INTERDISCIPLINARY RESEARCH TRAINING & CONFERENCE ON SOCIAL SCIENCES, EDUCATION, MANAGEMENT & TECHNOLOGY

CONFERENCE THEME

Towards a Knowledge-Based Economy: Implications for Achieving Sustained Social and Economic Wellbeing in Africa

CONFERENCE OBJECTIVE

he focus area of this conference is global in nature and the meet is expected to be a good platform for academicians and practitioners to exchange ideas and research findings on contemporary issues.

TRAINING

The learning outcome for the training of researchers is improved professional skills in research, teaching and quality publications.

CONFERENCE DATE

Wednesday 30th - Thursday 31st August, 2017

CONFERENCE VENUE

Conference Room, Zaranda Hotel, Jos Road, Bauchi

TIME: 10:00 am

CONFERENCE CONTACT

Osunkunle Abdulmageed

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INTERDISCIPLINARY RESEARCH TRAINING & CONFERENCE ON SOCIAL SCIENCES, EDUCATION, MANAGEMENT & TECHNOLOGY

CONFERENCE THEME

Towards a Knowledge-Based Economy: Implications for Achieving Sustained Social and Economic Wellbeing in Africa

PROFESSIONAL TRAINING OF RESEARCHERS

The conference will feature a Training workshop on Emerging Global Standards on Research Design, Methodology & Statistical Techniques. The training will be facilitated by Sigma Research & Analytics, Nigeria and the Centre for the study of Education and Training, Lancaster University, UK. The learning outcome for the training of researchers is improved professional skills in research, teaching and quality publications. Trained participants will be certified.

FACILITATORS

Dr. Bassey Anam

Director, International Institute for Policy Review and Development Strategies (IIPRDS)

Dr. Yakubu Musa Yeldu

Consultant, Sigma Research & Analytics, Nigeria Department of Statistics College of Science and Technology, Waziri Umaru Federal Polytechnic Birnin Kebbi, Kebbi State, Nigeria

Rehanet Isa

Directorate of Accounting, Business Management and Entrepreneurial Development (DABE)
Department of Business Education
Federal College of Education, Zaria - Nigeria

Conference Programme

]
Conference Registration
Opening Prayer/Welcome Remark
LOC Welcome Remark / Chairman's
Opening Remark
Professional Training of Researchers
Launch Break / Group Photograph
Professional Training of Researchers
Training Assessment Test
Breakfast
Conference Briefing
Plenary Session
Launch Break
Plenary Session
Communiqué/Closing Ceremony

Welcome Speech



The Chairman
Director, IIPRDS
Training Consultant
Distinguished Conferees
The Press

It is my pleasure to welcome you all to the 2017 Interdisciplinary Professional Research Training and Conference on Social Sciences, Education, Management and Technology. The conference adopts a timely theme: "Towards a Knowledge-Based Economy: Implications for Achieving sustained Social and Economic Wellbeing in Africa". It is organized by the International Institute for Policy Review and Development Strategies (IIPRDS).

Apart from organizing International research conferences, IIPRDS hosts two schools: International School of Advanced Research Study (ISARS) and First Assured International School of Business (FAISB). Both schools operate in close partnership with recognized Universities and Institutes in United Kingdom, United States of America, Ghana, Nigeria, Kenya & Tanzania.

The conference will expose you to the highest level of intellectual and cross fertilizing discussions that will enable you gain a deeper understanding of our country and how to improve it, as well as widen your perspectives on the Knowledge-based Economy. At the end of this conference, there will be submission of a comprehensive communiqué with detail actionable recommendations and implementation strategies to necessary quarters of the government and development partners.

As a special feature, the conference will also feature an Interdisciplinary Training workshop on Emerging Global Standards on Research Design, Methodology and Statistical Techniques. This Training will be facilitated by Sigma Research and Analytics, Nigeria with support from the Centre for the Study of Education and Training, Lancester University, UK. The workshop will improve your professional skills in research, teaching and quality publications.

Before, I conclude, let me express my profound gratitude and appreciation to the Director of the Institute, Dr Bassey Anam for his abiding support and encouragement and also appreciate our host, Abubakar Tafawa Balewa University, Bauchi State, for a cordial relationship, security and support with the Institute.

I am confident that this Conference will succeed in attaining all its objectives. I urge all you all to make full use of the knowledge and experiences that will be gained from this gathering, for the benefits of your respective universities and countries.

I wish you a very pleasant stay in Bauchi state, the 'Pearl of Tourism'. Barka da zuwa.

Thank you.

Yours faithfully, **OsunkunleAbdulmageed** LOC

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About Us

he International Institute for Policy Review and Development Strategies (IIPRDS), Nigeria is a member of First Assured Brilliant Intl Limited, incorporated under the Companies & Allied Matters ACT of the Federal Republic of Nigeria. The Institute is a non-partisan organization, independent of government and other bodies. Since incorporated in 2013, IIPRDS has made significant contributions in quality research and international standard publications. IIPRDS has organized several international research conferences and published proceedings in International multi-disciplinary journals indexed and domiciled in reputable Universities. Special issues are published in the African Development Charter series; a strategic economic and policy blueprint for Africa development. We conduct our work with strict independence, objectivity, and non-partisanship. See website: http://www.internationalpolicybrief.org

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Vision/Mission

To be the world's leading research and publishing Institute on policy review and development strategies. Through independent, collaborative and institutional research, review existing development policies especially in developing economies of the world, research into evidence-based strategies to advance new measures for achieving sustainable development.

Research Focus

In affiliation with national and regional governments, nongovernment organizations, the civil societies, research organizations and Universities, Africa's Development has been central in the Institute research programmes. Through clearly identified priority projects, IIPRDS works within the following focal areas,

- 1. Initiates research projects for Africa development
- 2. Organize research workshops, seminars, and conferences
- 3. Mobilize institutional supports for research implementation
- 4. Train researchers to enhance their capacity and technical base
- 5. Publish and index research findings in peer-reviewed Journals and readings
- 6. Provides professional technical and operational support for research in Africa
- 7. Establish interaction with beneficiaries of research findings for enhancing research relevance and adoption.

Research Conferences/Journals

Research conferences are central to the activities of the Institute. The Conferences provides an opportunity for scholars to interact, share knowledge and strategies for advancing the course of development. IIPRDS adopt a multidisciplinary approach and work with an international network of partners to develop research themes which we actively seek to see applied in development policy and practice.

IIPRDS adopts a flexible approach to improve technical skills of local researchers, allow for regional determination of research priorities, strengthen national and international institutions concerned with economic policy research, and facilitate closer ties between researchers, institutions, and agencies who work within the purview of its research focus as well as policy makers. In doing this, IIPRDS supports networking and knowledge sharing between scientific, academic, and development communities among developed and developing countries. The conferences also provide an opportunity for training and capacity building for researchers.

IIPRDS international journals are published and indexed in 3 directories;

- 1. Science Publishing Corporation (SPC) Germany
- 2. International Scientific Research Consortium (ISRC) United Kingdom and
- 3. International Journals of Advanced Scientific Research (IJASR), Nigeria, Nairobi, Ghana and Tanzania. IJASR are online international open access peer review scholarly journals. Click this links for published Journals: http://www.internationalpolicybrief.org/journals

Directorates of Policy & Research

The Institute has Research and Policy Directorates. The Directorates are coordinated by the AFRICAN RESEARCH COUNCIL ON SUSTAINABLE DEVELOPMENT (ARCSD), with project offices in University of Ibadan, Nigeria, University of Ghana Business School and Kenyatta University, Nairobi.

1. International School of Advanced Research Study (ISARS).

ISARS study curriculum is broad based and shares research content with that of leading world-class Universities offering courses in Research Methodology; University of Illinois, Chicago, University of Amsterdam, University of Liverpool, London and the University of Nebraska, Lincoln. It partners with institutions to train and certify researchers on various themes in Research Methodology and Statistical Techniques. The course is 100% online and it is flexible. English is the official language of study. The course will facilitate thinking that is logical, reading that is critical, and writing that is clear, simple and engaging. The learning outcome is improved professional skills in research, teaching and quality publications.

2. First Assured International School of Business (FAISB)

FAISB provides students with basic and advanced business management concepts and entrepreneurship principles required for a successful career in the management or ownership of a small-to medium and large-sized business. The school operates Online and Campus studies. It develops young entrepreneurs, offers certificate, degree and graduate studies as well as mid-level and senior level executives International Executive Certificate Programmes.

Key Competencies

Our learning and development solutions are designed by scholar-practitioners who have a rich mix of industry expertise and research in specific disciplines and sectors. Through many of our discipline-specific curricular designed, implemented and monitored by our Professional Business Research & Academic Board drawn from a mix of local and international professionals, we help in the development of professionals who contribute to the overall organisational learning and culture that create sustainable systems, congruencies and performance.

Solving Employer Challenges

We work at building human capacities and improving staff performance, address skills shortages, develop talented employees or increase loyalty and employee retention, boost employee attitudes, enhance work commitments, effectiveness or efficiencies in meeting critical business objectives. In doing this, we adopt a style of theory-practice knowledge fusion to enhance improved organisational performance by applying sound academic theory to rich practical work-based experiences.

