nigeria in particular and Africa in general. The experience of Nigeria in industrial development of the last two decades underlines the need for taking fresh look at the basic purposes of industrialisation and strategies adopted over time. The strategies adopted in the 1960s and 1970s were

mostly protectionist of the Nigerian industries. Little emphasis was made on economic efficiency. In the early 1980s and 2000s, the Structural Adjustment Programme, Trade Liberalisation and Deregulation policies adopted laid to the foundation of market economy. The latest privatization and commercial of public sector enterprises and reformation agenda were private sector-led growths. Despite all these industrial development policies, Nigerian Economy remains underdeveloped. The paper therefore recommends for fundamental transformation of the Nigerian economy.

Keywords: Development, Industrialization, Adjustment Programme, Liberation, Deregulation, Cottage Industries and Agro-Allied Industrial Development Strategy.

34. UNEMPLOYMENT AND POVERTY IN NIGERIA: ANALYSIS OF RURAL POVERTY IN THE LOCAL GOVERNMENT AREAS OF NORTHERN NIGERIA

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There has been a growing concern over the years for the need to critically examine the activities and behavior of the youth. This is due to the reoccurring problems of unemployment and lack of means of self reliance for youth. Nigeria has a youth population of close to 70-80 million about 50%-60% of her population and mostly located in the rural areas. Over 80% of the youth in Nigeria lack jobs and a great number (10%) are unemployable. The cumulative effect of worsening unemployment and high rate of out of school youth is a major break in the transition chain from youth to adulthood. Providing jobs for teeming millions of unemployed youth is therefore a challenge facing all governments and development organizations. The research has employed correlation matrix to examine the causal relationship between unemployment, illiteracy, corruption, and poverty in the rural areas of the Northern Nigeria. Nine states out of the seventeen States of the three senatorial zones of the Northern Nigeria were selected. Out of 1598 questionnaires administered, only 108 (6.5%) were not returned. The results of analyses indicated robust relationship between unemployment, corruption and poverty. We also found positive correlation between unemployment and illiteracy among the rural areas. The paper therefore recommended community driven development as strategy to reduce unemployment and improve public accountability.

Keywords: Unemployment, Poverty, Illiteracy, Corruption and Community Development

35. EFFORTS AT ACHIEVING CUSTOMERS' BRAND LOYALTY: IMPLICATIONS FOR NIGERIANS' PATRIOTIC CULTURE

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This study was about manufacturers' efforts employed to achieve customers' loyalty of their brands of products and the commitment of Nigerian leaders to ensure that Nigerians imbibe patriotic culture to the Nigeria's nation. The study investigated the relationship between Nigerians' loyalty to indigenous brands of products and patriotism of Nigerians, and secondly, established that Nigerians'

patriotic contributions determine the level of development of the country. Theoretical model of the learning curve developed by Howards and Irwin, 1963, was used alongside the theory of Kolb's Experiential Learning Cycle, 1984, to draw home the learning attribute of consumers of goods and services. Two hypotheses were propounded at 0.5 significant levels; and tested with the use of correlation coefficient and regression analysis respectively. This study adopted a survey design. The population comprised all Nigerians from 18 years and above in the six geo-political zones of the country, which totaled 81,695,493. A multi-stage random sampling method was used to select the participants. A state was randomly selected from each of the six zones and the state capital was purposively chosen in the second stage. 134 participants responded to the questionnaire in each of the state capital selected. From the total of 804 participants, only 794 copies of questionnaire were used in the study. Validity and reliability of the instrument were measured at cronbach's alpha of 0.76 for internal consistency and alternative form validity of 0.69 to ensure accurate reliability via test re-tests. It was found that a significant negative relationship existed between loyalty of Nigerians to indigenous brands of products and patriotism of Nigerians. Therefore, hypothesis one was rejected, that is, there is no significant relationship between loyalty of majority Nigerians to indigenous brands of products and patriotism of Nigerians. Also it was revealed that there was significant contribution of patriotism among Nigerians in determining level of development of the country. It was concluded that people learn about goods and services, etc overtime, hence efforts of marketers at achieving consumers' brand loyalty could be emulated by Nigerian leaders to ensure that majority of Nigerians become loyalists to Nigeria's nation. It was recommended that Nigerian leaders should stand to be copied in all spheres of life. Also, governments of Nigeria should endeavor to appoint representatives of all labour force, including market women and students' bodies into the policy formulation committees for effective coverage of the population

Keywords: Brand Loyalty; Corruption; Culture, Economy, Patriotism.

36. OUTSOURCING OF ACCOUNTING AND FINANCE SERVICES IN NIGERIA: AN ANALYSIS OF ITS PRACTICABILITY

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Abstract

Outsourcing of accounting and finance functions refers to act of seeking those services rendered by accounting and finance professionals from outside instead of providing those services in-house. This study aimed at examining the practicability of outsourcing of those services by private and public sector organizations in Nigeria. The methodology used for data collection was survey design and content analysis. Data was generated from both primary and secondary sources; primary data was generated among respondents drawn from accountants in public and private sector; and those engaged in private practice. The data was generated through design and administration of questionnaire and semi-structured interview. The technique used for analyses and interpretation of the data was chi-square test, which was applied in testing the hypothesis formulated in section one. Findings were made that businesses worldwide are benefiting from outsourcing of accounting and finance services, as it leads to cost savings and increased efficiency in rendering core services. This is only realistic if corporate entities pursue value for money and competitiveness in managing their businesses. And that outsourcing is practicable in Nigeria as it will not only enhance managerial efficiency for corporate entities, but would also be a source of

employment for professional accountants who will be self-employed; instead of relying on public jobs or employment by private companies. Recommendations are put forward that; a comprehensive assessment of its practicability be carried out by the Financial Reporting Council of Nigeria (FRCN) established under the FRCN Act 2011, to provide an enabling environment for the outsourcing of accounting and finance services, This should be carried out in all key areas of finance management, budgeting and financial reporting functions of corporate entities, particularly those services which are performed annually, bi-annually, quarterly or monthly; like budget preparation, final accounts preparation, general accounting services, internal audits, management of accounts payable and accounts receivable, insurance processing, tax services, bank reconciliations, etc.

Keywords: Outsourcing, Accounting, Finance, Services, FRCN

37. THE IMPACT OF TAX INCENTIVES ON ECONOMIC GROWTH AND INDUSTRIAL DEVELOPMENT IN NIGERIA

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Abstract

This study aimed at examining the impact of tax incentives on economic growth and industrial development of companies in Nigeria. The research seeks to determine whether there is significant relationship between tax incentive and economic growth and also examine whether these tax incentives are accessible and available to companies which in-turn facilitates economic growth and industrial development. The methodology used for data collection was survey method and content analysis. Data was generated from both primary and secondary sources. The technique used for data analyses was chi-square test and statistical package for social sciences (SPSS.) Findings were made that there are significant relationships between tax incentive and economic growth which was indicated by responses of respondents and test of hypothesis, which favoured this assertion. Findings were also made that tax incentives are found to be available to qualified companies who have to full ascertained criteria to qualify for those incentives. Recommendations were made that the government should formulate fiscal policies that would increase tax incentives granted to companies especially to small scale businesses, in order to enhance the micro economic growth which in aggregate totals the macro economic growth and development. This will foster economic growth and encourages entrepreneurs and investors; both foreign and local who will in turn make investments in the economy, with a trickledown effect of increased per-capita income, increased government revenue as a result of more available businesses to be taxed and economic development. And that there should be a clear laid down criteria for tax incentive which should not be ambiguous or difficult to access. The processes and steps to qualify for these tax incentives should be made simple and stringent criteria should be water-down to facilitate and encourage companies taking advantage of this incentive, in order to grow and develop their businesses.

Keywords: Impact, Tax incentive, Economic growth, industrial development, Relationship.

38. CONFLICT AND MIGRATION: AN ANALYSIS OF COERCIVE METHODS IN RESOLVING THE SECURITY CHALLENGES IN NORTH- EASTERN NIGERIA

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Abstract

Conflict is thought of as endemic in all social setting. While conflict engendered forced migration, influx of aliens and strange bedfellow equally arouse conflict. With the eruption of Libyan uprising and influx of refugees, Gaddafi's weapons and small arms plus runaway mercenary to the nearest countries of Mali, Niger, Nigeria and others, resulted in heightening their existing security challenges. Thus, security issues in Nigeria especially became tense and the insurgency that are previously under control became loose and wild leading to a state where the Federal Government of Nigeria has declared state of emergency in some part of country in attempts to resolve the security challenges. The resultants of the security challenges had removed many people from their homes and the non-indigene of the areas had relocate else causing serious humanitarian crises as a results. The paper conceptualizes conflict and migration and linked them to the security challenges encountering in North - Eastern Nigeria. The paper made suggestions in form of recommendation which include an exploration of peaceful, political as well as persuasive methods for resolving the ensuring conflict.

Keywords: Conflict, Migration, Security, Security Challenges, Refugees

39. FLOOD MANAGEMENT IN URBAN CENTRES AND SUSTAINABLE DEVELOPMENT IN NIGERIA: A CASE STUDY OF ONDO, ONDO STATE.

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Abstract

The Problem of flooding in Urban centres in Africa has become an issue of concern to stake holders in recent times and Nigeria is not exempted. Flooding is one of the environmental problems of urban areas especially in developing countries. Urbanization, increase in surface runoff, building on flood plains, blocking of drainage, etc all contribute to flood. This paper seeks to investigate how urbanization and some other associated factors have contributed to flooding in urban centres using Ondo town in Ondo state -an urban centre in South-western part of Nigeria - as a case study. With the use of structured questionnaire, attempts were made to review the occurrence and management of flood in the study area vis-a-vis the problems associated with it especially as it concerns the economy and the adjustments of people to flood was properly looked into. 200 questionnaires were administered using stratified sampling techniques in areas identified to be prone to flood. The study shows that urban centre as much as it is desirable for people, is not without its problems. Findings show that urbanization is the principal factor. In the causes of flood; factors like wrong waste disposal methods which causes blockage of drainage, increase in impervious surfaces, building on flood plain, change in weather patterns that leads to increase in rainfall quantity caused by climate change etc. The paper suggests ways of managing flood in urban areas and improving sustainable development in Nigeria. Educating the masses on the issues of

flood, proper planing design of urban centres and adherence, improved solid waste disposal, maintenance of drainage structures etc are some of the suggested ways of reducing the menace of flood in urban centres.

Keywords: Flood, Management, Urbanization & Sustainable Development

40. THE DANGEROUS PATH TO ENVIRONMENTAL UNSUSTAINABILITY IN ONDO STATE: AN EXPLANATION FROM THE RATIONAL CHOICE THEORY

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Abstract

Not minding that it has been hotly debated and criticized to the point of disdain and irrelevance in academic and professional literature, the rational choice theory still provides very good insights into the understanding and establishing appropriate congruence between individual human pursuits of goals, and the spatial manifestations or repercussions of such behaviours on man and environment in most societies, particularly Ondo State. Therefore, this study combines questionnaire administration with picturesque illustrations, to investigate the actions of five hundred respondents selected at random from five major urban centres of Ondo State, and twelve out of the eighteen Area Urban and Regional Planning Offices (AURPOs), including the Urban and Regional Planning Headquarters, Akure, where the invocation of the instruments of development control ought, or is expected to moderate, limit or halt altogether, the nebulous physical planning and development activities of the citizens. The study instead, revealed that there is an almost- total surrender and submergence of the State's entire physical planning framework, to the dangerous notions of free-will and private capital, which are eliciting negative and unco-ordinated environmental consequences on the citizens and the environment. To arrest the situation and enthrone the citizens and the environment, the paper recommends mass enlightenment, capacity building, effective monitoring and control, and strict enforcement of planning and environmental standards and, when necessary, the imposition of sanctions, as the urgent panacea for achieving the needed sustainable development agenda for the State and Nigeria, as a whole.

Keywords: Rational choice, Human goals, Appropriate convergence, Environmental consequences, Sustainable development.

41. TOWARDS ACHIEVING SUSTAINABLE URBAN AGRICULTURE IN NIGERIA: THE PHYSICAL PLANNING PERSPECTIVES

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Abstract

Urbanization is accompanied by increasing urban poverty and food insecurity. An urban area implies an area with diverse and spatially dispersed land uses. Urban agriculture holds the means of improving the livelihood of urban residents. Urban settlement properly planned and managed; hold the promise for human development and the protection of the natural environment. With appropriate planning and integration into urban design, urban agriculture can contribute to the physical, social and

economic sustainability of urban area. The study reviews the concept of sustainable development and urban agriculture on the one hand and sustainable physical planning on the other. The assumption is that, sustainable urban agriculture could be the function of effective and efficient physical planning. The paper therefore recommended the need to develop an urban agriculture plan and policy for the country and the involvement and effective public participation in physical planning.

Keywords: Urban, Agriculture, Sustainable, Planning and Development

42. NEW PARTNERSHIP FOR AFRICA'S DEVELOPMENT (NEPAD) AND THE PROSPECT OF AFRICAN DEVELOPMENT: THE NIGERIAN EXPERIENCE

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Abstract

The study examines the relationship between the New Partnership for African Development (NEPAD) as a continental development initiative and the Nigerian condition. Using the dependency theory, we came to realization that African economies and indeed that of Nigeria are conditioned by the unequal relationships between the metropolitan countries in the West and the countries in Africa. We have shown in our work that NEPAD is linked to negotiation of new terms for Africa's engagement with the developed world based on a co-equal relationship and dialogue with the developed countries, for their commitment and support for an African initiative for development. At the same time, it seeks to provide a home grown solution to internal demands for development, national reconstruction and reconciliation, democracy, good governance as well as peace and security. Equally, we have argued that the leadership style in Africa and indeed Nigeria is self centered as the interest of the ruling class and their cronies are served rather than that of the populace. This practice drives rather than attract the much desired Foreign Direct Investment to boost our economic development. The study therefore concludes that NEPAD as it is presently conceptualized is unlikely to promote Nigeria's development. It therefore recommends that, the Nigerian leadership should re-adjust and refocus their mindset and perceptions about the state and build a vibrant and dynamic economy if NEPAD will serve as a basis for her development.

Keywords: New Partnership for African Development, Dependency Theory, National Reconstruction, Democracy and Good Governance

43. CAPITAL AND CREDIT SOURCES AND HOUSEHOLD NON-FARM ENTERPRISE INCOME IN GHANA

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Abstract

Agricultural activities remain the back-bone of the Ghanaian economy. In spite of this agricultural activities are unable to sustain most households due to a host of factors including income variability emanating from price fluctuations and marketing problems. Against this backdrop, non-farm enterprises have become alternative to farm activities major sources of income to most households especially rural households. However, most household enterprises lack financing for their non-farm enterprises. This paper examines the effects of the various sources of capital and credit available for financing non-farm enterprises using the GLSS 5 data. A maximization of the household production function yields linear equations used for estimating the key parameters of interest. Preliminary econometric estimation results show that of all the credit sources bank credit significantly influences non-farm income. Informal capital and credit sources also matter for promoting non-farm enterprise activities. Household savings has no significant impact on non-farm income. Regional differences also appear to be significant as well as the ecological zones. Other household characteristics significantly influence non-farm income in Ghana. Capital mix (formal and informal sources) is thus important for non-farm activities. Policy should be directed on the need for formal financial institutions to make credit available to non-farm enterprises to complement informal credit supply.