3. Centre for Renewable Energy Research and Development Strategies (CRERDS). CRERDS provides functional development and training in Entrepreneurship and Renewable Energy Technologies for sustainable development. In collaboration with the Kuwait Foundation, the Centre will soon launch the International School of Energy Study.

Our Professional Team: Professional Research Council

The Institute is home to approximately 150 researchers affiliated with thematic research clusters, 50 knowledge professionals, 25 professional staff and about 95 students at any one time. Members of the Institute research and professional team are drawn from international universities and reputable research organizations. The Institute has a seasoned and experienced Multi-disciplinary International Professional Editorial Peer Review Board. The board operates a blind peer-reviewed system. All submitted manuscripts are reviewed initially by the internal editorial process. Manuscripts are evaluated according to the following criteria: material is original and timely, writing is clear, study methods are appropriate, data are valid, conclusions are reasonable and supported by the data, information is important, and the topic has social and empirical relevance.

Technical and Operational Support to Research Organizations

IIPRDS international professional and technical research team provides institutions and organizations with operational support for research in Africa. Among other things, the team handles project design, management, and budgeting; questionnaire development on a range of social and economic issues; serving as a liaison between the Center and project stakeholders including subject matter experts and funders; handles data collection, survey analysis, and report writing.

Research Dissemination through IIPRDS Electronic Library

We aim to disseminate research to as wide an audience as possible. Our research has strong academic credibility and is published in top journals. Research findings are indexed in the IIPRDS electronic library. The electronic library was established to manage, disseminate and preserve where appropriate, research materials and also provide access for purposes of advancing research studies and learning. The library provides the open access to electronic resources through the Internet and offers assistance to librarians in navigating and analyzing very large amounts of information with a variety of digital tools.

Exchange of Idea Initiative (EII)

The Institute currently operates an Exchange of Idea Initiative (EII) with other International Research Organizations and Libraries to enhance wider researcher of its journals. With this initiative, Academic Journals are published in various Countries by reputable publishers and research organizations not minding where the conference is held. This dynamism has diversified and improved the quality of the Institute Journals, enhanced International acceptance by indexing research agencies, built confidence in conferees and enhanced their disciplinary relevance.

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CORE VALUES, STRATEGIES AND LEARNING OUTCOMES

- We provide students with creative problem-solving and critical-thinking skills needed to become effective and successful business managers.
- With a variety of course delivery formats (in-class, hybrid, online, industrial experiences); it allows students the flexibility to pursue their study while accommodating their non-academic commitments.
- 3. The school provides quality professional learning experience that will help organisations enhance the capacity of their workforce.
- 4. We work closely with industry experts to determine their manpower needs, understand skills gaps, design and deliver the right courses and qualifications so that we can help employers drive sustainable economic growth.

KEY COMPETENCIES

FAISB curriculum is design by scholars/practitioners who have a rich mix of industry expertise and research in specific disciplines and sectors. It leaves students with more than just practical knowledge; case-based lessons and collaborative learning models, train students and practitioners to analyze, decide, and lead with excellent managerial skills rather than merely know.

ADVANCED CERTIFICATE AND DIPLOMA STUDY IN ENTREPRENEURIAL DEVELOPMENT(ED)

The programme is designed to meet the need of middle level manpower (students, young school leavers and emerging entrepreneurs) who need to develop basic skills for business development and management. With the blend of experience and abilities, the curriculum adopt an inclusive learning methodology that recognize the peculiarity of individual learner. ED is strictly a campus study anchored in various countries and cities.

CAMPUSES/BUSINESS OFFICES: UK, USA, GHANA, NIGERIA, KENYA & TANZANIA

FAISB adopts online study curriculum except consultancy/professional management training programmes and ED. Upon registration, students will be directed to campuses closer to their city. You can also check details on the school website. To register, log on to www.internationalpolicybrief.org/faibu. Fill in the following details on the FAIBU Registration platform. OR Send an e-mail to the Ag Registrar FAIBU. E-mail: fasbstudy@gmail.com

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Babcock University, Nigeria

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The timeline for manuscript assessment and publication is as outlined below:

- 1. The Plenary/Technical session is compulsory for all conferee. You are advised to note the comments pointed out by the Chairman of the Technical Session and other members of the plenary group. This will help you effects corrections as expected.
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- 3. The Conference Professional Peer Review Editorial Panel (CPPREP) will meet 2 weeks after the league conference to review papers. This usually takes one week, after which the papers are forwarded to Google scholar International Standard Peer Review Research Council for professional and disciplinary blind peer review and plagiarism check. Usually this takes about 3 weeks.
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 - a. After peer review, papers with less than 50% accuracy level will be rejected. Author(s) will be required to re-write the paper based on observations.
 - b. Secondly, papers with 51 80% accuracy level will be accepted for publication, but with minor corrections effected by the institute.
 - c. Finally, papers with 81-95% accuracy level will be accepted for publication with minor corrections effected by the institute.
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Manuscript should be submitted to the Editor in Chief, typed in English with Times New Roman font size 12, doubled space with 1" margin at all sides of A4 paper. Manuscripts should not exceed 14 pages. Articles for publication should be sent to the Editor, International Standard Research Publishing through the journal.

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Manuscript should be legibly written with clear symbols, drawings, photographs, chemical structures to ensure clarity and easy reproduction. Authors are urged to pay attentions to tables, figures and references which should be done in the correct format and appropriately cited in the main text.

Format of Paper

The paper should include: Title, author(s) name(s) (surname in full) and address (es), an abstract not exceeding 250 words, a few key words and the main paper. The main paper should have an Introduction, Materials and Methods, Results and Discussion, Tables and Figures, Plates, Conclusion, Acknowledgment, References. If the paper has more than one author, the first on the list is the Correspondence author.

References

The reference style should be APA format.

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Conference Abstracts

Analysis of the Relationship between Public Expenditure on Agricultural Production Output in Nigeria (1980 – 2016)

¹Anas Ibrahim Kubalu, ²Abdulrazak Muhammad & ³Zainab Abubakar

Federal College of Horticulture, Dadin Kowa, Gombe State-Nigeria

Abstract

his study investigates the impact of public expenditure on agricultural production output in Nigeria over the period 1980-2016 with time series data collected from Central Bank Statistical Bulletin and National Bureau of Statistics. The present study applied ADF and PP unit root tests, using the Autoregressive Distributed Lag (ARDL) approach to Cointegration and Error Correction Model, developed by Pesaran, Shin and Smith (2001). The results of ARDL Co- integration test showed that there exists a long-run relationship among government expenditure, agricultural production output and economic growth in Nigeria. On the other hand, the empirical result of regression coefficients analysis revealed that economic growth, government expenditure have insignificant influence on agricultural production output of Nigeria. It was also found out that agricultural sector still confronting some challenges like inadequate funding, underdeveloped infrastructure, poor agriculture marketing, and shortage of irrigation. We therefore recommended that government should increase its expenditure in the development of agricultural sector since it would enhance agricultural productivity and economic growth.

> **Keywords**: Public expenditure, Agricultural production output, Economic growth, Nigeria

¹Department of Agricultural Extension and Management

²Department of Agricultural Technology

³Centre for Entrepreneurship Development, Federal University, Dutse, Jigawa State-Nigeria

Analysis of the Impact of Food and Global Economic Crises (2016) on Food Security in Nigeria

¹Anas Ibrahim Kubalu, ²Zainab Said Suwaid & ³Lawal Wasiuomotayo

Federal College of Horticulture, Dadin Kowa, Gombe State-Nigeria

Abstract

his research aims to investigate how food security in Nigeria influenced by the global rising of food prices occurs during the period 2008-2016 and the global economic crisis beginning in 2008. In order to achieve the aim of the study, the paper was divided into five main sections in addition to introduction, the second one analyze the features of food crisis and its reasons and its effects on the poor and households. The third section represents the global economic crisis and its impacts on the most vulnerable households. The fourth section, analyze the status of food security in Nigeria before and after the two crises of 2008 and 2016, government response to food and global economic crises, role of international organizations in Nigeria as a result of the two crises, the African awakening and its impact on food security, finally, the paper introduces some policy options to address food insecurity in Nigeria. The main conclusion of the study is that the Nigerian economy is highly vulnerable to food and economic global shocks, and the status of food security after the two crises is classified as a serious case. The consequences of increased food prices will have long-lasting detrimental effects and needs to be prevented vigorously.

Keywords: Food crisis, Global economic crisis, Food security, Food insecurity, Nigeria

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A Review of the Toilet Demand and Supply on Open Defecation Free Area in Bauchi Metropolis

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Abstract

healthy nation is central to all physical, social and economic growth. The Nigerian health sector is faced with inadequate sanitary facilities. In most African countries, especially some states in Nigeria have not actually migrated to the next higher level in terms of hygiene as open defecation is still a norm. As a result of this, the Federal, State and Local governments are presently trying to achieve safe hygiene practices for a collective responsibility, sustainable waste management and benefits to the society. As a result of the above, this review work showcases the various toilet demand and supply on open defecation free area in Bauchi metropolis. Bauchi state is home to the Yankari Game Reserve, first tin mining beacon, rock paintings at Geji and Shira, the state museum, Baban Goni architecture and among others. It is also one of the thirtysix political administrative states in Nigeria offering good opportunity for human settlement due to its peaceful atmosphere with less security challenges, attractive terrain and adequate market for toilet business to thrive. The study area under investigation further discusses issues of immense contribution to sanitation marketing. Hence, the contribution of this work can never be over estimated as the results and findings were all relevant to professionals and other future possibilities in terms of attainment of a knowledge-based economy. It has been recommended that government should strictly enforce the law that sanitation marketing towards attainment of sustainability in the economy using toilets should be improved.

Keywords: Demand, Government, Supply, Sustainability, Toilet

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Islamic Justice as Model Promoting Peace and Security

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Abstract

his paper is on the issues of justice (fair dealings) one of the important value of Islamic Shari'ah. It is very essential for every human being to apply Justice in all his life Endeavour especially to those who are leaders. Because without Justice there would be no peace and security on earth as referenced to what is happening presently in Nigeria that majority of people are unjust, therefore the country falls into lack of peace and security. It is in this respect that the paper examines the meaning and importance of Justice, how justice serves as a model for promoting peace and security. The method of discussion will be on Qur'anic injunctions; Hadith of the Prophet (S.A.W) as well as saying of the Muslim Scholars, which through these process the findings revealed that, Justice is a bed-rock of building the characters of the society as a result of which the peace and security of the country are maintained. Finally the paper provides recommendations which include we should lean Qur'an Hadith of the Prophet (S.A.W) as well as sayings of the Muslim scholars and put their teachings into practice.

Keywords: Islamic, Justice, Model, Promoting and Peace

Attitudes of Students towards Learning Islamic Education in Tertiary Institutions

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Abstract

Islamic Education is among many subjects that are taught in many of our tertiary institutions. Is a subject that is integrated with the Devine Messages (Qur'an and Hadith). Hence is believe to be the type that deal with all aspects of human life. It therefore encourages Muslim to face the reality in all their dealings as it challenges the negative attitude exhibited by Muslim students in the process of acquiring Islamic Education. It is in these respects that, the paper examines the meaning and significance of Islamic Education, the negative attitude of students towards obtaining Islamic Education as well as the factors responsible for that negation. For instance, majority of the students are learning Islamic Education on commercial basis not intrinsically motivated. This is because the subject was earlier based on the system of secularism; most of the students that are pursing Islamic education are not rooted in Arabic language as they are with English language because the official language of governance in Nigeria is English. Finally, the paper provides conclusion and recommendations.

Keywords: Attitudes, Learning, Students and Education

The Impact of Economic Business Environment on the Performance of Manufacturing Sector in Nigeria

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Abstract

his study investigates the analysis of the impact of economic business environment on the performance of manufacturing sector in Nigeria. An annual secondary time series data set is utilized over the period 2005 to 2016. Pearson's Coefficient correlation linear relationship approach is employed to examine the degree of relationship, using the Vector Autoregressive Distributed Lag (VARDL) approach to Cointegration and Error Correction Model, developed by Pesaran, Shin and Smith (2001). It also provides unit root tests to check the stochastic behavior of the variables used in the study. The results indicate a long-run relationship between economic environment and the performance of manufacturing industry in Nigeria. Also, the correlation analysis matrix of the linear relationships indicates a positive relationship between economic environment and the performance of manufacturing industry except inflation rate which shows a negative association in Nigeria. The government expenditure and exchange rate have had positive impact relationship on the performance of manufacturing industry as it impact their total asset turnover positively in Nigeria. While, inflation and interest rates have negative impact relationship on the performance of manufacturing industry in Nigeria. Moreover, the coefficient of error correction model suggests that the speed of adjustment in the estimated model had the expected level significance and negative sign. This analysis included government expenditure, inflation rate, exchange rate and interest rate as independent variables, while performance of manufacturing industry as dependent variable. Major findings of this study included that economic environment has a mixture of impact on the performance of manufacturing industry in both short run and the long run. Results demonstrate that government expenditure and exchange rate improves the performance of manufacturing industry, while, interest and inflation rates deter performance of manufacturing industry. As such, a major challenge to policy makers and regulatory authority therefore lies in their ability to guarantee the safety of business, provide an enable environment and stable exchange rate practices by strengthen the naira value with a moderate inflation rate as well as single interest rate to overhaul the economic infrastructure to allow the performance of manufacturing industries to grow. The study therefore recommends that government should pay more attention to capital expenditure on vital sectors like infrastructures while maintaining fiscal stability. The private sector should partner with Government in infrastructural investment instead of each industry providing its own infrastructures.

Keywords: Economic, Business, Environment, Performance, Manufacturing.

An Implicit Collocation Method for the Direct Solution of Fourth Order Ordinary Differential Equations

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Abstract

his paper presented a linear multistep method for solving fourth order initial value problems of ordinary differential equations. Collocation and interpolation methods are adopted in the derivation of the new numerical scheme and its application for a direct solution of fourth order ordinary differentiation equations. This implementation strategy is more accurate and efficient than Adams—Bashforth method of the same order. The newly derive scheme have better stabilities properties than that of the Adams-Bash forth method. Numerical examples are included to illustrate the reliability and accuracy of the methods.

Keywords: Linear Multistep Methods (LMMs), Region of absolute stability, Zero-stability and error analysis.

A Community Based Adaptation Strategy for Urban Poor Under Flood Prone Areas of Gombe Town, Northeast Nigeria

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Abstract

his paper presents a community based strategy for poor communities living under flood risk in Gombe town, Northeast Nigeria with a view to help people build strong resilience and adaptive capacity to withstand flooding events and a sustained urban livelihood. To explore possibilities for developing the best and costless strategy for flood risk management, field studies and interviews were conducted to collect data on past flooding events (causes), severity, areas, structures and people affected. The findings revealed that extreme weather events coupled with climate change and accelerated factors in last seven (7) years have led to flooding impacting over 5000 residents located in flood prone areas such as Ankwan Uku, Jeka da Fari, Nasarawu, Bagadaza, Madaki and Pantami. It was concluded that such flooding events are increasingly common and compromises community health and safety, destroys personal property, and adversely impacts livelihoods. The study recommended the establishment of voluntary flood disaster response group and marshals within the affected communities as an adaptive strategy to flood risk management.

Keywords: Community based, Adaptation strategy, Urban poor, Flood prone, Gombe town

The Impact of E-Marketing on Profitability of Nigerian Deposit Banks

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Abstract

lectronic marketing has become important practice among Nigeria deposit banks. The introduction of electronic services in banking system has improved banking efficiency in rendering services to customers. It was in line with this that the study aim at examining the impact of electronic marketing on profitability of Nigerian deposit banks. Through the sampling technique, data was collected by using the secondary data from guaranty trust bank and the result shows that there is a great relationship between electronics services and profitability of banks. Guaranty Trust Bank has on effective electronic banking system which has improve it is customer's relationship and satisfaction.

Keywords: *E-marketing*, *Banking system and Profitability*

Impact of Microfinance Services on the Performance of Small and Medium Scale Enterprise (SMEs) in Zaria Metropolis

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Abstract

he success of Micro Finance Institutions (MFIs) across the world have increasingly become enthusiastic in the promotion of financial services to the poor as a development intervention tool and specifically to reduce poverty as it stimulates the growth of micro enterprises by developing new markets and promoting a culture of entrepreneurship. However, the efficiency of the MFIs in the highly volatile environment of Small Medium Enterprises (SMEs) in Nigeria has not been empirically investigated in Zaria metropolis. It was on this note that the study examines the Impact of Microfinance services on the Performance of Small and Medium Scale Enterprises in Zaria metropolis. The research design used was cross sectional and descriptive design. A sample of 10 SME groups with membership of 30 individual SMEs operating with Cred Microfinance bank within Zaria Metropolis was selected. Primary data was used while questionnaire was the data collection instrument adopted. Data was analyzed using regression analysis where SPSS 20.0 was used to process the data. The study revealed that the microfinance services have significant impact on the level of entrepreneurship activities of SMEs in Zaria metropolis. The study recommends that the amount of loan given by MFIs to SMEs should be increased and they should also be encouraged to save to enable them grow and propel their enterprises.