Keywords: non-farm enterprise, income, access to credit, Ghana

44. ISLAM AND GLOBALISATION: CONTAINMENT OR DOMESTICATION OF ONE BY THE OTHER

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Abstract

This study examines the context of globalization and Islam. The study is born out of the misconception and mis-understanding among many that globalization is purely Western, anti-Islam and that Islam and globalization have no places for containing/accepting/accommodating each other. The study used secondary sources of data (Holy books, other books, journals, magazines). The study found that Islam is from its origin, a globalised religion in its theme/message and Shariah context and the new globalization is already contained by Islam (within Glorious Qur'an, Sunnah, Halaal, Haram and Ijtihad). Islam as a universal religion is originally centred on globalization (a universal and borderless religion to the entire humanity and Jinn) and a complete religion that has not left anything unaddressed; that while this globalization is centred on Western world values and preferences (Western civilization, information and communication technology, free markets, trade and investments); some of the major foundation works that are aiding globalization were originally handiworks of past great Muslims (great civilizations, order of algebra, tools of navigation, calligraphy, medicine, astronomy et cetera) whose major values are not Islamic, the Muslims have greater opportunities of spreading of Islam and practicing it in a

most conducive atmosphere, easy and fast linkage with their fellow Muslim brothers wherever they may be; easier and freer world of trade and the Muslims around the world have the best opportunities to most things in a globalised world. The study however observed that Western promoted globalization on the other hand and at the same time, poses threats to religions such as those of globalization of immorality, injustice, trade with anti-Islamic terms and conditions, internationalized crime et cetera. There are certain things that Muslims would have to avoid or be cautious of for Islam has what is forbidden and allowed (halaal and haramm) based on principles of (Shariah, justice to all, humanity and compassion, obedience to and seeking Allah's pleasure); more so, Islam as a complete religion has not left anything unattended. So the Western promoted globalization has to be in conformity with original provisions of Islam. The study also recommended among others that Muslims must rise up to seeking knowledge on Islam (for worship, social relations, diversities and changes and past Muslims contributions to the world), further intellectual explorations of past works, discoveries and explorations by Muslim scholars so that any advancement in globalization would be properly conceived and domesticated within the religion of Islam in order for the Muslims to make optimum use of any presented advancement to the benefit of Islam and Muslims.

Keywords: ISLAM, GLOBALISATION, WESTERN WORLD AND SHARIAH

45. NIGERIA'S OIL RELATIONS WITH THE UNITED STATES OF AMERICA AND THE DEPENDENT DEVELOPMENT OF NIGERIA UNDER PRESIDENT OLUSEGUN OBASANJO 1999-2007

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Abstract

This study examines Nigeria's oil relations with United States of America during the administration of President Olusegun Obasanjo 1999-2007, to find out whether this relationship helps in fostering Nigeria's dependent development. Using the dependency theory, the study examines Nigeria's oil relations with USA specifically to find out whether this relationship perpetuates Nigeria's dependent development during the period under review. Accordingly, the study argues that Nigeria being a peripheral state cannot pursue an independent development given the structural economic rigidities that have been entrenched by the former colonial master (Britain) since colonial times.. To this end the study contends that Nigeria's oil relations with USA during this period perpetuates dependent development that did not translate to the general economic wellbeing of the citizenry but rather aggravate their misery.

Keywords: OIL, Oil relations, Dependency, Dependent Development, Development

46. EMPLOYMENT GENERATION, INFRASTRUCTURAL DEVELOPMENT A NEW APPROACH TOWARDS POVERTY REDUCTION IN THE LESS DEVELOPED COUNTRIES (THE CASE OF NIGERIA).

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Abstract

Poverty is one of the most common characteristics of the underdeveloped countries. However, attempts have been made by several developing countries for poverty reduction through various programmes and policies which include infrastructural development and employment creation. In the underdeveloped countries, infrastructural development generates employment that support productivity enhancement and poverty reduction and bring about the much needed structural changes that can set the economies of poor countries on a path of sustained economic growth and increased living standards. The study employed econometrics analysis, using Ordinary Least Square (OLS) method. Data from the Central Bank of Nigeria Statistical Bulletin and National Bureau of Statistics covering the period 1986 to 2010 were used. The findings from the study showed that infrastructural development and employment creation impacts positively on poverty reduction in Nigeria within the period understudy. The paper recommends, among other things, that Nigeria should eliminate absolute poverty through massive investment in its infrastructural facilities which will go a long way in creating employment opportunities and reduce, if not eliminate absolute poverty in the country and achieve rapid and sustainable economic growth and development.

Keywords: poverty Reduction, Employment Creation, Infrastructural Development, Economic Growth and sustainable.

47. IMPACT OF WORKING CAPITAL MANAGEMENT ON THE PROFITABILITY OF QUOTED NIGERIAN CEMENT FIRMS

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Abstract

Working Capital management requires making decisions on the amount and composition of the current assets holdings and the means of financing them. This paper investigate the relationship between the variables of working capital management and company profitability with emphasis on quoted Nigerian Cement producing firms from 2001 to 2010, all cement companies that are listed on the Nigerian Stock Exchange form the population of the study. Using a panel data analysis the study employed GLS regression, descriptive statistics, correlation as well as simple graphs as analytical tools. The study discovered that working capital variables of inventory turnover, debtors' collection period, average payment period and the cash conversion cycle significantly affect the profitability of quoted cement companies in Nigeria. For this reason, the companies should significantly raise their level of investment in working capital; such investment in current assets should heavily be concentrated in raw materials and production consumables to improve production and turnover.

Keywords: Working Capital Management, Inventory Turnover, Debtors Collection Period, Average Payment Period and Cash Conversion Cycle

48. FOREIGN DIRECT INVESTMENT AND POVERTY IN NIGERIA:
A COINTEGRATION ANALYSIS

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Abstract

Over the years, the foreign direct investment (FDI) inflows into the Nigerian economy have been on the increase. Nigeria ranks among African countries with high inflow of FDI. It has been found that these inflows of FDI have impacted positively on most domestic economies, including Nigeria. Most of these studies examined the effects of foreign direct investment on growth. However, this study examines the long run effects of foreign direct investment on poverty in Nigeria using the co integration technique. Empirical results from the study reveal the existence of long run relationship between foreign direct investment (FDI) and real per capita gross domestic product, a measure of poverty reduction, implying vividly that higher inflow of FDI has capacity of reversing the soaring trend of poverty in Nigeria.

Keywords: FDI, Poverty, Co integration, Nigeria

49. TRADE, POVERTY AND SUSTAINABLE DEVELOPMENT:
EVIDENCE FROM NIGERIA

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Abstract

It is quite evident that no nation can operate in a state of autarky given differences in natural endowments. This underscores the involvement of all economies of the world in trade with a view to promote growth, eradicate poverty and achieve sustainable development. This study examines the nexus between trade, poverty and sustainable development in Nigeria. The study adopts the cointegration and the vector error correction mechanism (VECM) to capture the subsisting long run and the short run relationship among the relevant variables.

Keywords: Poverty, Sustainable Development, Trade.

50. SECTORAL GROWTH AND POVERTY IN NIGERIA

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Abstract

This study examined the impact of sectoral growth on poverty eradication programmes in Nigeria over the period of 1970 to 2012. The concept of cointegration was used since it has been found to be very useful in analysing long run relationship among variables in economics. Thus, per capita GDP was used as a proxy for poverty in the study. The findings from the study showed that despite huge fund put forth on all various sectors as a means of eradicating poverty in Nigeria, only the services and industrial sectors had reduced the level of poverty while the agricultural sector which had received more fund and attentions by most government had not be effective compared to the expected contributions. Moreso, the study all revealed that the various forms of poverty eradication programmes has increased employment rate level by 11 percent this suggesting that unemployment level in Nigeria was as high as 89 percent since most of the productive sector had failed. The study therefore recommended among others that: to put mechanism on ground to ensure that proper evaluation of the impacts of the programmes and initiatives on the citizens. More so the government should be more committed to long tern project that would lead to human capital development and also continuity in the programmes. Lastly, the system needs a change of structure and independent management of some of the entities in the sector as well as good regulation framework to help monitor development and programmes in the country.

Keywords: Nigeria, Holistic, Sectoral Growth, Employment, Poverty.

51. REVIEW OF THE UNITED NATIONS ARMS TRADE TREATY (ATT) 2013 AND IMPLICATIONS FOR NIGERIA'S NATIONAL SECURITY

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Abstract

Since the end of the Second World War in 1945 and the emergence of a multi-polar world, arms race has been a major security challenge for both the developed and the developing countries of the world. Several actions, activities have been carried out, and several policies decisions have been made to curb the illicit trade and transfer of arms and ammunitions across borders, and even of more recent concern, the transfer of small arms and light weapons among non-state actors within the state. This study attempted a review of the Arms Trade Treaty (ATT), which was adopted by the General Assembly of the United Nations on the 2nd of April 2013, as well as identifies the implications of this international treaty for the security of the Nigerian state. The study adopted the qualitative method of research. Data for the study were drawn from the official text of the Arms Trade Treaty, other official documents of the United Nations as well as several other relevant published and unpublished documents. The Arms Trade Treaty has only been opened for signing at the New York Headquarters of the United Nations Organization, and as at June 20, 2013, only 72 of the 158 member nations of the United Nations have signed this treaty. Nigeria has made laudable efforts in institutionalizing its war against the illicit trade and transfer of small arms and light weapons in the country. The inauguration of the Committee on Dialogue and Peaceful Resolution of Security Challenges in the North and Committee on Small Arms and Light Weapons by the President of the Federal Republic of Nigeria, as well as the Nigeria National Commission Against the Proliferation of Small

Arms and Light Weapons Bill 2013 passed by the National Assembly can be regarded as several steps in the right direction. There is however, a lot more to be done on the part of citizens; especially law enforcement officers, as well as the government institutions to ensure that the illicit transfer of Small Arms and Light Weapons is reduced to its barest minimum and that the lives of innocent citizens, including women and children are protected.

Keywords: Small Arms, Light Weapons, Arms Trade Treaty, Proliferation

52. IMPACT OF HOUSEHOLD COMPOSITION AND ANTI-POVERTY PROGRAMMES ON POVERTY IN NIGERIA: A Comparative Analysis.

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Abstract

The global fight on poverty has been consistently defeated at the sub-Sahara African front, as this social menace strengthens its grips in the region. In Nigeria, the issue of poverty is widely discussed and new policy strands articulated from a broader perspective are cropping up in order to put the soaring rise in poverty incidence in check. This renewed interest on the topic stems from the fact that policy formulators have taken into cognizance that poverty is a multi-dimension concept that requires a well-articulated and multi-dimension strategy. A strategy that transcends beyond nominal proclamation or budgetary allocation to combating poverty to a strategy that tackles poverty in its context and root causes. Adopting an ANCOVA-regression model on primary survey data obtained from two socio-cultural and economic distinct rural communities in Eastern and Northern Nigeria, this paper examines the impact of household composition and anti-poverty programmes on household welfare. The results got from the decomposed regression model show that the impact of household composition on welfare is contingent on the underlying geographical, socio-cultural and economic characteristics of the area. Also, ownership of productively viable assets helps in explaining how household size affects household welfare. Moreover, the impact of anti-poverty programmes was found to yield significant result at Ikeje study area because these programmes are targeted towards the major livelihood engagement (agriculture) of the people. While anti-poverty programmes could not achieve same significant results at Anaocha study area due to its inability to take into cognizance the different livelihood engagements of the people. The policy implication it engenders is that anti-poverty policy should recognize area specifics, thus allowing for proper integration of the poor in the policy formulation and implementation. Policy should aim at both agricultural and non-agricultural activities.

Keywords: Household Composition, Poverty Alleviation Programmes, Ikeje, Anaocha, ANCOVA

53. THE AMNESTY PROGRAMME: A PANACEA FOR ACHIEVING SUSTAINABLE PEACE AND DEVELOPMENT IN THE NIGER DELTA

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Abstract

Oil spillage, gas flaring and environmental pollution and degradation are common features in the Niger Delta region of the Nigerian State. The agitations from the people of the region and non-governmental organizations for attention to the area given its strategic place in the economy of the Nigerian State have at interval been rebuffed with crackdown and repression leading to the militarization of the region by successive regimes. This led to the emergence of militia groups who resorted to violence in order to address these perceived marginalization, exploitation and dehumanization. The Nigerian State in order to put an end to the conflict in the region and drop in oil productions which have substantially affected its revenue base set up the amnesty programme in 2009 as a resort to the quagmire. The paper is aimed at examining the causes of the conflict and the related consequences to the people of the region. It will attempt a critical analysis of the amnesty programme of the Federal Government aimed at achieving peace and sustainable peace and development in the Niger Delta.

Keywords: Amnesty, Sustainable Development, Peace and Niger Delta.

54. INTEGRATED MARKETING COMMUNICATION AS A CORRELATE OF PRODUCTS/SERVICES' PROMOTION. (CASE OF ETISALAT TELECOMMUNICATION)

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Abstract

The most pressing challenge faced by an organization is the development of a good product or service, its pricing, and making it known and available through effective communication. Contemporary marketing calls for the use of Integrated Marketing communication (IMC) for the promotion (PRM) of products. This study investigated the relationship between IMC & PRM. The survey study elicited data via a simple but structured questionnaire administered to 54 respondents from Etisalat telecommunication in Lagos. Text books and journals aided the secondary data. Data were analysed by Ordinary Least Squares (OLS) via the use of Statistical Package for Social Science (SPSS). Result revealed that IMC has a significant relationship with Promotion. It was therefore recommended among others that organizations should strengthen the relationship between IMC and PRM.

Keywords; IMC, PRM, Products/Services, Strategy, Customer.

55. CRITICAL ASSESSMENT OF EMPLOYEES' PARTICIPATION IN DECISION MAKING AND ORGANISATIONAL PERFORMANCE.

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Abstract

The success or failure of any organization is dependent on the decision and policy formulation of the organization as well as on the people who make these decisions. Organizations are made up of people men and women the employees who carry out assigned functions for the smooth functioning of the organization. The corporate output and performance of the organization are therefore the collective responsibility of those people that are working in the organization (Akpala, 2007). This paper assessed the effect employees' participations in decision making have on organizational performance, with Guinness Nigeria Plc Ikeja as the case study. Various literatures were reviewed in search of secondary data while structured related questions were administered to 200 randomly selected workers of Guinness Nigeria plc. Product Moment Correlation Coefficient Statistical tool through the use of Statistical Package for Social Science (SPSS) was adopted for the hypotheses testing at 0.05 level of significance. Results showed that there is significance relationship between workers participation in decision making and organizational performance. Recommendations were that trust should be built by management during hiring, effective communication, training on employee participation, ability and knowledge skills should be encouraged as well as employee motivation.