Keywords: Micro finance, Entrepreneurship Small and medium scale enterprises

Examining the Role Achievement of Rural Tourism in the Development of Rural Areas in Nigeria

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Abstract

ith the drastic decline of traditional industries such as agriculture and forestry in generating income and providing employment to meet the demand of local communities, rural tourism has been considered as a viable alternative. The concept of alternative tourism has given rise to rural tourism where tourists shift attention from the urban areas to the countryside where life is more natural and scenic. Rural tourism exhibits qualities that are characteristic of a rural area including a low population densities, small settlements, agrarian-based economies and traditional societies. Rural tourism is widely recognized as a vehicle for promoting regional development in structurally weak rural areas through economic and social changes. How, why and where this assertion holds true and achieves measurable results in Nigeria is worthy of examination This paper combines theoretical review with empirical survey to assess the impact, directly or indirectly, which tourism has on the livelihoods of rural communities in Nigeria. Currently, rural tourism has transformed into a leading socio-economic activity and various studies have established a positive relationship between tourism and rural development with significant evidence of increase in income of the host residents. Thus, rural tourism should be considered as a means of achieving economic and social development, due to its capacity to generate local employment and stimulate external investment into the rural areas. Collaboration between the public and private sectors is required to give impetus to rural tourism

Keywords: Rural tourism, Role achievement, Rural areas, Development

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Entrepreneurship Education and Intention of Nigerian University Students: Evidence from Literatures

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Abstract

he major problem confronting the developing nations of the world, especially Nigeria is how to create employment for their younger generation. To be specific, countless of youth are graduating from higher institutions of learning every year in Nigeria, without corresponding job opportunities for them. It is perhaps the attempt at solving these problems associated with unemployment that the Nigerian government under the leadership of late Umaru Musa Yar'adua in 2006-2008 aiming at job creation, modified school curriculum virtually at all levels of education and tailored it towards that which youth would be self-employed through entrepreneurial education. The overall objective of this paper is to examine the relationship between entrepreneurship education and entrepreneurial intention among Nigerian university students. This paper sightsee entrepreneurial intentions and their antecedents among Nigerian university students with reference to Ajzen's (1991) model. In doing so, it contributes to the understanding of whether, and if so how, education can affect students' attitudes toward entrepreneurship and their entrepreneurial self-efficacy. This study as a concept paper embraces the conventional content analysis approach to research which heavily depends on information collected from on-line journal articles, text books and publications and all were fully acknowledged in the references. The paper revealed that the most difficult socio-economic problem facing leaders particularly in Africa is the growing number of unemployed youth roaming the streets. There are teaming numbers of youth without jobs, thereby affecting their socio-economic status. Thus, the inclusion of entrepreneurship education in the school curriculum is a welcome development. This is because it will be helpful in training, reorienting as well as motivating students toward entrepreneurial activities.

Keywords: Entrepreneurship education, Entrepreneurial intention, University students', Nigeria, Ajzen's model.

Refocusing Tertiary Institutions in Nigeria through Effective Budget Implementation: an Issue towards a Knowledge-Based Economy

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Abstract

ducation is basic to development and an instrument through which the society can be transformed. Knowledge cannot be created in the absence ✓ of proper funding of tertiary institutions. The process of raising, allocating, controlling and prudently managing funds for the purpose of refocusing tertiary institutional objectives has been a problem in Nigeria. This study aim at examining the impact of effective budget implementation on the development of tertiary institution in Nigeria. The budget units of the federal ministry of education and federal ministry of finance along with four (4) tertiary institutions were used for this research. Eighty four (84) questionnaires were administered out of which fifty six (56) were filled and returned representing 66.67%. The statistical tools used is the regression analysis adopting the stepwise method that iterates to select variables that contributes significantly to a regression model and the pearson product moment correlation. The result shows that budget formulation and implementation with regards Naira value of Research grant (RG) have a significant impact on the development of Nigeria tertiary institutions. It is recommended that both public and private tertiary institutions should be properly monitored for prudent management of funds and implementations of projects especially for variables that were found not significant and excluded from the model via the iterative process.

Keywords: Education, Implementation, Tertiary institution, Budget, Economy, Funds

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An Analysis of the Impact of Non-Oil Export and Economic Growth in Nigeria from 1980 - 2016

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Abstract

he Nigerian economy has for decades precariously leaned on the fragile leg of crude oil. An emerging trend suggests that in the last decade the economy was growing without job creation and poverty reduction before it start slowing down in the last four years. Exports have been described as catalysts for overall development and increase the earnings of the country thereby creating an avenue for growth by raising the national income of the country. Since the importance of foreign income cannot be over-emphasized, this study therefore examines the performance of non-oil exports over the years as well as the reason for that pattern and level of performance. The study evaluates the impact of Nigeria's non-oil export as to whether they have been effective in diversifying the productive base of the Nigerian Economy from Crude oil as the major source of foreign exchange. Expectedly, attention of scholars had shifted towards non-oil export as a remedial for this quagmire. This study investigates the specific impact of the non-oil exports to the growth of Nigerian economy using annual data between 1980 and 2016. The study adopted the Phillip Perron (PP), the Engel-Granger Model (EGM) for co-integration were employed in its analysis. Findings reveal a strong evidence of cointegration relationship of non-oil export in influencing rate of change in level of economic growth in Nigeria. The study, apart from empirically providing information that has failed to give backing to recent claims of non-oil exports led growth in Nigeria, has also make some recommendations which include government should re-emphasized and strengthen industrial revolution plan with a clear strategy to develop sectoral plan so that the planned should be working sector by sector for better outcome of these sectors. Also, government base investing in non-oil sector in other to diversify the economy from monoculture economy to a multicultural economy and creating economic environment which will help boost the activity of non-oil export sector.

Keywords: Engel-granger, Phillip perron, Non-oil export, Economic growth, Nigerian economy

Attaining Economic Development through a Robust Commercial Policy: a Study of Nigeria

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Abstract

commercial policy may be defined as one that enhances the rate of economic development particularly for the less developed countries (LDCs) by enabling them to have a larger share of the gains from trade and augmenting the rate of capital formation. It also promotes industrialization .This paper examined the extent to which a a nation's commercial policy could enhance the process of economic development using Nigeria as a case study. Its main objective is to ascertain how much the commercial policy of a developing country like Nigeria has enhanced her share of the gains from international trade and industrialization. Data was obtained from secondary sources such as books, journals, periodicals, magazines, newspapers, the Central Bank (CBN) of Nigeria statistical bulletin, the internet etc. The savings ratio argument was adopted as the theoretical framework while the methodology involved the use of simple ratios and percentage for analysis. The paper was developed in segments in the order of introduction, problem statement, objectives, research questions, literature review, the gap, theoretical framework, methodology, findings, recommendations and conclusion. The paper came to the conclusion that a robust commercial policy has what it takes to enhance the economic development of a less developed country by increasing the savings ratio.

Keywords: Robust commercial, Economic development and Capital formation

The West African Industrialization Policy: Successes and Failures: the Nigerian Perspective

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Abstract

he primary essence of development is the provision of the greatest welfare for the largest population. The classical economists posit that development without growth is inconceivable .Thus, growth precedes development .Development therefore, is a process just as growth is. Industrialization on its part, is also a part of the growth and development process. The implication is that, industrialization involves the process of planning and the success/failure of an industrialization process is determined by the extent to which it has facilitated growth and development. This informs the need for industrialization process . The West African community, under the auspices of the Economic Community of West African states, has articulated its policy on industrialization. This study examined the extent to which the West African industrialization policy has accentuated the growth and development of the West African sub-region. It is a descriptive study in which content analysis is adopted as its framework of analysis while Easton's (1965) model of policy-making constitutes the theoretical framework .Data was obtained from secondary sources such as books, journals, periodicals, magazines, the internet, etc. The paper is structured in parts which include: the introduction, problem of the study, Literature review, gap of the study, theoretical framework, methodology, findings and recommendations. There is also the concluding part which revealed that the West African industrialization has not been quite effective, hence its inability to create the desired and expected optimal impact on the region.

Keywords: Industrialization policy, Growth and development, Easton, and Policy-making.

The ECOMOG High Command: Implications for the Socioeconomic Development of the West African Sub-Region

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Abstract

olitical instability is the harbinger to economic instability. This is to say that the absence of peace stifles economic activity, investment, growth and development. This underscores the need for a formidable force (defense/security outfit) in any nation, region and the globe. Thus, the existence of the UN peace-keeping force, the AU peace force and the ECOWAS peacekeepers popularly referred to as Peace Monitoring Group of the Economic community of West African states – ECOMOG. ECOMOG is not a standing force, rather it is raised whenever the need arises through the contributions of troops by member-states of the sub region. Often times, things deteriorate so badly before the force is assembled. Its command structure is irregular and not defined which affects its efficiency and responsiveness. This study examined the ECOMOG high command, its effectiveness, successes and failures as well as the implication on the socio-economic development of the sub-region .Data is sourced from secondary materials - books, magazines, journals, periodicals, the internet etc. The methodology revolves around content analysis while the theory 'IN THE WORLD' by Yogi Berra is adopted as its theoretical framework .The paper is structured along the lines of introduction, problem statement, literature review, theoretical framework, methodology, findings, recommendations and conclusion. The study revealed that the irregularity of the ECOMOG command structure, led to the devastation of Liberia and the death of Samuel Doe. It also reached the conclusion that lack of a standing ECOMOG force has slowed down the progress of the sub-region citing Liberia and the Sierra Leone as examples.

Keywords: ECOMOG, Socio-economic, Development and West African region

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Effective Public Sector Management: the Runway to Sustainable Social and Economic Wellbeing in Africa; the Nigerian Experience

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Abstract

hile no single "one-size-fits-all" model of governance can be held up as the gold standard, there is a strong consensus around the role and significance of effective, accountable, and inclusive institutions in promoting sustainable and equitable development. This paper examined the extent to which an effective public sector management has facilitated the sustenance of social and economic well-being of the entire African citizenry citing the Nigerian experience. Data is obtained from secondary materials such as books, journals, magazines, periodicals, the internet, etc. The theory of social contract is adopted as its theoretical framework while the mode of analysis is qualitative (content analysis). Its major finding is that improved governance which becomes effective vis-à-vis better and properly structured institutions and policies has translated into improve living standards and wellbeing for the average African. The paper concludes that Nigeria like some other African nations has turned a better place to live in following significant improvement recorded in its enduring democratic governments which have ushered a new era of dividends of democracy like fairness, justice, equity, good policies and their implementation by institutions. It goes ahead to recommend that government such as the Nigerian, should continue to carefully articulate good policies, governance, institutions and process to ensure the social/economic well-being of its subjects.