Keywords; Critical Assessment, Employees, participation, decision making, organizational performance.

56. CORPORATE GOVERNANCE AND BANK'S PERFORMANCE IN NIGERIA (POST BANK'S CONSOLIDATION)

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Abstract

The financial institution in Nigeria like other African country has been struggling with the epidemic of inadequate corporate governance over the years what seem to be an exigency of integration between political and economic pursue after forty seven years of political independence. This has to do with what revolves round all the sectors of the economy corporate governance. It deals with the complex set of the relationships between the corporation and its board of Directors, Management, Shareholders and other Stakeholders. In the recent years, the regulators and legislators have intensified their focus on how business is been managed and run. This has led to creation of a template for new corporate governance and ethical standard which is beneficial for both the stakeholders and controllers. This study carried out some estimated models. Binary probit was adopted to test the covariance matrix computed on structured questionnaire to bank's clients and it was discovered that the variables such as independence, reliance, and fairness helps in the effective performance of banks but the major significant ones in this

consolidation period are accountability and transparency of bank's staff. Also, least square regression analysis was adopted to convey the relationship between bank deposits with bank credit. The estimation of the developed model was found that banks total credit was positively related but not significantly determinant factors of bank's performance, and bank deposit was found to be positively related to bank performance but was insignificant in Nigerian economy. Base on the result therefore and view from bank's clients, it was cleared that corporate governance is needed for effective bank performance especially during the period of post consolidation in Nigeria. Hence, this study therefore summaries the highlights: discuss the impact of corporate governance in all the 24 Nigerian main stream banks. It is worthy of note that though corporate governance has been the heart beat of stakeholders and regulatory body yet the objective has not been fully achieved. The study recommend that, for better bank performance in Nigeria, banks should embrace the fiduciary element in financial services which include transparency, accountability, fairness, high ethical standard and they are to ensure that their top management officials is independent. These will promote corporate governance and leads to complete reliance of bank's clients on them.

Keywords: Corporate Governance, Bank Performance, Ethical Standard, Fiduciary Principles, Financial Institution

57. EMPLOYMENT GENERATION IN REAL TERMS: AN IMPERATIVE FOR SUSTAINABLE DEVELOPMENT AND POVERTY REDUCTION IN NIGERIA.

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Abstract

This paper investigates the relationship between the rate of unemployment, the rate of growth in the Gross Domestic Product (G.D.P.) used as proxy for sustainable Development and Poverty reduction in Nigeria. The study utilizes secondary data generated from the National Bureau of Statistics (NBS) and the Central Bank of Nigeria (CBN) Statistical Bulletin for trend and correlation analysis. The period covers the first and second tenure of democratic rule from the year 2000 to 2007. The finding is that there is a negative linear correlation between the unemployment rate and the GDP rate. As unemployment rate increases, G.DP rate reduces; and as unemployment rate reduces GDP rate increases. The correlation coefficient was -0.31 using the Pearson's Product Moment Correlation Coefficient. The policy implication is that employment generation in real terms has the capacity to quicken sustainable development and poverty reduction. Employment generation in real terms addresses the environmental determinants of employment and makes the economy private sector driven.

Keywords: Employment Generation, Sustainable Development, Poverty Reduction.

58. DOWNSIZING AND THE ORGANIZATIONAL BEHAVIOUR OF SURVIVING EMPLOYEES: THE CASE OF BENSON IDAHOSA UNIVERSITY, BENIN CITY, NIGERIA

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Abstract

The problem this work addressed was the impact of downsizing on the behaviour of the surviving employees using the Benson Idahosa University, Edo State, Nigeria as the case study. More than 100 employees of the university including academic and non academic staff were retrenched on Monday May, 20, 2013. The case is just one instance of the tendency of Nigerian organizations to retrench their work force at the least symptom of financial distress occasioned by bad management instead of exploring other survival strategies that are less traumatic on the human resources. To operationalize the study a 20 point Questionnaire and an open ended interview schedule were constructed to generate primary data from a sample of 100 surviving employees. The responses were subjected to descriptive and inferential analyses using frequency distribution / percentages and the Chi-Squared Statistic respectively. The level of significance for the inferential analysis was 0.05. the findings were as follows: Down sizing demotivates the surviving employees and it impacts adversely on employee commitment, job satisfaction and organizational citizenship behaviour. The researchers, therefore, recommend the adoption of the Japanese work culture, the theory Z approach as survival strategy instead of throwing over board the work force some of whom have been trained at the expense of the organization. It is believed that this strategy will contribute to sustainable development.

Key words: Dow sizing, Employee motivation, Job satisfaction, Commitment and Organizational citizenship behaviour

59. COMMERCIAL BANKS' CREDIT TO SMAL L/ MEDIUM ENTERPRISES (SMES) AND SUSTAINABLE DEVELOPMENT IN NIGERIA.

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Abstract

This is an empirical study that investigates the impact of commercial banks' credit to Small and Medium Enterprises (SMEs) on sustainable development in Nigeria. The Gross Domestic Product (G.D.P) is used as proxy for sustainable development. The study makes use of secondary data generated from the Central Bank of Nigeria (CBN) Statistical Bulletin Volume 21, Dec. 2010. In the study the percentages of commercial banks' credits to SMEs were correlated with GDP rate using the Pearson's Product Moment Correlation Coefficient(r). It was found that there was a positive linear correlation between the independent variable, to wit, the percentage of commercial banks' credits and the dependent variable, the G.D.P. rate over a period of two decades from 1991 to 2010. The coefficient of correlation (r) was a strong positive 0.71 which means that as the percentage of credits to SMEs increased; the G.D.P rate also increased and as the percentage of credits decreased the G.D.P also decreased. The policy implication

is that development in Nigeria will be sustained if there is an action plan to increase the quantum of credits to the SMEs. The action will give rise to employment of idle resources to increase the quantum of goods and services and increase the standard of living of the people.

Keywords: Commercial Bank's Credit, Small and Medium Enterprises (SMEs), Sustainable Development Gross Domestic Product (G.D.P.)

60. EMPLOYMENT GENERATION IN REAL TERMS: AN IMPERATIVE FOR SUSTAINABLE DEVELOPMENT AND POVERTY REDUCTION IN NIGERIA.

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Abstract

This paper investigates the relationship between the Rate of Unemployment and the Rate of Growth in the Gross Domestic Product (G.D.P.) used as proxy for Sustainable Development and Poverty Reduction in Nigeria. The study utilizes secondary data generated from the National Bureau of Statistics (NBS) and the Central Bank of Nigeria (CBN) Statistical Bulletin for trend and correlation analysis. The period covers the first and second tenure of democratic rule from the year 2000 to 2007. The finding is that there is a negative linear correlation between the unemployment rate and the GDP rate. As unemployment rate increases, G.D.P rate reduces; and as unemployment rate reduces GDP rate increases. The correlation coefficient was -0.31 using the Pearson's Product Moment Correlation Coefficient(r). The policy implication is that employment generation in real terms has the capacity to quicken sustainable development and poverty reduction. Employment generation in real terms addresses the environmental determinants of employment and makes the economy private sector driven.

Keywords: Employment Generation, Sustainable Development, Poverty Reduction

EDUCATION AND SCIENCE

61. UNIVERSITY EDUCATION RESEARCH FOR SUSTAINABLE DEVELOPMENT:
THE CASE STUDY OF SOME UNIVERSITIES IN SOUTH SOUTH, NIGERIA

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Abstract

The study considers application of research skills among graduate students (Master's and Doctoral) in Universities in South-South, Nigeria. The research skills used for the study includes; problem identification, formulation of research questions and hypotheses, report writing and communication, instrument development, reference, data collection and analysis skills. The sample used for the study consisted of 210 out of 2625 theses/dissertations which were selected using stratified and simple random sampling techniques. The instruments for data collection were 72 items checklist and the inter-rater reliability was 0.86. Two research questions and two hypotheses were formulated and tested at 0.05 alpha levels. Population t-test, One-way Analysis of Variance (ANOVA) was used for the analysis. The result obtained among others, revealed that graduate students in Universities in South-South, Nigeria application of research skills is significantly high and that university age influence application of research skills in favour of second generation universities. The implication for policy development and implementations is that graduate student's research (Masters and Ph. D) results can be consulted on any policy innovations and implementations. Some of the research findings that are dumped in the library can be of help to address some national problems. And that research result of graduate students should be utilized for the achievement of transformation agenda of the federal government of Nigeria for strategies and implementation for developing countries.

Keyword: University education, Sustainable development, Students, Research skills and Study.

62. SUSTAINING THE AFRICAN ECONOMY THROUGH THE INIGENIOUS
RESOURCES: A LINGUISTIC PERSPECTIVE/APPROACH

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Abstract

The dream of having a brighter future for Africans as envisaged/envisioned by the African nationalists has at the moment appeared unrealizable. Historically, before the scrambles and partitioning of the African peoples by the Europeans, between 1885/1886 the areas known today as Africa were multiracial and rich in economic resources with relative sustainable facilities. The rich natural resources which attracted the envy of explorers and expatriate merchants were momentarily accounted for. Again, the rich linguistic phenomena dominant among the territories of the then African peoples even to the remotest parts of the land were traceable. The African cultural values/heritages were primarily vibrant and were the surest avenues through which the economic echelon and technological well withal of the African peoples were perpetuated. Today African continent is said to be at the level of retrogression whereas some view it as a wasted giant. This paper emanates from the domains of dissatisfied Afrozealotists who are benignly worried about the situation on ground. It is hoped that Africans should wake up from

being a sleeping giant to a proactive and pragmatic panacea for a sustainable African Economic break through. This is to be achieved through indigenous efforts and resources with a maximal focus in the multidimensional treasures inherent in African soil. This equally would serve the purpose of effective communication within the ambient of the current information communication technologies (ICTs) and other essential values that are sine-qua-non in this epoch of globalization and even the drumbeat of the various Millennium Development Goals (MDGs) of the contemporary era. The work is more of theoretical input in the domain of language engineering, especially within the large confines of Sociolinguistics-applying in our investigation the ethnolinguistic vitality perspective/approach. Our data is based on the recurrent clarion call to checkmate the looming danger of language extinction and language endangerment, which has become a repeated warning in the 21st Century. This paper is of the opinion that the increasing negligence of the indigenous languages of Africa has continued to weigh down on the economic potentialities of the Africans. It toes the path of the UNESCO document of 1953 with the resume that humans amass their potentiality greatly through the use of mother tongue, while any attempt to continually expose them to a foreign language leads to inadequacy and naturally retards human cognitive imagination and development and intellectual capacities.

Keywords: African economy, Natural resources, MDGs.

63. POVERTY ERADICATION FOR SUSTAINABLE DEVELOPMENT IN AFRICAN ECONOMY: THE ROLE OF THE CHURCH

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Abstract

Poverty is a deprivation, a deficiency in what a being can be. it is absolute when a being is permanently incapable of acquiring a more than being. E.g when deprived of movement, or of power to reflect , or of achieving divinity. It is relative when a being is currently incapable of acquiring a better being (for instant, through being physically or mentally handicapped, or in slavery or otherwise under privileged). All this is taking as enduring deprivation which will be ex-ray in this paper. This paper is also going to look at this subject, poverty from two sides. The first considers poverty as voluntary condition accepted by Christians who have a vocation to the religious life; the second consider poverty as a social problem and phenomenon. The paper is going to examine the causes of poverty, the war on poverty in Africa and how to overcome poverty and under develop economy. The paper otherwise is going to explain the gap between the rich and poor. The role of religion in the development of economy in other to reduce poverty in Africa will be dealt with in this paper. The paper is going to discuss how religion can be a mobilizing tool to bring about our national economic discovery and reduction in poverty. The paper will also expose the old and New Testament teaching and poverty. The role creation of job can play in the reduction of poverty in Africa will also be discussed. The economic development in modern Africa for the alleviation of poverty will be discussed.

Keywords: Economy, Poverty, Development, Alleviation, sustainable

64. INVESTIGATING HOTELS FOOD HANDLERS' AWARENESS OF FOOD SAFETY REGULATIONS IN BAUCHI METROPOLIS OF NIGERIA

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Abstract

A hotel has the major role of providing among other things, nutritious and wholesome food for its guests. Foods eaten by guests in the hotel are expected to be safe and without any form of contamination. In order to dissuade food handlers from sharp practices of food hygiene infractions, there exist several food hygiene and food safety regulations which food handlers are expected to abide with. Previous investigations show however that in some hotels, food is handled and prepared unhygienically and in unhygienic environment. This provokes question of whether employers of and food handlers in these hotels are aware of these existing food safety laws or not since it is assumed that people are more likely to obey a law that they are cognizant of. Thus the main objective of this study was to find out if food handlers and their employers are aware of the food safety guidelines that guide food operations in Bauchi. Two semi-structured questionnaires were used to obtain information from 126 respondents made up of hotels' units heads, cooks and waiters. Data were analyzed and described using measures of central dispersion and tendency, frequency distribution tables and percentages. Results reveal that most employers and employees do not possess required professional qualifications; that they are scarcely aware of the food safety laws guiding the food business activities and that employers do not fulfill their statutory obligation of training their employees in safe food preparation. The study recommended among other things that basic training in food safety and hygiene should compulsorily form part of the essential prerequisites for licensing a food business and food business entrepreneur.

Keywords; Food Safety, Food Hygiene, Food Safety Act (1990), Food Safety Regulations

65. TECHNICAL SKILL NEEDS OF TECHNICAL TEACHERS IN SOUTH- SOUTH OF NIGERIA.

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Abstract

The existence of skill gap in technical teachers, particularly those in building technology is currently having a wide spread negative impact on both the teachers and craftsmen in terms of functions and productivity in work place. Lack of attention to tackle the gap will make the young recruits less attractive to employers, resulting in higher unemployment and greater difficulty in improving production to enhance the economy of the country. This study was designed to identify the skill gaps between technical skill needs and technical skill possessed by technical teachers in building technology in South-South Nigeria. Descriptive survey design was used. Two research questions and two hypotheses were raised. The data were analyzed using relevant statistical tools, which include frequency, means, correlation, standard deviation and ANOVA. The study revealed not only that there are skill shortages, but the level of shortages. Solutions proffered include provision of in-service training and the need for the government to provide

facilities, machinery, tools and consumables among others in the various technical colleges needed by building technology teachers to build their skills as well as fulfilling the aim of technical education which is producing individuals that are self-reliant.