Keywords: Public sector, Management, Social and economic development

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Harnessing the Potentials of a Robust Foreign Policy through Public Sector Reforms for the Well-Being of the African Society: the Nigerian Perspective

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Abstract

apable and adequately –resourced public organizations are key to the delivery of public services and form an essential part of the enabling environment for attracting investment and supporting private sector development. The public sector in African countries was expected to spearhead socio-economic development to reduce poverty. However, it has proved largely ineffective in performing this task for a number of reasons and has stimulated the demand for a redefinition of the role of the public sector. As a contribution to the debate over the proper role of the public sector and how it has coped with the New Public Management Reforms, this paper interrogated the state of public sector management in Africa by focusing specifically on the strengths and challenges facing the state and its bureaucracy in relation to socio-economic development by harnessing the potentials of a robust foreign policy. Data is sourced from secondary sources which include-Journals, periodicals, magazines, published and unpublished works, books and the internet. The theoretical framework adopted is the New Economic theory of the state consisting of two subsets namely-(i) agency theory; and (ii) transaction cost theory. These theories are complimentary to each other and cannot be separated. The mode of analysis is qualitative as the content of benefits of foreign policies properly articulated through public sector management reforms in some African states are highlighted and backed by empirical underpinnings. The results exposed the fact that Nigeria is yet to reap the full benefits of its foreign policy potentials due to poor implementation of its public sector reforms. The paper therefore, recommends a more articulate implementation of such reforms.

Keywords: Public sector management, Foreign policy, Economic theory and environment.

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Knowledge and Attitude of Mothers towards Childhood Immunization in Bauchi Local Government Area, Bauchi State Nigeria

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Abstract

he increasing numbers of child mortality resulting from inability of mothers to effectively accept the immunization of their children against childhood killer diseases, such as poliomyelitis, measles, diphtheria, pertussis, whooping cough, tuberculosis, among others, in Bauchi Local Government Area of Bauchi State necessitates this. The study aimed at investigating the knowledge and attitude of mothers towards immunization of their children against those childhood killer diseases. The study specifically assumed that lack of education, religious practices, etc. of mothers determine their knowledge about the immunization of their children against childhood killer disease. It also examined how the behavior of health workers influence the attitude of mothers towards the immunization of their children against childhood killer diseases and explored whether access to health care facilities influence mothers' compliance towards childhood immunization against killer disease in the study area. The study adopted the rational choice theory as the theoretical framework because it best explain how mothers respond to health seeking behaviors in relation to the immunization of children against childhood killer diseases, which does not downplay the importance of other theories. The study made use of questionnaires and in-depth interviews as techniques for data collection. The data generated were analyzed using descriptive statistics, percentages and chi-square. The total sample size was three hundred and twentytwo (322) and this included three hundred and twelve for questionnaire and ten for in-depth interviews. Descriptive statistic of frequencies and percentages presented in tabulation format; Pearson's chi-square with critical value approach and cross-tabulations were the methods used to analyze the quantitative data gathered. The findings of the study reveal that the level of mothers' education relates to their knowledge on childhood immunization. In addition, it reveals that the cultural practices (patriarchal) tend to encourage childhood immunization. Further, it found that the attitude of health workers on immunization is positive and that some mothers have been badly treated by some health workers. The recommendations included that government should employ more health officials, such as nurses to meet the World Health Organization (WHO) health staff ratio of one nurse for four patients as the numbers is grossly inadequate. The health personnel should be professionals enough and have good manners of approach not to use harsh and abusive words on mothers who take their children for immunization in hospitals/clinics

Keywords: Childhood, Immunization, Attitude, Knowledge, Killer diseases

Information Utilization as a Panacea for Economic Development in Rural Communities of Kano State Nigeria

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Abstract

his paper will discuss how the utilization of information by people living in rural areas would boost their economic and social status. Information being it essential in all human endeavor should be made available and accessible to the rural communities for maximum utilization. The paper will highlight factors that hinders the effective utilization of information resources and also chart a more effective and efficient way of utilizing information which when followed by the rural communities will assist in enhancing their economic, social and political wellbeing. In addition, the rural communities will be more informed if they make best use of the available information at their disposal and will not be left behind by the current Global societal transformation.

Keywords: Information utilization, Panacea, Economic development, Rural communities

Estate Management Graduates: Employer Expectations of Skills and Competencies in Kaduna Metropolis

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Abstract

evelopment of appropriate skills and competencies is crucial and germane to the development and continuous relevance of any profession. In the required skills and competencies expected of estate management and understanding the inherent dependencies between them remains a research issue. The purpose of this study was to determine the skills and competencies expected of graduate of Estate management. A structured questionnaire was administered among the graduate of Estate management and employers. The objective of this research work is based on finding the difficulties encountered by the graduate in their work place, also to find out from the employers the challenges they have with newly recruited graduate. The result of the study indicates the important skills as computer literacy, good communication skill, fast thinker creative ability, market technique and analytical skill. The research also indicates the various difficulties encountered by the graduate as inadequacy in the knowledge acquired in school, inability to cope with valuation. It is emphasized that the findings of the research have considerable implications on the training and practice of Estate management.

Keywords: Estate management, Skills, Competencies and development

Roles of Libraries and Information Professionals in the Provision of Information for Economic Development of Nigeria

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Abstract

he attainment of economic development of any nation will be feasible provided all the essential infrastructures, including libraries and other information agencies and information professionals are given the desired attention to contribute their quota. This is because, for any nation to develop, it needs to have and provide relevant, updated and adequate information on food security, democracy, health, education, gender equality etc. The paper describes the roles of information in the economic development of Nigeria. In addition, the paper also examines the roles of libraries and librarians in the provision of information services for ensuring the achievement of economic development in Nigeria. Suggestions were proffered on ways libraries can contribute to the nation building through its services and laudable programmes. The challenges faced by libraries in contribution theirs quota toward economic development were also highlighted. Based on the review of literature, the paper provided some recommendations.

Keywords: Libraries, Information, Information services, Economic development, Nigeria

An Assessment of Customers' Expectation and Satisfaction of Accommodation Services of Hotels in Katsina Metropolis

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Abstract

ustomers' expectations are continually fluctuating, and this will lead to a situation where customers continue to set difficult values. Customers' expectation is what the customer wishes to receive from the services. It may be based on previous experiences, learning from advertisements and wordof-mouth communication. This study objective is to determine the effect of Customers' expectations and Customers' satisfaction in hotels. The study population was hotels of katsina metropolis in Katsina States, targeted population of 180 respondents. Guest questionnaire was used for the purpose of this research to gather the data where only 171 were filled and returned with 95% response rate. Cronbach Alpha reliability test was 0.875 above the normal 0.7. The data was analyzed using the inferential statistics where correlation was used to determine the relationship between the variables and regression was used for the purpose of responding to the hypothesis. Results shows that there is positive and significant relationship between Customers' satisfaction and Customers' expectation (r=.472, p=.000) and the result also shows that there is positive. The study concludes that guest expectations are highly associated with guest Satisfaction. The study recommends that hospitality and tourism managers should intensify effort on Satisfaction of guest for competitiveness and repeat patronage.

Keywords: Customers, Expectations, Satisfaction, Hotels, Katsina.

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Analysis of the Impact of Foreign Direct Investment on Economic Growth in Nigeria

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Abstract

his study investigates the impact of foreign direct investment on economic growth in Nigerian. Using a quarterly secondary time series data over the period 2009Q₁ to 2016Q₄. The Autoregressive Distributed Lag (ARDL) approach to Cointegration and Error Correction Model, developed by Pesaran, Shin and Smith (2001) is employed to empirically reassess the relationship. It also provides empirical illustration on the causal relationship between Foreign Direct Investment and economic growth using pair-wise Granger causality test. The results indicate a long-run relationship between FDI, economic growth, exchange rate, interest rate and inflation rate. Also, the study further reveals a negative impact between FDI, exchange rate, interest rate, and inflation rate on economic growth. Moreover, the coefficient of error correction model (ECM) suggests that the speed of adjustment in the estimated model had the expected level significance and negative sign. However, the Granger causality test result reveals unidirectional causality relationship running from FDI inflow to economic growth in Nigeria. This analysis included inflation rate, interest rate, exchange rate and FDI as independent variables, while economic growth as dependent variable. Major findings of this study included that FDI inflow has significant negative impact on economic growth in both short run and the long run. Results demonstrate that FDI, exchange rate, interest rate and inflation deter economic growth. As such, a major challenge before the policy managers therefore, is to attain a stable and realistic exchange rate, lower interest rate and moderate inflation rate that will encourage foreign investors to improve the economic growth in Nigeria. The study therefore recommends that Nigerian policy makers should developed an enable environment for ease of doing business to attract foreign direct investment inflow into the country.

Keywords: Foreign Direct Investment (FDI), Nigeria, Economic growth (GDP).