Keywords: skill, gap, need, technical teachers

66. IMPACT OF SKILL ACQUISITION PROGRAMME ON SOCIO-ECONOMIC STATUS OF YOUTHS IN NIGERIA

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Abstract

One of the major problems militating against the youth today is unemployment. The problem of unemployment in Nigeria has rise to all forms of vices in the society; this is currently having a negative impact on the individuals and the socio- economic development of our nation. This study is a descriptive survey, which investigates job creativity in both private and public owned skill acquisition centres in Edo State in Nigeria. The study aimed at ascertaining the impact of skill acquisition programme on the socio-and economic status of the youths, and the society. For the purpose of this study, ten (10) public and private skills acquisition centres in Edo State were used. The main instrument used was the questionnaire. 100 respondents were randomly selected from the skill acquisition centres. Findings revealed that much emphasis is on theory rather than practical knowledge, lack of quality skilled trainers, acute shortage of facilities, inconsistent follow up by government and poor funding are problems militating against the youths' skills acquisition and unemployment in Nigeria. Based on the premise of these findings, it was recommended that teachers require professional skills development, abilities, competence, years of experience, thorough understanding of the subject matter and effective involvement of the students in the instructional delivery. In this regards, government and stakeholders in the skills acquisition programmes should ensure adequate funding of the skills acquisition programme to solve the problem of youth's employment in the country.

Keywords: Unemployment, Skill, Acquisition, competence, Socio-economic effects.

67. FORESTRY AND RURAL DEVELOPMENT

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Abstract

Forestry is the science, art, and craft of creating, managing, using, conserving and repairing, forest and associated resources in a sustainable manner. (Wikipedia) It provides an array of products and services that are vital for our survival and balanced development. 'NEST' (1991) posited that loss of vegetal cover leads to desertification, accelerated soil erosion, declining soil productivity and loss of farmland, flooding and situation of water bodies, which are environmental problems. The areas covered by

forest in Nigeria need for adequate management for rural development and touristic purpose. What is needed therefore is a holistic approach to forest management based on joint participation and a reorientation of perceptions about the ways forest can be used to further the goals of forest reserves development.(Orimoogunje,2004). Rural development can generally be thought of as meeting the following three principle objectives: to enhance food security, to alleviate poverty and to encourage the sustainable management of natural resources (Whiteman 2000). Rural betterment could therefore be achieved through: protecting forest covered areas, engaging in afforestation, protecting outstanding scenery and controlling any developmental plans and providing up-to-date information of flora and fauna development.

Keywords: Forestry, Rural, Tourism and Development.

68. POVERTY REDUCTION PROGRAMS IN NIGERIA: A REVIEW AND SUGGESTIONS FOR FUTURE IMPLEMENTATION.

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Abstract

In Nigeria, several government interventions have been targeted at poverty alleviation, dating back to the Agricultural Development Projects of 1975, Operation Feed the Nation (1976), Green Revolution Program (1979). There were other poverty alleviation interventions targeted at the economy as a whole such as the Structural Adjustment Program (1985), at infrastructure- Directorate of Foods Roads and Rural Infrastructure (1986). Other interventions targeted households; these include the Family Economic Advancement Program (FEAP) and the Family Support Program (FSP) of 1999. The National Poverty Eradication Program commenced in 2001. In the last decade, economic empowerment development strategies have been developed at all levels of government- the National Economic Empowerment Development Strategy with state as well as Local government equivalents. These programs are only some of the many poverty alleviation interventions in Nigeria in the past years. In spite of the chronicle of poverty alleviation programs and associated institutions however, available data on poverty incidence for Nigeria from 1980-2010 show a largely upward trend. Nationally, there has been an increase in poverty incidence from 28.1 percent to 69 percent over this three decade period. The urban rural dichotomy of poverty incidence shows that rural poverty has been consistently higher than urban poverty, while both locations have witnessed an upward trend. The paper employs a program evaluation approach, specifically the goals based evaluation and the outcomes based evaluation criteria are used. It attempts a review and evaluation of poverty alleviation policies, programs and schemes with a view to identify challenges and probable shortfalls which could explain why figures on poverty incidences are still increasing. The paper also highlights the various dimensions of poverty in Nigeria and the implications of these for various groups in terms of inequality and prospects for social and economic mobility in the society. Using best practices examples, suggestions are proffered for renewed strategies at poverty alleviation in Nigeria.

Keywords: Poverty, Nigeria, Programs, alleviation, intervention.

69. EMPLOYEE WELFARE SCHEME: ACCESS TO HARNESSING HUMAN RESOURCES FOR SUSTAINABLE DEVELOPMENT

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Abstract

The study investigated the relationship between Employee Welfare Scheme and school productivity as a means of harnessing human resources for sustainable development in the education sector. The survey research design of the ex- post- facto type was adopted for the study. One hundred and fifty teachers from secondary schools in the Ibadan Municipality Area of Oyo state, Nigeria participated in the study. A two-stage sampling technique was used to select the schools and then the study participants. Employee Welfare Scheme Questionnaire (EWSQ) and School Productivity Questionnaire (SPQ) were the two instruments used in the study. Pearson Product Moment Correlation and t-test statistics were used in the analysis of data. Among other things the findings of the study revealed that there is a significant relationship between employee welfare scheme and school productivity. ($r_{cal} = .101, df = 148, r_{crit} = .088, P < .05$) Based on the findings, it is recommended that welfare packages should be initiated and provided by employers of labour in our educational institutions.

Keywords: Welfare Scheme, Human Resources and Educational Development.

70. NIGERIAN PROSE FICTION AND LANGUAGE, SECURITY IN NIGER DELTA AND ECONOMIC DEVELOPMENT AND SUSTENANCE: A SYNTACTIC STUDY OF KAINÉ AGARY'S NOVEL, YELLOW-YELLOW

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Abstract

By virtue of its immense contributions to the stability and development of the society, literature is very important to every society. There is a close and complex relationship between literature, language and the society. The novelists like the other literary artists draw upon their personal experiences in the society as the raw materials, employing language to reflect the lives of the members of the society. In literary works, the prose fiction is developed from the language patterns in the code. Such language patterning form the nexus, which is one of the veritable tools deployed by the novelists for the conveyance of their meanings, unique artistic visions and sensibilities. Literature has the power to influence the society, especially as a tool for social change, reformation and development. Nigeria has been besieged by violence, unrest and insecurity as a result of the terrorism by the Niger Delta militants due to the destruction of their farmlands, water, fishes, animals, economic crops e.t.c, by oil spillages. Their means of livelihood are totally destroyed without compensation. Aggrieved by their deplorable conditions, the youths take up arms against the oil companies operating in the region and the government in protests. The insecurity has forced most oil companies to fold up, and most foreign investors have fled from the area, thereby affecting the Nigerian economy adversely. This is most serious because petroleum, the country's main source of revenue is obtained from the Niger Delta. The problem is further compounded by the

neglect of the people, and the failure by those in authority to address the problem promptly. Agary's novel, *Yellow-Yellow* is an attack on the oppression, exploitation and injustice perpetuated against the Niger Deltans, and a call to the authorities concerned to address the problem with the urgency and seriousness it deserves, to ameliorate the sufferings of the people. This study examines and explicates Agary's deployment of language patterning, with the main focus on the syntactic parameters, to convey the themes of the novel and the plights of the people of the Niger Delta. She also stresses the urgent need for the government and the oil companies to take urgent measures, so as to proffer a permanent and lasting solution to the problems of insecurity in the Niger Delta. This is the only way to boost foreign investments, and usher in economic development and sustenance in Nigeria.

Keywords: Injustice, Insecurity, Economy, Development, Poverty

71. NIGERIAN LITERATURE, ASPECTS OF LINGUISTIC STYLE AND NATIONAL SECURITY IN DEVELOPING AND SUSTAINING THE NIGERIAN ECONOMY IN CHIMAMANDA ADICHIE'S WAR NOVEL, *HALF OF A YELLOW SUN*

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Abstract

Literature, a reflection of the lives of the people and the society, and one of the manifestations of language in use is a vital aspect of every society. This is by virtue of its immense contributions to the stability and development of the society. The literary writers employ the resources of language, the scientific study of which is known as linguistics to create literature. Language is a veritable tool in the hands of the literary writers, especially when employed satirically. In satire, as a literary device, the ills in the society are held up to ridicule, aimed at the reformation and development of the society. Therefore, the relevance of literature goes beyond entertainment. It has the power to impart positively on the people and the society, ushering in peace for useful development in all facets of life. The present trend of incessant wars in African, and their relics of destruction of precious lives and the economy is an issue of serious concern, which deserves urgent attention, not only politically but literarily. All the African nations who have experienced wars are still counting their losses till date. No meaningful and sustainable development economically or otherwise can strive in war ravaged continent. Various African literary writers are in the forefront in the campaign for peace in Africa through their literary works. They expose and denounce the evils in Africa and reveal the danger they pose to humanity and the African economy. They also suggest the corrective measures, which African leaders should implement to proffer lasting solutions to the problem of crises and insecurity in Africa, if the development and sustenance of the African economy should be actualized. This paper examines and expounds the relevance of literature and the contributions of the literary artists to national security, economic development and sustenance in Africa, with Chimamanda Adichie's employment of language resources and unique linguistic style in her war novel, *Half Of A Yellow Sun* under study. The thematic preoccupation of the novel is the socio-political problems in Nigeria in the late 1960s, the devastating and pathetic effects of the Nigerian civil war on Nigerians and the economy. It is our hope that this study will encourage the Africans to shun wars as the only means of resolving crisis, and embrace peace for sustainable economic development and the growth of Africa generally.

Keywords: Wars, Insecurity, Peace, Development, Linguistic

72. APPLICATIONS OF PRINCIPAL COMPONENT ANALYSIS IN MONITORING THE PROSPECTS OF SENIOR HIGH SCHOOL LEAVERS IN MATHEMATICS RELATED CAREERS IN THE UPPER EAST REGION

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Abstract

Harris (2001), Deshpande (2004), Onita and Schiopu (2010), Dogbegah, et. al. (2011), Beaumont (2012) and Dinno (2012) explain the Principal Component Analysis as a method that reduces the dimensionality of a large data of variables and finding a new set of variables (factors) smaller than the original data. Although some of the original variables can be significant as well as insignificant, the principal components help to extract the highly significant factors and retain them. The ten original variables that influenced these prospects were gender, present high school, present form, previous region and previous management of junior schools. The rest were previous junior school grades, present programmes, mathematics aspects, mathematics-related careers and future challenges that will impede progress. The researcher then applied the Principal Component Analysis to the 2012/2013 students in the region to explore the highly significance factors. Deshpande (2004), Onita and Schiopu (2010), Dogbegah, et. al. (2011), Beaumont (2012) and Dinno (2012) suggest that the method needs 50 to 1,000 observations to enable the correlation matrix to stabilize; to test an initial hypothesis that the original correlation matrix is an identity matrix; to obtain initial KMO minimum value of 0.6 and to test Bartlett's sphericity to ensure that factors exist. Therefore, the researcher distributed 450 questionnaires to the students in four schools that account for 70% in the region, recovered 360 observations and performed the computations with the SPSS software. At the end of the iterations, the correlation matrix, rescaled communalities, total variance explained variance and scree plots all showed that gender, career, challenges and grades of students had little significance (explained less than 85%) of the variables. The most important factors that explained more than 85% of the original ten variables were the present high schools, present form, previous region and previous management of junior schools. The rest were the mathematics-related careers and mathematics aspects students learn in the schools. Two sets of component transformation matrices and Varimax rotation with Kaiser Normalization further explained the 6 linear equations of the factors. The researcher therefore, recommended that policy makers pay much attention to these 6 factors facing students of elective mathematics and its related programmes in the Upper Region. The paper also encouraged educationists and policy makers to fully explore the Principal Component Analysis to education and replicate it in other regions and subjects.

Keywords: Factor, Principal component, Prospect, Variable

73. THE ATTAINMENT OF A VIABLE ECONOMIC DEVELOPMENT OF AFRICAN NATIONS: THE NEED FOR POLITICAL EDUCATION

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Abstract

Africa, “the birth-place of mankind” and the second largest continent in the world has been maliciously described as the “dark-continent”. Though the continent has innumerable resources, it still experiences societal degradation in all facets of human existence. Violence, refugee problem

and destruction of lives and properties have become almost daily features in the continent. The concept of development can either be viewed from a narrow perspective as high level of Gross National Product per person and increasing overtime, it can also viewed as a process of structural change in the economy with agriculture declining in importance while the industrial: the tertiary and the quaternary sectors are increasing. The aim of political education is to get people interested in politics and to lay down the foundations which will allow pupils and students to become responsible citizens by attempting to teach them how to analyze and assess a given political situation independently. One of the major objectives of political education is to develop an understanding of politics among pupils and to give them an insight into how politics works and how it is connected. The aim of this paper is to examine the possibility of attaining a viable and sustainable economic development through the inculcation of values and political education. It also tries to establish the fact that developing and strengthening liberal democratic value awareness, understanding the basic task of politics could help in solving current problems by introducing binding decisions on contentious public issues.

74. INDIGENE/SETTLER AND ETHNO-RELIGIOUS CONFLICTS IN NORTHERN NIGERIA: CAUSES AND DIMENSIONS

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Abstract

This study examined the recurring indigene/settler and ethno-religious conflicts in Northern Nigeria which have now characterized the hitherto peaceful co-existence among the various ethno-religious and communal groups across Nigeria, made average Nigerians to identify themselves with this tribe, that clan, this chief or that area, this religion or that cult et cetera and have also placed ascriptions above achievements. The study used secondary source (books, journals, newspapers, magazines and reports) to obtain data and also used pluralist's theory in the theoretical framework. Divide and rule politics, religious inclinations, poverty and unemployment, land dispute, fear of domination, marginalization and failure of constituted authorities to bring past perpetrators of such conflicts to book, poor development control and proliferation of small arms among local people are found to be the major causes of these conflicts in Nigeria. The study also found that indigene/settler and religious conflicts are on the increase in Nigeria and it is to the detriment of peaceful togetherness hitherto enjoyed by Nigerians wherever they went to, corporate existence of Nigerian state as a united single political entity, national development, economic well being and prosperity of the groupings and the nation at large and loss of social bond among Nigerians. The study recommends strict enforcement of all constitutional rights and provisions of citizens especially those on residency, movement, discrimination, social justice, introduction of special national education and orientation, promotion of inter-ethnic marriages, de-emphasizing tribal and regional tendencies especially in state matters, and resuscitation of the nation's economy through employment creation, deliberate policy on economic transfer, generally fair and acceptable land tenure system and implementation of recommendations of various commissions, panels of inquiries into various past disturbances and conflicts and involvement of communities in development planning and control and enacting of special constitutional laws to protect the perceived indigenes and settlers from one another.

Keywords: Conflicts, Ethnicity, Indigene, Religion and Settler

75. CAPITAL FLIGHT AND THE NIGERIAN ECONOMY: IMPLICATIONS FOR EDUCATIONAL DEVELOPMENT.

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Abstract

The progress of a nation is a function of the level of the resourcefulness of the people which to a great extent relates to the level of training and purposeful educational development. Such progress or development could only occur when funds (capital) are made available towards it. The recommended 26% of macroeconomic policy (budget) by UNESCO (UN) for education is a welcome development. The paper therefore examines empirically the consequences of capital flight on the Gross Domestic Product (GDP) and educational development. The variables for the study include interest rate, exchange rate, balance of payment, government expenditure on education and GDP. The findings show that capital flight impact adversely on the educational systems in Nigeria and other sectors of the economy. Thus there is the need to strengthen financial controls, capital outflows and financial crime laws which can stimulate investment for an overall education and economic growth and development in Nigeria.