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Assessment of Nigeria's Foreign Policy Objectives as a Tool for Promoting International Tourism

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Abstract

he concept of foreign policy being a course of action or principles adopted by a nation's government to define its relation with other countries or groups of countries gives credence to tourism being treated as an outcome of such policy as tourism is used in fostering political, economic and sociocultural spheres of nations in this millennium. Quite a number of key trends have emerged from international tourism particularly the rise in travels to Middle east and African tourism demand which Nigeria can explore to develop its tourism industry and regain its useful place in the international community of nations. It's evident that there is little awareness about the immense importance derived from international tourism, by policy makers thus an overview of the probable benefits to be accrued where the methodology used was a theoretical application of the documentary and observation approaches where a good understanding of the industry and the events that happen on daily basis to the administration and operations in the industry was given and the facts presented. The findings reveled the importance of having an effective and functional foreign policy that would enhance efficiency and goal oriented results on international tourism for Nigeria's economic sub-sectoris of paramount need now in order to harness the benefits of her role and dominance in international peace keeping and humanitarian endeavors.

Keywords: Policy, Relations, Tourism, Nations

2.7

Time Optimization for GPS Observation using GNSS Planning

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Abstract

Sectors today heavily relied on Global Positioning System (GPS) for projects and scientific research. However, sometimes Mother Nature's behavior militates against the performance of this modern marvel. This study is an evaluation of the optimum time for GPS observation using predicted satellites visibility and the Dilution Of Precision (DOP) values collected for a period of 12 GPS week at 15 second epoch in Modibbo Adama University Yola campus. Statistical analysis reveal that there is highly significant difference in the DOP values observed during the day and night hours. This corresponds to the significant improvement on the satellites visibility during the night hours. The foregoing lead us to conclude that there a significant improvement in the accuracy of GPS observations during night hours over day hours, therefore, precise GPS observations is better plan during night hours.

Keywords: GNSS, Dilution of Precision DOP, Satellite visibility, GPS observation, GPS planning.

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The Impact of Corruption on National Development in Nigeria

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Abstract

he problem of corruption in considered as one of the most emerging issues, which posed serious challenges to national development in Nigeria. Corruption is so endemic in Nigeria in such a way that the entire fabric of the society is affected. The myriads of issues associated with corruption on which has permeated both public and private sectors have almost run Nigeria socially and economically grounded that between 1960 – 2005 corruption cost Nigeria over \$30 billions in financial loss. Many private sector individuals and organisations act in connivance with public servants to steal or divert public funds in billion of Naira. In the public sector, public funds and property are routinely cornered by well-placed officers who wind up owning stupendous wealth while the majority Nigerian masses suffer from massive poverty, lack of infrastructure and absence of other social services. This paper tries to look at the impact of corruption on national development in Nigeria. It among other things covers sections on introduction; conceptual issues; theoretical frameworks on corruption; national development plans; causes of corruption; the impact of corruption on national development; recommendations and conclusion.

Keywords: Corruption, Development, Development plans, National development.

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Determinants of Financial Reporting Quality: Evidence from Listed Agriculture and Natural Resources Firms in Nigeria

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Abstract

his paper investigated the determinants of financial reporting quality in listed Agriculture and Natural Resources firms in Nigeria. Owing to the widespread advocacy to diversify the Nigerian economy, the choice of the Agriculture and Natural Resources sector, being a prospective mainstay of the economy is necessary, so that investors and other stakeholders will understand the financial reporting practices in the sector. The Sectors comprise of 9 listed Agriculture and Natural Resources Firms, made up of 5 Agriculture and 4 Natural Resources Firms. A sample of 7 firms was drawn from the population. Data was collected through secondary sources from annual financial reports of the firms from 2008-2015. The study adopted the correlation research design and employed the use regression as a tool for data analysis. The results showed a positive significant relationship between firm age, audit committee independence and financial reporting quality, proxied by discretionary accruals. Leverage and financial reporting quality however revealed a negative but significant association. It is recommended that managers of firms in the Agriculture and Natural Resources sectors finance their operations from more of non debt instruments, so as to ensure quality accounting numbers. Regulators should press for the review upwards in the number of non executive independent directors in the audit committee, and ensure strictly compliance to the letter.

Keywords: Financial reporting, Committee independence, Agriculture and Natural resources

The Contribution of Financial Derivatives to Public and Private Sector Financing in Nigeria

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Abstract

his paper examines the contribution of financial derivatives in bridging funding gaps in Nigeria's public and private sector. The period under was an 20-year period from 1996 – 2016. The study adopted descriptive and analytical methods, relying on secondary data obtained from the Central Bank of Nigeria (CBN) Statistical Bulletin and the Nigeria Stock Exchange (NSE) Annual Reports. E-views software was used to analyze the data, with Financial Derivatives as the dependent variable, while Public Sector Borrowing, Private Sector Borrowing, Derivatives transactions growth rate and proportion of derivatives utilization relative to other instruments as the independent variables. The results from the study show that financial derivatives exerts a positive significant influence on private sector borrowing, while it does not exert significant influence on public sector borrowing. Also, the growth rate of financial derivatives transactions in Nigeria is very low and insignificant and it amounts for a very low and insignificant proportion of transactions in the capital market. The study thus recommends that in order for financial derivatives to contribute significantly in filling funding gaps in Nigeria, effective sensitization programs as well as formulation of appropriate regulatory framework should be put in place in order to achieve needed deepening of Nigeria's capital and money market, and flexibility in financing development projects both in the private and public sector.

Keywords: Financial derivatives, Funding gaps, Public sector financing, Private sector financing.

Exchange Rate and the Performance of Import Substitution Industries in Nigeria (1980-2016)

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Abstract

he main objective of this paper is to examine the impact of exchange rate on performance of import substitution industries in Nigeria in the period 1980 to 2016 using Vector Autoregresive (VAR) model. The empirical analysis begun with investigating the time series characteristic of the data using Augmented Dicky Fuller (ADF) and Phillips-Perron unit root tests and the results shows that the variables in the model became stationary after taking first difference, meaning that they were all integrated of first order I(1). The nature of the integration order justified the use of Johansen co-integration technique and from the results the null hypothesis of no co-integration among the variables was accepted, thus, limiting the analysis to be purely short run using unrestricted VAR model. The empirical results showed that exchange rate and private sector credits significantly impact on the performance of import substitution industries in the period. Increase in private sector credit enhances the performance of import substitution while increase in exchange rate (naira depreciation) has retarding effect. The paper, therefore, recommended that Central Bank should sustain its intervention efforts in the foreign exchange market and encourage investment by reducing interest rate to enable the real sector access to easy and cheap credit. Fiscal authorities should consider public-private partnership option towards human capital development and bridging the infrastructure deficit, and this will avoid the crowding-out of private sector in the financial sector.

Keywords: *Import substitution, Exchange rate, Private sector credit, VAR.*

Empirical Analysis of the Relationship between Life Expectancy and Economic Growth in Nigeria 1960 – 2016

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Abstract

ost countries have abandoned the link between life expectancy and economic growth, while improved life expectancy is an important factor in the human capital development process of any country. One of such gains from improved health status is economic growth. However, some studies reveal a dampening relationship between life expectancy and economic growth, suggesting that the relationship is not that strong in all scenarios. The paper focuses on assessing the relationship between life expectancy at birth and economic growth in Nigeria using dynamic modelling approach to analyse time series between 1960 and 2016. The paper relies on the Unit Root test, Engel-Granger testing approach to co-integration and granger causality to ascertain the long run relationship as well as direction of causality among the variables. Findings revealed the existence of a long run relationship between life expectancy and economic growth in Nigeria and that life expectancy, fertility rate and infant mortality rate as measures of health outcomes are found to have a long run positive impact on the economic growth over the period. Also, coefficient of determination for the degrees of freedomperformed well as it recorded 80% after adjustment. This is further confirmed by the results of Granger causality test which indicated the existence of unidirectional causality running from life expectancy and fertility rate to economic growth. The paper recommends that government should prioritize health sector policies and devote attention to policy determinants of health as a mechanism for promoting economic growth in Nigeria.

Keywords: Augmented Dickey Fuller (ADF), Granger causality test, Fully modified ordinary squared, Engel-granger cointegration test.

The Origin of Conflicts and Insurgency in Nigeria's Niger Delta Region

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Abstract

he origin of conflicts and insurgency in Nigeria's Niger Delta Region can be traced back to the pre-colonial period when legislations and policies were enacted to promote exploitation and discrimination in the Niger Delta region. However, findings in the study revealed that the Native Authority Ordinance of 1804, the indirect rule system and other colonial legislations laid the foundation for conflict and restiveness in the Niger Delta region of Nigeria. Further findings also revealed that marginalization and discrimination of the Niger Delta and its people by successive governments in Nigeria accounts for violence, conflicts and insurgency in the Niger Delta region. The study, adopted the basic human needs theory in analyzing and explaining the subject-matter while the secondary sources (text books, published articles, journals etc) of data was relied upon. Data from these sources were analyzed through qualitative descriptive method otherwise known as content analysis. In order to address the problems facing the Niger Delta region, there is urgent need for political, economic and electoral reforms that will ensure good governance, rule of law and even development in Nigeria. In addition, conscious efforts should also be made to ensure that all anti-people and undemocratic legislations and policies that give undue advantage to multinational oil companies are identified, amended and repealed completely. In all, political leaders and elites in Niger Delta and Nigeria should re-examine its relationship with the British government and its agents.