Keywords: Capital Flight, Educational Development, Budget, Exchange Rate; Interest Rate, Balance of Payment.

76. IMPROVING GRANULARITY IN FRAUD CONTROL IN SMALL FIRMS USING OBJECT BASED SEPARATION OF DUTIES

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Abstract

Conflicts arise when the execution of two or more tasks by a person creates a vulnerability which when exploited could threaten a business and its goals. These threats could lead to severe loss of corporate resources and in some cases result in collapse of businesses. This paper discusses the issue of implementing separation of duty within an information system to deal with conflicting tasks. It takes a look at small banks and their efforts to prevent fraud. The paper argues that separation of duty in these organisations is not effective and can be compounded by the use of mechanisms like job rotation. It focuses on object based separation of duty and its possible use in small firms. It proposes the introduction of elements of the Chinese wall security policy and its derivatives to introduce granularity into the implementation of object based separation of duty.

Keywords: Separation of Duty, Chinese Wall, Fraud Control, Object Based Separation Of Duty

77. POVERTY REDUCTION AND SUSTAINABLE DEVELOPMENT IN AFRICA

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Abstract

The paper attempted to draw attention to the African situation characterized by the demoralizing effects of dumping of cheaper foreign-made goods, effects of the skill gap and knowledge deficiency traceable to our technical education system and effects of very low capacity utilization together with cases of idle manufacturing plants abandoned all over the continent. The conclusions I expressed in this work are derived from; extensive review of related literature, participant observations at Zonal Advocacy Workshop on economic diversification and enhanced revenue generation held at Abakaliki, Ebonyi State; Focus Group Discussions (FGD) with many people on the issues of combating poverty and achieving sustainable development in Africa as well as survey descriptive method. It emphasized that issues bothering on sustainable development should not be treated with levity. It revealed that corruption is now concomitant with governance in Africa. Indeed no sector is insulated, but we cannot continue with it. More importantly, it noted that there was need to reinvent development in many African countries before it can be considered sustainable. There is a new under development and deindustrialization in Africa while foreign exploiters are experiencing a boom in Africa, at the expense of Africa. The paper therefore, drew the attention of the government and indeed all stakeholders on the need to shift their focus to the real sector of the economy particularly, agriculture, solid minerals and manufacturing which have greatly declined over the years. In fact, these sectors are capable of generating substantial revenue earnings to reduce the deficit budgeting and financial challenges faced by all tiers of government. Accordingly, it implored the government to build strong economic ties in the continent through the promotion of regional collaboration by exploring areas of comparative advantage. In the same vein, government at all levels in the continent should strengthen all necessary legal, regulatory and institutional frameworks to provide the enabling environment to attract local investors and Foreign Direct Investments (FDI) that would boost the non-oil sector. In the end, it hoped that the recommendations would mainstream the wind of transformation to meaningful industrialization, employment creation, wealth creation and overall techno-economic progress and well-being.

78. NIGERIAN PRESS, CRISES MANAGEMENT AND NATION BUILDING: TOWARDS AN ENDURING POLITICAL CULTURE IN AFRICA

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Abstract

Over the decades, African nations have grappled with countless development problems. In post-colonial terms, these problems are more than half a century old. Currently, some African governments find themselves in different states of war and many struggle against, illiteracy, deepening corruption, endemic civic factions and self inflicted poverty. These have been worsened by emerging harsh climatic changes. The paper argues that the growing social restiveness in Africa were occasioned by monumental level of corruption, mismanagement, discriminatory allocation of scarce resources, civic intolerance and political disconnect from the public. Anchoring on the social responsibility theory of the press, this paper focuses on the social functions of the press and x-rays how the press can help infuse correct behaviour both in governance and civil life. During and after post-Nigeria Obasanjo era,

there is evidence that Nigerian press has demonstrated reasonable level of advocacy. The post Egyptian Morsi press has also not done less and the army seem to have been using a heavy hand. In this era of colossal absurdity characterising leadership styles in most African nations, the paper highlights the importance of media advocacy. Coming from Nigerian experience, the paper enjoins on the press to excel by providing purposeful clarification of the goals and values in African nations even in the face of tyranny

Key words: Press, Mass media, Democracy, Social Mobiliser, Social Responsibility, Crises, Advocacy

79. ENVIRONMENTAL SUSTAINABILITY REPORTING AND CONFLICT RESOLUTION IN AFRICA: A CASE STUDY OF THE NIGER DELTA REGION OF NIGERIA

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EAbstract
nvironmental problems associated with industrial activities have heightened public concerns and has increased the pressure for the disclosure of environmental sustainability information. Besides, businesses today are faced with heightened expectations around their role in society and the world. Businesses and corporations across the world are increasingly being made to account for the impact of their activities on the environment. The increasingly evident phenomenon of climate change attributed to cumulative human activities such as green house gas emissions, deforestation and over exploitation of non-renewable resources has all generated enormous pressure on business and corporations to reconsider their business strategies; so as to deliberately minimize the impact of their activities on the environment. Hence, this research examined the extent of environmental sustainability reporting practice among multinational corporate in the Niger Delta region of Nigeria. The research also examined the perception of stakeholders on the disclosure of environmental performance information and the corporate relationship with host communities. In addition, the study examined the extent to which environmental sustainability reporting will bring about sustainable development and peace in the region which has been bedeviled with series of environmental degradation arising from oil exploration activities. Finally, the study examined the role of non state actors in resolving conflict in host communities arising from oil exploration and exploitation in the region. However, in achieving the objectives in this study, the paper adopted the use of analysis of variance in analyzing the responses received from respondents. The paper as part of its findings observed that the disclosure pattern among multinational operating in the region is generally low due to poor regulatory frame work.

Keywords: Niger-Delta, Environmental problems, sustainability, Corporations, Performance

80. THE ROLE OF SELF EFFICACY AND STUDY HABIT ON SUSTAINABLE DEVELOPMENT IN PHYSICS EDUCATION

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Abstract

The study investigated the role of self- efficacy and study habit of secondary school students' performance in physics; a function of sustainable development in physics education. A sample of three hundred and fifty six (356) students of intact classes was selected from five randomly selected secondary schools in Yaba Local Government of Lagos state Nigeria. Five hypotheses were tested at 0.05 level of significance using a questionnaire; study habit inventory ($r=0.76$) and self- efficacy scale ($r=0.80$). Students' scores in physics (a measure of students' performance) were collected from the sampled schools. The data collected were analysed using independent sample t-test and Pearson moment correlation. Graphs of estimated sample means were plotted for the interaction effects of self efficacy, study habit and gender. Results showed significant effects of self efficacy and study habit on students' performance in physics, gender has no significant effect on students' performance in physics. Also, there existed a positive significant relationship between self efficacy and students' study habit in physics. Recommendations based on results were provided.

Keywords: Self- efficacy, Study habit, Sustainable development, Physics education.

ENGINEERING AND SCIENCE

81. BLOWOUT OF PLASMA ELECTRONS IN THE BEAM-DRIVEN PLASMA WAKEFIELD ACCELERATION

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Abstract

The nonlinear blowout regime of the plasma Wakefield acceleration has been the subject of considerable interest due to its potential use as a next generation accelerator in high energy Physics. Much of the analytical work and simulations in this regime has been restricted to scenarios of cold background plasma in one dimension. This paper addresses the phenomenon of hot Plasma in two dimensions. We simulate beam-driven plasma Wakefield using object oriented particle-in-cell (OOPIC) code. The number density of the electron bunch is considered to be greater than the plasma density. We found that as the beam electrons propagates into the plasma density; the plasma electrons are expelled from their axis, which further causes blowout of the plasma electrons. These blowouts remain static throughout the simulation period.

Keywords: PWFA, Beam-driven plasma wave and, OOPIC.

82. ASSESSEMENT OF POTASSIUM FERTILITY STATUS OF SOILS UNDER FARMER-MANAGED AGRICULTURAL PRACTICE IN DABERAN RIVER BASIN, NIGERIA

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Abstract

Evaluation of plant available potassium (k) in soils of 10 farmer-managed plots in the Daberan River Basin of Nigeria's Savanna region showed that the exchangeable k content ranges in value between 0.10-0.97me/100g with a mean of 0.48me/100g which going by the Haryana Agricultural university classification of Tropical soils of low rainfall areas, is a medium value. At present, therefore the soils have no deficiency problem but it is likely that the problem will be real as agriculture becomes more intensive in the area. It was also found out that k availability in the area is influenced to a very large extent by the organic matter contents of the soils. It was thus concluded that future decisions of K Fertility maintenance in soils of the area should be framed around the improvement of soil organic matter content rather than on relying on application of inorganic K contained in fertilizers. This is more so because excessive inorganic K application might be injurious for effective crops performance on the long run.

Keywords: Daberan River Basin, Potassium fertility status, Savanna, Nigeria, Soils

83. INVESTIGATING EVIDENCE OF HACKING IN WINDOWS OPERATING SYSTEM

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Abstract

This research paper has looked into Windows operating system as a source of evidence in digital forensic investigation. The prevalence of Windows operating system has made it an easy target to cyber criminals; hence the need to attribute a crime to a suspect. It was therefore investigated how windows operating system offers sources of evidence that could be of value to forensic investigators. The methodology adopted in order to achieve the aim of the research is to emulate a cybercrime activity such as hacking and investigating the effectiveness of Windows operating system in providing evidence of the attack to link the crime to the accused.

84. RAISING THE PRODUCTIVITY OF SMALLHOLDER FARMERS FOR SUSTAINABLE AGRICULTURAL DEVELOPMENT IN EDO STATE, NIGERIA: A MULTIDISCIPLINARY APPROACH

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Abstract

This work was design to identify the relevant farming systems in Edo State for sustainable improvement and development. A multi-disciplinary approach was employed. Emphasis was placed on agro-technical, economic, environmental, health status and sociological interractions among the farmers. The prerequisites and limiting mechanisms of change were identified in the study area. Data were collected on climate, soils, plant breeding, crop economics, health parameters, socio-characteristics of the farmers as well as economic characteristics of the farmers. Amultistage sampling technique was use in the selection of 360 respondents (farmers) across the three agricultural zones of the State. Data collected were analyzed using descriptive and inferntial statistic. The descriptive statistic employed were frequency distribution, means and percentages, while the inferntial statistic employed was the regression analysis. The result of the analysis revealed that, land tenure and land use, irrigation, cultural practices, rational crop selection, market orintation, timeliness of planting, extension services and infrastructures were the variables that could bring about development in agriculture. Farmers need fertilizer, improved crop variety, extension practices, good health care and market for their produce for improved, increased and sustainable development. The researchers recommended that farmers be made to have access to affordable fertilizer, have government land to farm, adequate ratio of extension workers to farmers and be encouraged in the marketing of their farm produce.

Keywords: Productivity, Smallholder Farmers, Sustainable, Agriculture

85. MECHANIZATION OF VEGETABLE PRODUCTION AND MARKETING IN JABA LOCAL GOVERNMENT AREA OF KADUNA STATE, NIGERIA: IMPLICATION FOR HOUSEHOLD FOOD SECURITY.

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Abstract

The study examined the mechanization of vegetable production and marketing in Jaba Local Local Government Area of Kaduna State. Data were collected through structured questionnaire and scheduled interviews from 125 randomly selected respondents. The data were analyzed using percentages, frequencies, means and ranking. The findings revealed that the mean age of respondents was 34.5years, well experienced vegetable farmers (10-19years) with a mean family size of 12 people and a mean farm size of 2.45ha. A large proportion of the respondents(78.40%) were males who are married and attended one form of education or the other(88.00%). The major constraints to mechanization of vegetable production were farm size(96.00% 1st), land tenure problems(68.00% 2nd), inadequate tractor hiring services(34.40 % 3rd) amongst others while the those of marketing included small scale production(84.00% 1st), poor prices(68.00% 2nd), high cost of transportation(63.00% 3rd), inadequate storage facilities(52.00% 4th), etc. It was concluded and recommended that vegetable production is dominated by the male folk who are experienced and educated farmers in the study area. The area of vegetable production should be encourage and functional nurseries be established in all Local Government Areas as State policy to be strictly adhered to.

Keywords: Mechanization, Marketing, Vegetables, Production, Food, Security

86. ECONOMICS OF YAM PRODUCTION: LESSONS FROM BARUTEN LOCAL GOVERNMENT AREA OF KWARA STATE.

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Abstract

Yam is one of the most important food crops in West Africa, Nigeria inclusive. Apart from serving as source of income for the peasant farmers; it is also a means of food security and resource control by the government in the study area. The study evaluated the economics of yam production in Baruten Local Government Area of Kwara State, Nigeria. Simple random sampling technique was used to select 100 respondents in the study area. The data collected were analyzed using percentages and net income analysis. Results showed that, majority (76%) of the respondents age were between 51-61 years of age and above, male (90%) and married (90%) with low literacy level. It was found out that, majority of the respondents engage family land for farming and have no access to credit facilities. Factors such as weather, pest and finance were major impediments to the production of yam in the study area. The net return analysis revealed that, yam production is a profit farming venture in the study area. There is need for government at all levels to support yam production through provision of soft loans to farmers in order to expand and improve on the yam production in order to boost food security in the country.

Keywords: Yam, net income analysis, resource control, food security, staples, scarcity.

87. AN EMPIRICAL ANALYSIS OF THE EFFECTS OF MICRO-FINANCE'S CORPORATE GOVERNANCE ON SMEs FINANCING IN NIGERIA

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Abstract

The study investigated the general control machineries put in place in the administration of Micro-Finance Banks (MFBs) in their efforts toward providing financial assistance to Small and Medium sized Enterprises (SMEs) in Nigeria. Access to sustainable financial services by the SMEs remains a critical element in their transformation processes. It enables SMEs to increase earning capacities, build assets and reduce their vulnerability to both internal and external shocks (Magnus, 2005). It is generally agreed that for SMEs to achieve sustainable level of growth, access to credit is imperative. In spite of this fact, the problem of accessibility to credit from conventional banks have been a major teething problems for SMEs due to stringent collateral requirements. The study obtained data from 60 microfinance banks in Kaduna and Kano States. The secondary data were analyzed to confirm the appropriate relationships between corporate governance and SMEs financing by the MFBs. The result revealed that there is a positive relationship between corporate governance and SMEs financing. The result also confirm inverse relationships between liquidity position of micro-finance banks and SMEs financing. The study therefore recommended that sound policies aimed at strengthening the corporate governance culture of MFBs be punished with vigour.

Keywords: Corporate Governance, Micro-Finance, SMEs, Financing, Collateral.

88. SUSTAINABLE ENGINEERING DEVELOPMENT: HEAT HARVEST

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Abstract

The exergy (available energy) on the earth exists through the conversion of energy from sunlight into heat radiation, which flows from the earth back into space as waste heat. Most combustion processes release energy, or heat for the production of power, for use in industrial processes, and for domestic heating and lighting, but a great percentage is released to the surroundings also as waste heat. Harvesting waste heat energy from such sources has stimulated important research efforts in recent years. For sustainable development, a new engineering paradigm based on heat harvest with the exergy based concepts and methods to understand, analyze and optimize the performance of heat releasing processes is presented in this paper.

Key words: Sustainability, Engineering, Development, Heat, Harvest

89. THE DESIGN AND MODELLING OF A RESIDENTIAL BASED WIND POWERED GENERATOR

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This study is concerned with the design and mathematical modelling of a residential based wind generator using a combination of actuator disc (AD), blade element momentum (BED) and computational fluids dynamics (CFD). AD was used to evaluate the lift and drag coefficients as functions of local flow conditions. In order to determine the power output in relation to the turbine tip-speed ratio, radial variation of the flow condition and wake rotation, the BED was used. However in pursuit of the most appropriate modelling strategy to handle the meshes of the 2D and 3D versions of the blade and the turbine assembly, CFD was applied and the results conceptualize the aerodynamics of the various wind turbine geometries at different speeds and how the specific blade and turbine assembly might behave in a real world application.

Key words: Wind, energy, electricity, design, modelling.

90. THE USE OF ROUNDABOUT IN ROAD SAFETY AND TRAFFIC MANAGEMENT OF CITIES: A CASE STUDY OF OWERRI, IMO STATE

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The chaotic state of our roads and traffic in Nigeria has reached a crescendo that almost every day without exception road accidents and mishaps occur. This is most prevalent not just on the highways but also inside the cities. The streets of Lagos has for a very long time been associated with traffic holdups and bottle necks. In Owerri, the capital of Imo State, the story is not different. Long queues of vehicles have become the order of the day especially this period that the administration of His Excellency Rochas Okorochoa is carrying out various development projects to uplift the status of the capital city and improve the quality of life of the people. The study examined the use and contributions of traffic Roundabouts in road safety and traffic management of cities. The study concluded that irrespective of the spatial distribution of facilities in any city, the construction and development of aesthetically pleasing roundabouts not only beautifies the city but also eliminates the most deadly crashes at intersection, improves traffic management and control as well as enhance the economic well being of citizens.

Keywords: Roundabout, Traffic Management, Economic Development, Auto crashes, Right of way.

91. BIOACCUMULATION OF HEAVY METALS IN BIRDS AND PLANT SPECIES IN AMURUM FOREST RESERVE AND THE NIGERIAN NATIONAL PETROLEUM CORPORATION (NNPC) REFINERY AREA OF KADUNA, NIGERIA

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Abstract

The bioaccumulation of five heavy metals in birds and plant species was compared between Amurum Forest Reserve and the Nigerian National Petroleum Corporation refinery Kaduna, Nigeria. Forty-eight tail feathers of birds spread across 16 species belonging to 10 families as well as 8 plants leaves belonging to 3 families were sampled between April and June, 2010. The quantitative measurements of heavy metals: Aluminium (Al), Cadmium (Cd), Lead (Pb), Uranium (U) and Zinc (Zn) were carried out with Inductively-Coupled Plasma Optical Emission Spectrometer (ICP OES). The level of metals concentration in bird feathers as well as plant leaves follow the same trend: Zn > Al > U > Pb > Cd. The concentration of Lead was significantly different between the two study sites. However, there was no significant difference for Al, Cd, U and Zn concentration between the two study sites. There was no significant difference between feeding guilds in each study site. Similarly, there was no significant difference in metals concentration in feathers of birds between the two age groups and sexes in each study site. The concentration of metals in plants leaves was not significantly different between the two study sites. However, on the average heavy metals concentration in leaves were higher in the NNPC area except for Cadmium. The concentration of metals in feathers of birds were far above World Health Organization (WHO) recommended Maximum Permissible Limit (MPL) underscoring the need for intensive biomonitoring in highly polluted areas for species conservation management. This same trend was also recorded for the plants with the exception of lead whose concentration was below the MPL. These results are explained by anthropogenic activities as well as the ecology of the study sites.

92. ANOPHELES SPECIES ABUNDANCE AND VECTORAL COMPETENCE IN FOUR LOCAL GOVERNMENT AREAS OF GOMBE STATE NORTHEAST NIGERIA.

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Abstract

Malaria is a great public health problem in Nigeria contributing greatly to poverty stabilization in the country. Anopheles mosquitoes have been identified as the major vector of the disease. Competency of each vectoral species differs from one species to another and from one place to the other. This study reports the species abundance, their composition and vectoral competence of Anopheles species in the four Local Government Areas of Gombe State Nigeria. Pyrethrum Spray Collection (PSC) method of indoor resting mosquitoes was used according to method of (WHO, 2009). Species identification was done morphologically and by Polymerase Chain Reaction (PCR). Enzymes linked immune-arsobent assay (ELISA) was used to examine sporozoites infected Anopheles and their blood meal origin. Out of the 4,912 mosquitoes collected indoors, 65.1% were Culex 34.7% Anopheles and 0.2% Aedes. The result also showed that 65.7% of the Anopheles collected was engorged; the highest number of engorged Anopheles was recorded in Balanga and the least in Gombe LGA. Anopheles spp composition

identified molecularly revealed the presences of three spp viz: *Anopheles gambiae* ss (3%) *Anopheles arabiensis* (84%) and *Anopheles funestus* ss (12%). *Anopheles gambiae* ss had 100% human blood index (HBI) *Anopheles funestus* ss, 93% (HBI) whereas, *Anopheles arabiensis* had 71% (HBI). *Anopheles gambiae* ss and *Anopheles funestus* ss where the most competent in term of human blood index. The infectivity rate revealed that the highest sporozoites rate was recorded in *Anopheles funestus* ss 3.4 followed by *Anopheles arabiensis* 1.6, *Anopheles gambiae* ss recorded zero infectivity rate hence the least competent vector in terms of sporozoites rate. The present study has provided baseline data for formulating malaria control program in Gombe State Nigeria.

Keywords: Anopheles spp Vectoral Competence, Malaria, HBI Sporozoites rate Gombe-Nigeria.

93. A PERSPECTIVE STUDY OF WOMEN MICRO-ENTREPRENEURS
IN THE RURAL AREAS OF OSUN STATE, NIGERIA.

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Abstract

The socio-economic contributions of rural-women entrepreneurs in many countries have not been properly captured in the right perspective. Consequently, the economic potentials of this category of rural dwellers have been underutilized. This empirical study highlights some salient features of these entrepreneurs and their micro-enterprises. Their demographic characteristics as well as motivation factors, among others, were collected from a purposive sample of one hundred and fifty women micro-entrepreneurs from five rural areas in Aiyedire Local government Area (LGA) of Osun state using structured questionnaires. The interview technique, alongside a consideration of relevant extant literatures was also utilized to increase the richness of the data obtained. The information obtained in the survey was analysed using simple descriptive statistical tools with the support of the computer statistical software SPSS 14.0. In conclusion, the women micro-entrepreneurs make significant contributions to the socio-economic well-being of their families, the rural communities as well as the country at large. It is recommended for such contributions to be more substantial, the entrepreneurial capabilities of these women needs to be further enhanced through gender specific supports that are rural friendly.

Keywords: Rural, Woman-entrepreneur, Micro-enterprise, Entrepreneurship.

94. A CANONICAL CORRELATION ANALYSIS OF THE IMPACT OF SOCIAL CAPITAL
ON MARKET PERFORMANCE OF SESAME IN NASARAWA STATE, NIGERIA.

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Abstract

The study utilized canonical correlation analysis to determine the impact of social capital on market performance of sesame. A random sample of 100 middlemen consisting of 40 wholesalers and 60 retailers was proportionately drawn from rural and urban sesame markets in the three agricultural

zones of Nasarawa State. Data analysed included market performance variables such as net marketing margin, farmer's share and return on investment, while social capital variables were value of assets achieved through collective action, amount of credit and number of marketing information both from social relationships. Results showed a high degree of association between market performance and social capital variables. The important variables that made sizeable relative contribution were net marketing margin, farmer's share, return on investment (market performance variables), amount of credit and number of marketing information both from social relationships (social capital variables). Furthermore, the degree of association between the two sets of variables was predicted by the redundancy index of the two variables. Proper use of these variables by marketers will inevitably ameliorate the intractable constraints of the marketing system of sesame in Nasarawa State. Public intervention revolves around facilitating desirable relationships in existing social groups.

Keywords: Sesame, Canonical correlation variates, Redundancy index, Social capital, Net marketing margin, Farmer's share, Return on investment

95. MARKETING MARGINS AND EQUITY IN THE VALUE CHAINS FOR ONION PRODUCED IN THE KETU SOUTH DISTRICT OF GHANA

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Abstract

The study aimed to assess the marketing margins along the marketing chains for onion produced in the Ketu South District. Net marketing margins and returns on investment for the different channel members were calculated. The study also identified marketing constraints facing market actors in each segment of the onion marketing chains. Four different marketing channels exist for onions produced in the District. In terms of net marketing margins, wholesalers are better-off than retailers in all four channels. Without taking into account time of investments, farmers earned higher returns on their investments relative to wholesalers and retailers. The most pressing constraint facing channel members is the negative effect of imported onions on market price. Development of storage facilities, provision of well thought-out credit schemes and provision of appropriate physical market infrastructure are interventions recommended.

Keywords: onion, marketing margins, equity, value chain, returns and constraints.

96. INVESTIGATION ON THE DISTRIBUTION, UTILISATION AND EFFECTIVENESS OF INSECTICIDE TREATED NETS IN RELATION TO MALARIA PREVALENCE IN GOMBE LOCAL GOVERNMENT AREA, GOMBE STATE, NIGERIA.

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Abstract

The study was aimed at investigating the distribution, utilisation and effectiveness of ITNs and its impact on malaria prevalence in Gombe L.G.A. The study was conducted from May-November, 2012. A total of one thousand and fifty household heads from seven wards were randomly selected. A pre-tested questionnaire was used to elicit information on distribution and utilisation of ITNs from household heads and nine hundred and twenty (920) blood samples were collected from the respondents

for determining malaria prevalence. Seven hundred and twenty nine (729)(69.4%) respondents had one or more insecticide treated nets. Of this, only 580(52.2%) used them as evidenced by observing the ITNs properly hanged on the beds. However, 385(66.4%) of the used ITNs had one or more holes. Distribution and usage by gender and age shows that more females,548(69.9%) than the males,181(67.8%) had ITNs, although a higher number of males, 153(57.3%) than the females, 427(54.5%) used them. Those within the age bracket 31- 40years old had the highest number of distribution, 245(23.3%) and usage,198(18.9%). Prevalence rates of malaria infection among the study subjects were 323(62.2%), 116(82.3%) and 201(77.3%) for those using ITNs, non-insecticide treated nets and not using net at all respectively. Statistically there was significant difference in malaria prevalence among those using insecticide treated net and those not using ($\chi^2=30.219$, $DF =1$, $P < 0.05$). A pre-intervention record of malaria infection, 6316(91.3%) was compared with the prevalence among the study subjects,640(69.6%) and there was no statistical significant difference in infection in the study area ($\chi^2= 0.767$, $DF =1$, $P > 0.05$).

Keywords: Distribution, Utilization, Insecticide Treated Nets and Malaria Prevalence.

97. AN ANALYSIS OF WOMEN FARMERS' ACCESS TO AGRICULTURAL PRODUCTIVE RESOURCES IN ADAMAWA STATE, NIGERIA

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Abstract
Women are key players in the Nigerian agrarian economy. They contribute between 40 and 65% of all hours spent in agricultural production and processing. They also undertake 60 to 90% of the rural agricultural product marketing and therefore providing more than two thirds of the workforce in agriculture. However, their access and control over productive resources is greatly constrained due to inequalities constructed by patriarchal norms. This paper evaluates the access of women to farming inputs in Adamawa state, Nigeria. Primary data were obtained from a survey of 106 women farmers from the Adamawa Agricultural Development Zones through multistage and random sampling techniques. The data were analyzed with both descriptive statistics and multiple regression analysis. The results indicated that majority (66%) of the women farmers cultivate between one and two hectares while 33% farmed between 2.1 and 6hectares due to lack of personal land. Majority (86%) do not benefit from agricultural loan due to lack of collateral while 71% used personal savings as their sole capital, 15% borrowed from friends and relations. Most women farmers (82%) do not have contact with extension agents while only 18% had some contact. As for tractor hiring services, 44% of the women farmers rarely use it while 19% never had access to it. Out of 106 farmers, only 37% are members of cooperatives while 63% are not. The results of the multiple regression analysis indicated that the double log function gave the best fit with R² of 55% (significant at 1%). Five variables were significant as follows; farm size (at 1%), Seed (at 1%), fertilizer (at 1%), insecticides (at 5%), and farming experience (at 1%). The institutional constraints facing women farmers include difficulties in accessing land and other inputs, marginalization in credit facilities, neglect in extension services and insufficient participation in cooperative activities. The paper recommended among others that women farmers should be allowed to have equal access to productive farming resources as their men counterparts and the bottlenecks for collecting agricultural loans should be removed. There should be gender sensitive agricultural policy and women should also be involved in planning and policy making process.

Keywords: Women Farmers, Gender, Agricultural Inputs, Access, Productive Resources

98. THE ROLE OF ICT TOWARDS SUSTAINABLE DEVELOPMENT IN AFRICA:
A CASE STUDY OF NIGERIA ECONOMY.

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Abstract

Africa has been faced with problems of poverty and deadly disease which has negative effect on quality of social, cultural and political lives of people over the years. It is a continent characterized by developing and underdeveloped countries with low per capital income and economic inequality among the people in the society. The diversity in cultural, social and political views of many African countries makes it difficult for the people to accept the global technological change and innovations, in the society. However, over the past few decades' progress has been made towards the introduction of new innovative ideas in technology in most African countries such as internet, telecommunications and electronic banking (e-banking) through awareness, creation and introduction of ICT as a discipline in higher institution. Thus, this paper seeks to look extensively at the contributions of ICT towards sustainable economic growth and development in terms of GDP (gross domestic product) Real growth rate (RGR) and employment rate (EMPR). A tool of economic analysis such as regression was employed to determine the impact of ICT on the economy by analyzing key macroeconomic variables such as level of income, unemployment rate and level of technology. It was found out that there is a positive correlation between the role of ICT and sustainable development in Africa. Recommendations and suggestions to challenges faced by ICT in the economy were also proffered for further study.