Keywords: Origin, Insurgency, Niger Delta Region, Conflict, Discrimination, Legislations and Nigeria.

The Role of State Legislation in Environmental Protection and Sustainable Development in the Niger Delta Region of Nigeria

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Abstract

t is an indisputable fact that the activities of man negatively affect the quality of our environment and this turn adversely affect the quality of man's life. Since human well-being is inextricably linked to continue availability of natural means of support and this implies that any threat to the security of these resources constitutes a direct threat to human survival and development. Therefore, sustainable development and environmental protection have become essence variables in the discourse on developmental engineering the world over. In the Niger Delta region of Nigeria where the bulk of the nation's crude oil and gas is sourced from, the activities of oil Translational cooperation have blighted the ecosystem of the region, leading to the dissemination of flora and fauna. This is at variance with the ethos of sustainable development, which place high premium on protection of the ecosystem. However, in order to stem wanton abuse of the environment, the Federal Government has promulgated several laws to regulate the activities of oil TNSs with a view to bringing them in line with international best practices in order to engender sustainable and socio-economic development of the region. But despite the extant laws which are primarily meant to protect the environment from further indiscriminate abuse, the region's environment is still bedeviled with reckless degradation by the oil TNCs. Thus, the key question explored in this paper is:" why have the extant laws unable to protect the Niger Delta environment and ultimately bring about sustainable and socio-economic development?" Therefore, this study attempts a holistic examination of the several environmental protection legislations on the Niger Delta environment. Sustainable development has been widely conceptualised as development that meets the need of the present without compromising the ability of the future generation to meet their own need. Environment is described as the external factors influencing the life and activities of human, plants and animals, Degradation is regarded as the decline in the quality of the environment as a result of the activities of oil TNCs in the Niger Delta region of Nigeria. Environmental protection laws are Laws enacted by the Nigerian state to check the pollution of the environment in order to engender sustainable development in the country.

Keywords: Sustainable development, Environment, Degradation, Environmental protection laws, oil Transnational cooperation or companies and Ecosystem.

Gas Flaring and Regulatory Policy-Making in Oil Producing Countries: a Comparative Analysis of Gas Reinjection Policies in Nigeria, Norway and Britain

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Abstract

or over five decades, Nigeria, one of Africa's largest oil producing countries has been tinkering with gas reinjection policies to regulate the wasteful and hazardous phenomenon of gas flaring without success. Is there any effective gas reinjection technology in any oil-producing country? Are there some country-specific models of gas flare regulatory regimes that Nigeria can take a cue from? This paper, therefore, attempts a comparative analysis of gas reinjection policy regimes in Nigeria, Norway and Britain towards identifying similarities and dissimilarities as well as failures and successes. Specifically, the paper seeks: (i) the existence of any successful associated gas reinjection and utilization policy in the three selected oil-producing countries and the attendant rate of reduction/increase in volumes of gas flaring in the three countries; (ii) regulatory procedures; (iii) nature of gas flaring and venting regulatory authorities in the three countries; (iv) rate of associated gas Utilization in the three countries; (v) nature of partnership between Government and Petro businesses, and so on. The paper adopts the Centre-Periphery Dependency Theory as its theoretical foundation for the comparative analysis. And the observation method of data gathering was used for the collection of data. Using the quasi-quantitative methodology, the paper argued that a successful gas reinjection and utilization policy is a function of strong indigenous productive forces (aboriginal technology and capital flow). The paper, therefore, recommends amongst others, the deliberate development and utilization of indigenous productive forces in Nigeria and other newly oil-producing countries like Ghana, Kazakhstan, and so on, towards actualizing effective gas reinjection/utilization policy regimes as in Norway, Britain, and others.

Keywords: Gas flaring, Regulatory policy-making, Oil-producing countries technology, and Indigenous productive forces.

Impact of Electronic Banking on Customers Satisfaction: a Study of Selected Banks in Abuja, Nigeria

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Abstract

igeria being a cash based economy has consistently experienced high cost of cash transactions by all parties involved in such transactions, that is, high cost of cash management by banks and the cost expended by bank customers in form of waiting time, loss of productive man-hours and associated costs involved in banking transactions. The main objective of the study is to assess the impact of cashless banking on customer's satisfaction in selected banks in Abuja. In view of the above cause, data was collected from both primary and secondary sources. 400 questionnaires were administered to the respondents and 357 questionnaires were returned successfully which was used as the bases for the research analysis. The research findings revealed that banking and customers cost of transaction is negative which implies that, the increase in the application and use of electronic banking, the cost of transactions incurred by customers will continue to reduce. It was concluded on the note that products such as ATM, Smartcard, telephone, banking and electronic banking will, no doubt, reduce or totally eliminate cost of processing cheques, customers' waiting time and the risk associated with bulk cash movement. It was recommended that regulatory authorities and the bank should embark on a comprehensive awareness campaign to enlighten both existing and potential customers of the cost saving benefits of electronic banking.

Keywords: Cash movement, Electronic banking, Customers satisfaction, Cost of transactions, Waiting time

Estimating the Economic Value of Solid Waste Source-Separation among Urban-Poor Households in Lagos: a Choice Experiment Approach

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Abstract

ocial and economic wellbeing of the citizenry is hardly achievable when economic goals are pursued at the expense of environmental wellbeing. Waste diversion from landfill site via solid waste source-separation (SWS) is currently upheld as an improvement policy target in the highly dense Lagos metropolis. While the success of such policy requires some inconvenient costat the household level, studies assessing households' willingness to support such policy are rare and as far as our knowledge goes, no choice experiment (CE) study has been conducted to examine households' preferences for SWS despite the importance accorded to it in recent literature. Accordingly, this study estimates urban-poor households' average willingness to accept (WTA) compensation for providing source-separated waste using CE technique. Findings show that households WTA compensation to source-separate solid waste is sensitive to the configuration of the programme (programme characteristics). This is manifested in the varied WTA amount values ascribed to the different forms the programme could take. On average urban-poor household in the sampled area are willing to accept 35% of the current monthly waste bill in compensation to provide sourceseparated waste. This reflects households estimated welfare loss via reduced access to mixed waste disposal which they previously enjoyed. Since the perceived welfare loss is less than the policy proposal of 50% discount on waste bill. Based on these findings, the study recommends a practical potential for implementing source-separation even in areas of Lagos dominated by the urbanpoor.

Keywords: Solid waste, Source-separation, Choice experiment, Lagos metropolis

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Challenges of Leadership and its Implication on Socio-Economic Development in Nigeria: Assessing Buhari's Administration from 2015 to Date

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Abstract

he socio-economic development of any society is intemperately depending on the nature, character and pattern of its leadership. Since independence, Nigeria witnessed different leadership styles with their concomitant implications on the socio-economic development and well-being of the citizens across the country, despite its abundant human and natural resources. This paper, therefore, assessed the challenges of leadership and its implication on Nigeria's socio-economic development under the present Buhari's administration from 2015 to date. Data gathered mainly from the secondary sources were analysed using content method of data analysis and the elite theory is adopted to serve as theoretical foundation for the study. The paper revealed that among the major challenges of leadership affecting socio-economic development in Nigeria under the current administration include: immunity of the political office holders, corruption and heavy cost of running the administration at both the federal and state level. The effects of these are poor infrastructural facilities, high level of unemployment, low foreign direct investments which are necessary factors for the growth and socio-economic development of a nation. The paper concluded that even though one of the priorities of Buhari's administration is eradication of corruption, other issues such as high cost of running administration and immunity of the political leaders need to be revisited.

Keywords: Leadership, Economy, Socio-economic development and Nigeria.

Community Participation in Upgrading Urban Infrastructure and Services in Ishong Agwom & Rwangjeh Communities, Jos North and South, Plateau State, Nigeria

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Abstract

he objective of this study is to investigate the factors that motivate community participation in upgrading urban infrastructure and services in Ishong Agwom and Rwangjeh communities. The research is an explanatory multiple case study which seeks to explain what motivates community participation in upgrading urban infrastructure and services in the study areas. Questionnaire administration, field observation and interviews were used to collect primary data and relevant literatures and publications were used to collect secondary data. Probability sampling (stratified and systematic sampling techniques) was used to collect data from the residents and non-probability (purposive sampling technique) was used to collect data from the community leaders, representatives of local government councils and Community and Social Development Agency (CSDA). The findings revealed the following as factors that motivate community participation in the study areas: - projects meeting community interests, lack of infrastructure and services in the communities, trust between community members and leadership amongst others. The t-test conducted on the influence of the different indicators that make up the socioeconomic factors on participation, the result showed that there was no statistical significant difference between the mean values in the two communities. The t-test conducted on the level of satisfaction with the process factors, the result showed that there was statistical significant difference between the two communities. The survey data for the indicators that make up the level of involvement is significantly different between certain indicators and not significantly different between some indicators between the two communities. The analysis showed that there was a positive strong correlation between involvement level and socioeconomic factors and also there was a positive strong correlation between involvement level and satisfaction level with process factors between the two communities. The multiple regressions result shows that socioeconomic factors in Ishong Agwom community have higher effects on involvement level by 24.9% and socioeconomic factors in Rwangjeh have significant impact slightly lower than Ishong Agwom by 17.7%. Process factors in Rwangjeh community have higher effects on involvement level by 27.7% and process factors in Ishong Agwom have significant impact slightly lower than Rwangjeh by 14.4%. Mediums such as the use of loud speakers, announcement in places of worships, cultural meetings, house to house visitations by sub-zones leaders, community face book page in addition to the text messages sent to the household heads should be used to create awareness among community members on community upgrading processes.