Keywords: Sustainability, Economic Development, Innovation, Globalisation

99. LEADERSHIP AND GOOD GOVERNANCE IN PUBLIC SECTOR
“A CASE STUDY OF NIGERIA”

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Abstract

Leadership has been described as a process of social influence in which one person directs others in the accomplished of a common goal. Over the years, leadership in Africa has been subjected, question due to lack of transparency in carrying out their duties effectively which has affected governance in public. However, over the years most African leaders are said to be corrupt individuals that are selfish and think of how to enrich themselves at the detriment of others in the society. Leadership qualities in African countries have put the state of most African economies in jeopardy such that there is a wide gap between the poor and the rich in the society. In Nigeria, the public sector is seen as money making venture where anything goes, such that everyone believes that the only way to be rich is embezzling government funds which have been the causes of slow economic growth. This research work delves into critical analysis of causes of bad leadership, low productivity in public offices, and possible ways of solving these problems. Statistical analysis would be carried out through the use of questionnaires and data from natural ministry for labour and productivity in Nigeria. Recommendations to suggestions on leadership towards achievement of good governance in public sector were also proffered for further study.

Keywords: productivity, public sector, economic growth, leadership

100. DESIGN OF A MICROPROCESSOR BASED AUTOMATIC CONTROL SYSTEM FOR A DAM SPILLWAY- OJIRAMI DAM IN EDO STATE NIGERIA AS A CASE STUDY

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Abstract

Dams collapse has been a re-occurring decimal in Nigeria because of the manual/mechanical control of the Dam spill way. In order to solve this problem, the design of a microprocessor based automatic control system for Dam was put in place. The work encompasses the design of direct-on-line starters for the 2.5Kwatts motors controlling the three independent spill gates of the Dam's spillway. The starters were designed to produce a forward and reverse order operation. The motors, coupled to speed reduction gears, and stop switches incorporated on the gate axis produce the effect of raising or lowering the spill gates as desired. A sensor located at the Dam reservoir along with electronic circuitry provides the input signal to the microprocessor to effect the automatic control. The work addressed the challenges of Dams collapse because the design was simulated using Matlab with satisfactory results. A prototype of the system was also constructed and tested, and the result obtained, indicated that the objective of the design was realized.

Keywords: Dam, spillway, collapse, control

101. DESIGN AND REALIZATION OF SOLAR GRID ELECTRICITY FOR AN ICT LABORATORY IN AMBROSE ALLI UNIVERSITY EKPOMA - AS A CASE STUDY.

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Abstract

This work is designed to provide an uninterrupted power supply to an ICT laboratory in the Department of Electrical/Electronic Engineering of Ambrose Alli University Ekpoma, to solve the problem of frequent power outage and phase failure from our public power supply. The design is based on photovoltaic Technology which is a strategy for avoiding the effect of environmental pollution from fossil fuel. The system incorporates six 220watts/48V dc. Solar panels, a bank of four 200A/12V batteries, a charge controller, a control panel and a 3.5KVA inverter. The solar panels are connected in a series parallel array to deliver approximately 96V dc at 10A. The charge controller regulates this voltage to 48V dc to charge the bank of batteries which are connected in series to deliver 48V dc to the input of the inverter. The inverter in turn converts the d.c. voltage to a 220V a.c. supply to the laboratory, while the control panel provides an automatic means of switching between the public power supply and the solar system with a time delay of 5seconds, allowing for suppression of arcing. The work provides for an uninterrupted power supply, round the clock for the ICT laboratory, thus allowing both lectures and students to carry out learning/ research work with ease. It is a clean energy approach and thus environment friendly.

Keyword: Inverter, Photovoltaic, Controller, Switching, Storage.

102. THE EFFECT OF CHANGE MANAGEMENT ON ORGANISATIONAL SURVIVAL

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Abstract

The paper focuses on the effect of change management on organisational survival. Change is always occurring in all aspect of the organisation. The relationship between change management variables vis a vis organisational survival is essential. A six point likert scale was used in this study, Questionnaire was administered to 452 staff of 5 selected banks coated on the Nigeria stock exchange. Stratified random sampling was adopted. Six hypotheses were tested using chi square test, were tested using SPSS version 20. Findings suggest that change is a better pile that must be swallowed despite any form of challenges or huddles needed to be surmounted. Individual differences and the ability to accept or reject change contribute to change management. Organisational individual readiness level to change is significant to change is significant to change management. Resistance to change should be expected and seen as part of changes management. However, adequate communication to all stakeholder or change agent.

Keywords: Management, Survival, Communication, Change, Expected.

103. POLICY MAKING FOR SUSTAINABLE ECONOMIC DEVELOPMENT: INTEGRATING SOCIAL NEEDS AND ECONOMIC REALITIES.

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Abstract

Policy action for achieving sustainable development requires that economic development takes place without impeding environmental protection but in full cognizance of social needs. However, neo-liberal policies promoting market provision has served as the basis of economic and social policies in several developing countries in recent times. This study utilizes the response of the Nigerian government to the 2008 global economic recession as a case in point to examine the appropriateness of the neo-liberal policy for the country's real estate sector. The first objective of the study is to ascertain the impact of the global recession on the real estate sector, the second objective is to ascertain government's responses to the recession and third, to present the potential implication of these responses on sustainable economic development. To ascertain the impact of the global financial meltdown, a survey of 252 estate surveyors and valuers in Lagos, the most active property market in Nigeria was carried out. Findings revealed that there was a high incidence of vacant properties, reduced access to real estate finance from banks and low property demand in the Lagos real estate sector as a result of the recession. Secondary data from official government policy statements were then sourced to ascertain governments' action to mitigate the impact. This was done to ascertain whether governments' responses in each country aligned with the neo-liberal framework on which the countries' macro-economic policy was based. Content analysis of the secondary data revealed that while several developed country's deviated from the neo-liberal policy by injecting direct government funds into their property sector in response to the impact of the recession, the Nigerian government did not deviate from the neo-liberal policy and so did not inject funds into the sector. This inaction has

impacted on the operations of low-income housing providers leading to continual low performance in the sector. The study therefore establishes how policy transfer could lead to a dis-alignment between social needs and economic realities. The paper argues that sectorial policy transfers are incapable of meeting developmental needs when they take place within the context of divergent macro-economic policies. It is concluded that sustainable economic development requires comprehensive, linked-up, but flexible policy-making approaches; and the challenge for governments is therefore to localize foreign economic policies and then mainstream them into indigenous policies. This would ensure that when countries adopt foreign macro-economic policies, it is not to the detriment of the people they are meant to serve.

Keywords: Economic policy, Financial meltdown, Neo-liberal policy, Nigeria, Sustainable development

104. ROLE OF POWER SUPPLY IN THE DEVELOPMENT AND SUSTAINING OF ICT BASED BUSINESS SECTOR IN NIGERIA: AN EMPIRICAL EVIDENCE OF NORTHERN NIGERIA.

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Abstract

This paper examines and provides empirical overview of the role of power in the development and sustenance of ICT-based business outfits in Northern Nigeria. Providing consistent and regular power supply in Nigeria for the development of infrastructures and business is full of challenges thus current national debate has attracted authors, researchers and scholars from different fields of endeavours to extrapolate the causes and to proffer solutions to this effect. The expedients / main focus of this paper is to assess the role of power supply for the development and sustainability of ICT based business sector in Northern Nigeria. Methodologies used for data collection consist of a field work and questionnaire administration. The two instruments were concurrently applied across some selected Northern Nigeria states. 200 copies of questionnaire were administered to respondents. Stratified Random Sampling Technique was employed to select respondents. Data were analysed based on descriptive Data analysis, where each respondent was weighed against responses from respondents using a 5-point Likert scale system of grand point and grand mean to summarise data. Deductions show the adverse effects of poor supply on ICT based business, is on the increase, further compounded by the current security insurgency in the study area. No much usable attention paid to improve power supply, despite the large amount of money sunk in providing adequate power supply in Nigeria. Government incentives and disbursement of funds can play an important role in improving power supply to sustain the emerging ICT-based business sector in Northern Nigeria. The study concludes with a design recommendation that can address the key findings.

Key Words: Power Supply ICT Based Business, Development, Sustainability, Role, Assess.

105. A CRITICAL ASSESSMENT OF THE NIGERIAN RURAL ELECTRIFICATION POLICY

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Abstract

In general, a rural area is a geographical area that is located outside a city or town. They are usually large and isolated areas of an open country with low population density, with mainly agriculture and activities around agricultural services as the main occupation. The major distinction between rural communities and urban centers is that while urban centers are large, impersonal and complex in social structure; rural areas are small, intimate and simple in organization. The problem of access to modern energy services is a major developmental issue confronting rural communities globally, particularly in Asia and sub-Saharan Africa. Modern energy services are benefits derived from modern energy sources such as electricity, natural gas, clean cooking fuels and mechanical power, that contribute to human well being. According to IEA (2009) worldwide 1,456 billion people do not have access to electricity, of which 83% live in rural areas. In sub-Saharan Africa less than 10% of the rural population have access to electricity. Currently in Nigeria, it is estimated that over 70% of the population live in rural areas with less than 15% of them having access to electricity. This study takes a critical look at the problems and constraints rural electrification in Nigeria. The study appraises the various policies and practices that have driven rural electrification in Nigeria, the level of implementation and the prospects of providing universal access to electricity services in rural areas of the country.

Keywords: Rural areas, Electricity, Policy, Nigeria

106. SUSTAINABLE ENERGY DEVELOPMENT IN NIGERIA: CHALLENGES AND IMPLEMENTATION STRATEGIES.

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Abstract

Energy the capacity to do work is an essential ingredient for socio-economic growth of all nations and is central to sustainable development and poverty reduction. An energy system is made up of an energy supply sector and energy end-use technologies and the objective of the system is to deliver to consumers the benefits that energy offers for various commercial and industrial activities. The structure and level of demand for energy services, together with the performance of end-use technologies, largely determine the magnitude of final energy demand. With the fundamental understanding of sustainable development, sustainable energy development can be understood as a holistic approach to minimizing the negative environmental impact of production and consumption of energy resources used for producing energy services and a practical implementation strategy for achieving sustainable development. Thus to be considered sustainable, energy systems must efficiently use resources, clean production processes and provide timely development of inexhaustible supply options. The United Nations (UN) in 2012 launched the Sustainable Energy for all (SE4ALL) initiative, in recognition of the growing importance of energy for economic development and climate change mitigation. The initiative is expected to attract global attention, private and public commitment to attaining the goals of universal energy access, improvement of energy efficiency and increasing the use of renewables by 2030. The

objective of this study, is to assess the sustainable energy development programmes of the Nigerian government in the light of the SE4ALL initiative and considering the various policy documents that drive energy development in the country including the National Energy Policy (NEP), the Renewable Energy Master Plan (REMP) amongst others.

Keywords: Sustainable Energy, Energy Policy, Nigeria

107. PRICE VOLATILITY IN FOOD AND AGRICULTURAL MARKETS: IMPLICATIONS TO FOOD SECURITY FOR POOR RURAL PEOPLE IN DEVELOPING COUNTRIES

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Abstract

Food price trends have a major impact on food security at both household and country levels. Many of the world's poorest people spend more than half their income on food. Price hikes for cereals and other staples can force them to cut back on the quantity or quality of their food. This may result in food insecurity and malnutrition with tragic implications in both the short and long term. Price spikes can also limit the ability of poor households to meet important non-food expenses, such as education and health care. When they occur globally, price hikes can affect low-income, food importing countries, putting pressure on their limited financial resources. Higher food prices have a particularly negative impact on food security when prices spike suddenly or reach extremely high levels. Prices for cereals and other major food commodities have experienced two global spikes recently one in 2007 to 2008, the other in 2010 to 2011. And they have generally remained higher than during the period between the 1980s and the early years of this century. Prices have also experienced hikes or remained at higher levels in many developing countries. In this paper, we set out to study the price behavior of some selected common food crops namely Rice, Maize, Millet, Guinea corn and Beans in the north western part of Nigeria between 2007 and 2011 with a view to determine the percentage change in the prices of the aforementioned crops within the period under study. Secondary Data on the average yearly prices per 100kg bag of the selected food items to the nearest Naira obtained from the Ministry of budget and economic planning of Kebbi state in north western Nigeria was used. Two types of indices simple price index and composite price index were constructed. Results obtained showed a significant increase in the prices of all the selected food crops using year 2007 as the base for both type of indices. For example the price of rice has increased by 38.84% between 2007 and 2008 and remains the same in 2009. It then went up with 56.60% between 2007 and 2010 and between 2007 to 2011 the price has increased by 52.06%. On the overall, both indices revealed a significant increase in the prices of the selected food crops which is in agreement to what has happened in the international market in the period under study. It is therefore recommended that there is need for advanced planning, effective monitoring and evaluation and above all transparent Administration for Agricultural programmes and projects to achieve their desired objectives. Also, governments should support continued provision of efficient, well functioning international mechanisms to assist low income developing countries during food price crises including provision of adequate contingent financing from the international financial institutions.

Keywords: Price Volatility, Food Security, Biofuels, Food Crops, Developing Countries

108. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE DEVELOPMENT OF EDUCATION IN NIGERIA: AN APPLICATION TO STATISTICS IN NIGERIAN HIGHER INSTITUTIONS

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Abstract

The paper emphasizes the impact of Information and Communication technologies (ICT) for effective development of education in Nigeria. Worldwide research has shown that ICT can lead to improved student learning and better teaching methods. A report made by the National Institute of Multimedia Education in Japan, proved that an increase in student exposure to educational ICT through curriculum integration has a significant and positive impact on student achievement, especially in terms of "Knowledge comprehension, Practical skill and Presentation skill" in subject areas such as mathematics, science, and social studies. There are certain fundamental statistical concepts that are difficult for students to comprehend at an intuitive level. Teachers of statistics are continuously exploring new ideas and teaching practices to overcome such difficulties. This paper presents a broad overview of the role ICT can play in helping statistics students understand and reason about important statistical ideas. The main goal is to provide the introductory statistics lecturer/instructor who is considering using ICT in the statistics classroom as well as introductory statistics students with some background of some of the available resources in the field, where they can be found and how to effectively and efficiently utilize them to achieve his objectives. We also explain how recent changes in the teaching and learning of statistics are influenced by the increased use of ICT. However, ICT has an impact on education only if it is used appropriately. Therefore, the focus of this paper is on how ICT can best be used to improve student learning and how it can be used to support student learning. Two groups of 20 students each were selected and given an exercise on descriptive statistics to work using both the traditional (Manual) and Statistical package (ICT) based methods. The two results were compared in terms of speed (time of completion) and accuracy of results. The student's t-test and the Mann-Whitney U tests were used to test hypothesis of significant difference between the two methods for the two groups of students. Results obtained revealed a significant difference in the two methods for both the speed and accuracy of results obtained. It is therefore recommended that integrating ICT into education seems to be a necessary issue for educators and education administrators in Nigeria. However, if teachers cannot make good use of the ICT tools, the money and time spent on the ICT is going to be a waste. Also, if the educational budget is limited, looking for a cost-effective and high-performance ICT tool can be the first priority. Educational ICT tools are not for making educators master ICT skills themselves, but for making educators create a more effective learning environment via ICT.

Keywords: ICT, Computer, Internet, Statistics, Teaching & Learning

109. POST-TREATMENT PARASITE CLEARANCE IN SUBJECTS WITH ONCHOCERCIASIS IN DUGWABA DISTRICT OF ADAMAWA STATE, NIGERIA.

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Abstract

Human onchocerciasis is a major public health problem which gives rise to serious visual impairment, blindness, itching rashes, wrinkling, depigmentation of skin, subcutaneous nodules and general debilitation. The disease is caused by infection with filarial nematode *Onchocerca* (O.) *volvulus*. This study was conducted to determine treatment type that produces highest parasite clearance in subjects infected with *O. volvulus*. Five hundred and ninety-seven inhabitants of Dugwaba District, Adamawa State of Nigeria, who were earlier tested positive for onchocerciasis and who had palpable nodules were treated with single dose of 150mg/kg of ivermectin only, nodulectomy only and Ivermectin combined with nodulectomy for 36 months at intervals of 12 months, to assess the effectiveness. in an effort to control onchocerciasis in the study area. The infected subjects were divided into groups A, B and C, each consisting of 197 subjects. Group A were administered ivermectin combined with nodulectomy, while groups B and C were treated with ivermectin only and nodulectomy only, respectively. The baseline geometric microfilarial loads, post-treatment parasite loads and the parasite clearance were estimated. The highest parasite clearance (90.5%) was recorded in subjects treated with ivermectin combined with nodulectomy. This was closely followed by 64.9% parasite clearance in subject treated with ivermectin only, while 27.5% parasite clearance was observed among those who were nodulectomised only. Statistical analysis showed significant differences between treatment types and post-treatment parasite clearance. Based on this result, the treatment of onchocerciasis with ivermectin combined with nodulectomy was more effectiveness with ivermectin only. Therefore, ivermectin combined with nodulectomy in the treatment of onchocerciasis in the health cycle should be emphasized.

Keywords: Ivermectin, Nodulectomy, Onchocerciasis , Nodule, Blindness

110. SCIENCE AND TECHNOLOGY AS A MAJOR TOOL FOR SUSTAINABLE DEVELOPMENT (A CASE STUDY OF NATIONAL AGENCY FOR SCIENCE AND ENGINEERING INFRASTRUCTURE (NASENI))

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Abstract

Science and Technology plays a crucial role in the development of any nation as evidenced in developed countries like America, Japan, China, India, Germany and France. The application of Science and Technology in all facets of national development and growth has greatly improved the living conditions of those societies, thus becoming imperative for developing nations to embrace Science and Technology in its entirety in order to compete favorably internationally. In pursuit of Sustainable development in our contemporary world, Science and Technology can be applied to create a synergy between environment, society, and economy in a way that meets the need of the present generation without jeopardizing the needs of future generations. Global environmental problems arising from unwholesome industrial developmental patterns, resource degradation and depletion and resource-driven conflicts can be

addressed through this approach of Sustainable Development. Nigeria's experience showed that prior to the year 1992 there was no concerted effort by private or public sector in the push to adopt science and technology. After a survey conducted to ascertain the dearth and extent of work needed to jump start such development it was decided that the government would be better positioned to drive such efforts. In light of this, NASENI was established and mandated to create the enabling environment for different aspects of Science and technology tailored towards Sustainable Development. In this paper, various science and engineering techniques introduced by NASENI towards fast tracking Scientific and Technological methods for better economic and sustainable development of the country is presented. Projects embarked on includes but not limited to; Advanced Manufacturing Technology (AMT), Nanotechnology, Reverse Engineering and Development of Science Kits for schools etc. We also show what gains have been achieved since NASENI's inception. It is hoped that science and technology will be explored to cater for the needs of Nigeria in addition to solving its problems and challenges in a sustainable way. The multiplier effect of this approach will be creation of jobs and wealth, use of local content, reduced importation, increased exportation and improved development of all facets of National Development through creating a niche for sustainably driven Science and Technological innovations in the future to thrive.

Keywords: Science, Technology, Sustainable Development, Nanotechnology, Advanced manufacturing technology

111. IMPLEMENTATING THE FREE MATERNAL HEALTH CARE POLICY IN GHANA: THE CASE OF THE ADA GOVERNMENT HOSPITAL

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Abstract

Sub-Saharan African's attainment of the MDG5 goal is still bleak with only marginal improvements in maternal mortality rates in the sub region. The Free Maternal Health Care Policy is one of several policies enacted to ensure that maternal deaths are reduced and also contribute towards reducing poverty. Studies conducted in the area have mainly been impact assessment in nature. Little has been done in accessing implemented at facility levels. The object of this research is to assess in the context of the Van Meter and Van Horn framework, how this policy is being implemented at the Ada District Hospital in the Greater Accra Region. Emerging from the interpretive paradigm, the research employed a case study approach using the qualitative method of data collection and analysis. Key informant interviews were conducted at the facility level as well as from the local NHIS office and the district health directorate. Data was recorded and transcribed based on themes. Content analysis was used to analyse themes based on the Van Meter and Van Horn framework of implementation analysis. The themes are policy standards and objectives, resources for running the policy, characteristics of the implementing agency, communication, and economic, social and political conditions. The studies revealed that inadequate training was provided to workers when the policy was introduced and orientation for new workers on the implementation of the policy is lacking. Increased utilization rates, after the introduction of the policy, has increased the workload

of the few midwives implementing the policy, coupled with no gynecologist in the facility. Documentation for claims from the NHIS is cumbersome and this is coupled with delays in the payment of claims and at times, outright rejection of some claims made under the policy. Although the policy is generally accepted by the community, implementation is hampered by the belief system of the people who resort to prayer camps. The study recommends recruitment of more staff, and training of staff on the policy, increasing incentives to workers, and expedited actions on claims processing by NHIS. These will greatly enhance implementation of the policy.

Keywords: Maternal Health, Policy, Implementation, poverty reduction

112. THE IMPACT OF FOREIGN DEBT MANAGEMENT ON ECONOMIC DEVELOPMENT IN NIGERIA

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Abstract

The primary objective of a nation is to improve the standard of living of the populace and promote economic growth. However, nations often have to borrow to foster the desired economic growth domestically. This study evaluates the impact of such borrowings on the economic development of Nigeria over 53 years (1960–2012). The study employs an error correction model (ECM) to estimate the relationship. It observes that there is a negative correlation between the proxy for foreign debt and economic development. This suggests that the foreign debt is not contributing to the advancement of the economy. A further analysis also shows that foreign debt is not significantly related to the standard of living of the populace. The result calls for a significant change in the management of foreign debt in the country and the need to re-orientate the industries and the public in general to look inwards for financial needs while serious efforts should be put in place to reduce the debt burden.

113. AN INVESTIGATION OF ORGANISATIONAL GROWTH AND STRATEGIC PLANNING; A Case Study Of Keystone Bank Nig. Limited.

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Abstract

One of the reasons that strategic planning is undergoing resurgence is simply because many organizations have realized that the uncertainty of the current environment is precisely the reason why an organization should proceed with strategic planning. In times of uncertainty, managers need technology, a mechanism, a procedure, a methodology to monitor and react to the environment. Strategic planning is that methodology. This study investigated the correlate of strategic planning on organizational performance with Keystone bank as the case study. Both primary and secondary data were employed. Data collected were subjected to detailed scrutiny through the use of Yamane formula, regression analysis under Statistical Package for Social Science (SPSS). $R = 87.3\%$, R^2 of 79.8% , 0.027 as S.E $t < 1.6655$ and finally $T-c > T-t$ represented by $11.571 > 2.000$ (rejection of null hypothesis). There was a firm affirmation that over all expansion of an organization is dependent on strategic planning and the

implementation of new technology is paramount in strategic planning. Better options among others in form of suggestions were that banks/ organizations experiencing set backs are advised to engage experts who can formulate strategies that will enhance organizational growth. Strategic planning should be embraced to edge them over other competitors.

Keywords: Investigation, Organizational growth, Strategic planning, Performance, Methodology

114. EFFECT OF STRATEGIC HUMAN RESOURCE MANAGEMENT PRACTICES ON SUSTAINABLE PERFORMANCE AND COMPETITIVENESS OF NIGERIAN MANUFACTURING ORGANIZATIONS

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Abstract

Nigeria organisations have adopted different human resource management practices. Many of these practices failed to achieve the desired improvements in organisational performance and competitiveness because they were not strategic enough to give the valuable results. These developments created the need for the application of strategic human resource management practices with a view to enhancing organisational performance and competitiveness. The study examined the relationship between strategic human resource management practices on sustainable performance and competitiveness of medium and large scale food and beverage firms in Lagos State. A survey research design was adopted. Combined methods comprising a pre-structured questionnaire and in-depth interviews were used to obtain the benefit of triangulation. Stratified sampling technique was used to select a sample of 200 top, senior, middle and lower level managers from a population of 630 managers of 12 major indigenous and multinational firms. Reliability of the instrument was assured by the use of a pilot test and the split half technique ($r=0.88$). The data were analysed using correlation and multiple regressions. The hypotheses were tested at the 5 percent level of significance. The findings revealed that the variance that occurred respectively in the performance, profitability and competitiveness of the organisations is traceable to the strategic human resource practices applied in the organisations. Ninety-one percent (91%) of the respondents affirmed the application and effect of strategic human resource practices on organisational performance. The study concluded that strategic human resource management practices such as strategic manpower planning, rigorous selection, outsourcing, flexibility, performance mechanisms, teamwork and learning capacity of manufacturing organisations, HR best practices and human resource information systems are critical factors in creating competencies and improving organisational performance ($r = 0.970$, $F983.84$), profitability ($r = 0.917$, $F312.168$) and competitiveness ($r = 0.984$, $F1824.97$). It is recommended that Nigerian organisations and other economic organizations could consider the proper and effective application of strategic human resource practices in preference to the ineffective traditional personnel or human resource management practices in enhancing organisational performance and competitiveness.

Keywords: Strategic Human Resource Management Practices, Strategic Management, Organisational Performance, Organisational Competitiveness, Food and Beverage Firms.

115. EVALUATION OF MARKETING MANAGEMENT PRACTICES ADOPTED BY TOURISM SMALL AND MEDIUM ENTERPRISES IN NIGERIA

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Abstract

The study is the evaluation of Marketing Management Practices adopted by tourism small and medium enterprises in Nigeria. Marketing evaluation is an important and necessary process that involves careful marketing research and analysis. (Mullins L., 2005) the evaluation is done to determine whether the product will meet the expectation of the customer market inline with the goals and objectives of the organization. This is an effective way to assess the fate of the product or service that the company is offering to the public or is planning to release (David et al 2004). The research methodology involved the seeking of data from the management of the company using research survey instrument such as questionnaires, interview and observation schedule scheme. An analysis of the data collected from the field revealed that some SMEs conduct process evaluation while some don't even conduct evaluation due to factors such as size of the business, financial constraints, non-knowledgeability of the benefit of evaluation etc. It was concluded that the strategy of adoption of marketing management practices by some SMEs are effective with possible room for improvement to meet the increasing needs of the customer.

116. PERSPECTIVES ON DEVELOPING AND SUSTAINING THE AFRICAN ECONOMY: POVERTY REDUCTION, EMPLOYMENT CREATION AND INFRASTRUCTURAL DEVELOPMENT

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Abstract

The Oxford advanced English dictionary defines development as the gradual growth of something, so that it becomes more advanced, stronger etc. And sustenance, as the process of making something to continue in existence.

On the area of poverty reduction, employment creation and infrastructural development, the African economy is gradually headed for the rocks. Endowed with able bodied youth, fertile soil and genius minds, we are failing to harness the energies of these potentials. I propose that the African economy can develop and sustain itself in this regard. On the aspect of infrastructural development which seems like the hardest nut to crack. Inadequate infrastructure largely frustrates growth and development and results in low levels of intra African trade and trade with other regions. The continent account for 12% of the world's population but generates a mere 1% of global GDP and only 2% of the world's trade. It has been noted that six out of the ten world's most rapidly expanding countries are located in sub Saharan Africa, bringing more reason for quick infrastructural development and sustenance. If government can facilitate better access to essentials of production like capital, land and workforce and the African states pay close attention to creating room for resources to develop and sustain infrastructure as well as entrepreneurial development, the infrastructural sector will take a turn for the better and eventually the "best". Industries should be set up and maintained, essentials of production should be channeled into the agricultural sector as this if properly developed and sustained can be one of our biggest bets. Capital should be channeled to people who

propose very promising business plans. The educational sector should also be structured in a way as to prepare people to be capable of being self-employed. If infrastructure can be developed and sustained and workforce is available, the yield will be massive as this will lead to a cascade as employment and poverty reduction will follow likewise because, the created infrastructure will need workforce which will then scrap out the problem of unemployment and therefore poverty. It will be amazing how one stone can kill "three" birds. We cannot totally eradicate these three drawbacks in our African economy but we can gradually steer them towards a massive decline using our African capabilities, fertile soil, genius minds and the strength of our character.

Keywords: Development, Sustenance, Infrastructure, Poverty and Employment

117. SOCIAL PROTECTION AND CHLD WELFARE IN GHANA: A STUDY IN THE EJISU-JUABEN DISTRICT

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Abstract

Current discourse within the social protection literature and policy devotes particular attention to the issue of children. Using data from a total of 140 children, parents and officials through questionnaires, interviews and direct observations, this study explores the effectiveness of existing social protection mechanisms on children in the Ejisu-Juaben District of Ghana. It also examines the living conditions of the children and their parents, and their level of awareness of social protection programs at the district level. The findings reveal that the poor economic condition of parents impacts their ability to meet the welfare needs of their children, pushing them into economic survival activities at such young ages, and at the detriment of their health and education. Also, district level social protection mechanisms such as health insurance and school feeding programmes are inadequate to provide sufficient cover for the children. The study concludes that most children in the study area are highly vulnerable to social and economic shocks as a result of non-existent or inadequate social protection mechanisms. It is therefore necessary that policy makers pay special attention to investing more into child-targeted social protection programmes to ensure inclusiveness and sustainability.

Key words: Social protection, children, vulnerability, health insurance, school feeding

118. INTRICACIES OF TAX IRREGULARITIES ON SMALL AND MEDIUM ENTERPRISES' PERFORMANCE IN NIGERIA

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Abstract

This study examined the intricacies of tax irregularities on Small and Medium Enterprises Performance in Nigeria. Data for the study were gathered from both secondary and primary sources. 120 SMEs were randomly selected from Lagos State. Lagos State was selected as the study area because of its population density and because it is the commercial capital of Nigeria.. Out of the 120

questionnaire distributed, only 118 were filled correctly and returned, representing 98.3% return rate. Simple tables of percentages, using a four points Likert scale were used for data collection. Analysis of data and the test of hypothesis were done using f-ratio. Findings from the study revealed among others that there is a direct relationship between taxes paid by SMEs and their ability to survive and remain competitive. The study also shows that taxes are charged based on employee size and profit volume of firms; but that taxing system in Nigeria is still a fair one. Based on the findings the researcher suggested that the Government should support and encourage SMEs operation in Nigeria by ensuring that the burden of taxation does not overshadow the benefits therein. Also, that the essential principles of taxation should always be put into consideration by the tax administrators in Nigeria.

Keywords: Tax, Irregularities, Intricacies, SMEs, Mortality.