Keywords: Community participation, upgrading process, Infrastructure and services.

The Effects of Heavy Metals Discharged into River Kaduna on the Quality of Irrigated Farmlands at Kaduna Metropolis, Kaduna

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Abstract

he farmlands along river Kaduna used for irrigation farming, suffers enormous pollution as a result of addition of water from the river Kaduna that had become contaminated. The study determines the concentration of some selected heavy metal of the surface waters, the soil physico-chemical characteristics of the irrigated farmlands and examines the implications of the surface water pollution on the soils of farmlands used for irrigation along river Kaduna. The water Samples were collected using Grab method along the River Kaduna at five points – Bypass, Barnawa, Down quarters, Kakuri – Makera drains and Kudendan at rainy season and dry season. Soil samples were also collected at the irrigated farmlands alongside the points. The water samples were taken to the laboratory and analyzed for Cr, Ag, Fe, Cu, Be, Al, Cd, Cyanide and Zn using Atomic Absorption Spectrophotometer and the soil samples were analyzed for pH, EC, OC, N, Ammonia, P, K, Ca, Na, Mg, Fe, Cu, Zn and Al. The concentrations of the parameters were observed to be higher than WHO acceptable limits. This revealed that the soil have become contaminated by heavy metals discharged into the farmlands from the river Kaduna and may cause serious ecological and health hazards. The paper recommends that there should be proper monitoring of effluents, there is the need for mass education of people on the impact of indiscriminate waste discharge on the water quality, and regular schedule for sampling tributary streams and the main river Kaduna should be established

Keywords: Heavy metals, Pollution, Farmlands, Industrial Wastes and Effluents.

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Library Extension Services in Rural Areas: a Stooge towards a Knowledge-Based Economy

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Abstract

he provision of Library information services for achieving sustained Social and Economic Well being in Africa has been dispersed, and access to various Library information services has become more difficult especially among rural people; without having contemporary means of becoming aware of the existence of such Library services, due to them being too illiterate, or too ill because of the information poverty. Libraries play a central role in informing the communities about the existence of the services in conjunction with appropriate instruction designed to equip clients in the use of the resources. Promoting Library extension services will empower the rural people to be among global players in the information age and will provide the opportunities for moving towards knowledge-based economy. This paper highlights potential librarians on the usefulness of Library extension services to attract user community as it affects their economic development, the need for it to be managed and strategies for conducting it effectively. The paper provides modalities through which librarians as information professionals can sell their information services to sustain and foster library image in the eyes of the rural community as their potential users thereby making extension services as an agent of educational, economic and political development.

Keywords: Library information, Resources and Educational

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Integration of Information and Communication Technologies (ICTs) for Library User Motivation: a Strategy towards a Knowledge-Based Economy

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Abstract

nformation is a commodity that is recognized world over and it is the bedrock that facilitate meaningful achievement of sustained social and economic wellbeing. Perhaps this keeps developed countries in an advantageous position and having an inch over the less developed and developing nations of the world. Synagically, integration of ICT facilities are considered as tools that can greatly assist in complementing Library information service delivery to users in general. Information is inevitable in every area of human endeavor as each discipline is faced with its own unique features and demands. Library organization is not an exemption. This sector is primarily accountable for preserving, processing and dissemination of information relating to cultural heritage of its community. Users constitute the main patrons of this information organization. Library users would only appreciate and be willing to change when they know among other things the derivable benefits, viability and time duration and opportunity cost the chance process would entail. Therefore, with the required creation of awareness, patience and application of appropriate instructional strategies and guidance, library users could be guided to accept and successfully learn new things. This paper is an attempt to explore on the role of ICTs in enhancing user motivation. For the paper to justify its position, conptual issues were clarified and defined. It further explains the rationale for ICTs integrations in library information service delivery and it also review some situation in other developing countries of the world and Nigeria inclusive for sustainable development. Challenges as factors that could undermining ICTs' integration for user motivation by library staff were carefully identified and measures as strategies for addressing the challenges were equally proffered significantly for economic wellbeing in Nigeria

Keywords: ICTs integration; Library; Library User motivation, Nigeria

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An Economic Monster to Retard Economic Diversification Progress

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Abstract

s observed no meaningful development can be achieved in a state plagued by restiveness and socio economic challenges. Economic diversification and development of any kind can only thrive in a conducive environment. In this regards, this paper discusses the resultant effects of insurgency to economic diversification and development of a state, so as to bring to light it resultant effects to the survival, growth and development of an economy in a world that is revolving on the orbit of numerous opportunities and pitfalls. The sourced data are analysed which resulted in the conclusion of the study, that any resultant effect of any kind would negatively affect the socio economic activity, therefore thwart economic progress whether of mono or diversified economy. It is recommended that economic opportunities should be made available to the teeming youths via the constructions of needed amenities that would aid diversification of the economic and orientation on the need for tolerance.

Keywords: Going concern, Cost implication, Economic development, Insurgence, Mono economic.

Mobile Phone and Gender: Chances and Challenges in Education At Shehu Shagari College of Education Sokoto State

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Abstract

he purpose of this paper was to determine the differences between male and female, chances and challenges of using a Mobile Phone in education in the Shehu Shagari College of Education Sokoto State. The objectives was to find the difference between male and female student's chances or challenges of using a Mobile Phone in education and To determine the gender that have high chances or challenges of using a Mobile Phone in education. The sample of 357 students was drawn from the total population of 4700 students. The instruments of data collected was Self-designed five Likert-scale named Mobile Phone and Gender: Chances and Challenges among students (MPGCC) and data was analyzed using descriptive statistics and T- test analysis was used to test the hypothesis of the study with the aid Special Package for Social Science SPSS version 20.0. The findings revealed that there is a significant difference between male and female student's chances and challenges of using a Mobile Phone in education, the male students have high chances of using a Mobile Phone in education than the female students while female students have high challenges of using a Mobile Phone in education than the male students in the Shehu Shagari College of Education Sokoto. The study recommends that lecturers should extend class work and assignment using mobile phone in classrooms and the female students should be encouraged to use mobile phone in education.

Keywords: Mobile phone, Gender, Challenges and Education

Higher Education Institutions Under Sure in Nigeria for a Knowledge-Based Nigeria

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Abstract

ll knowledge-based economies are driven by research, development and innovations. How much of such outcomes depend on the contextualization of higher education institutions which among other things are to drive the core and critical innovations that are basic to the attainment and sustenance of a knowledge-based economy. Knowledge is power and in a globalized and competitive world, higher education institutions are under pressure to attract funding, relevant students, qualified staff and so, to perform high quality research. Such pressures can affect systems processes and structure thereby impacting significantly on governance and management. Besides, this paper holds that, failure to situate higher education institutions in Nigeria on a secure financial footing can result in institutional, departmental, or subject=unit failure with concomitant redundancies in cutting edge research which compromise the drive for a knowledge -based economy. How then can the pressure to produce high-quality and high-impact research output be managed, given the fact that excellent researches depends on competitive remuneration, high-class research facilities and a definite but flexible work environment for the growth of a knowledge-based economy? Definitely, higher education institutions are under pressure and this is the focus this paper in the light of growing a knowledge-based economy for accelerated development in Nigeria.

Keywords: Higher institutions, Knowledge-based economy, Governance, Management research and Development

Survey of Information Communication Technology (ICT) Capacity Needs of a Knowledge-Based Economy

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Abstract

he 21st century is an era defined by space and time in all aspects of development expectations. As such, it is predicted by information as measured by speed, accuracy, adequacy and relevance to development needs of an economy. This informs the submission of Organization for Economic Cooperation and Development (OECD) 1999 that knowledge-based economy is "those which are directly based on the production, distribution and use of knowledge and information. Given the quantum of under-development indicators in Africa as evident in corruption, insecurity, illiteracy, low capacity utilization, unemployment, food insecurity, and infrastructural deficit, it becomes imperative and inevitable to reason that, knowledge economy is based on intellectual capacity for which ICT needs are either yet to be acquired or there exist a dearth in ICT needs to be relevant within space and time as required in the 21st century. This paper therefore examined the ICT needs for a knowledge economy, by using a survey research method. Investigation ascertained that to function and adaptive to the knowledge-based economy, eight ICT capacity expectations are relevant to drive the process.. The paper recommends that there should be massive investment in software and hardware ICT infrastructure by economic development actors in order to attain and sustain a knowledge-based economy that is premised on knowledge and information.

Keywords: Survey, Information Communication Technology, Knowledge-based economy, Capacity needs, Development

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Curbing Transnational Organized Crime in Africa: Scope any Limitation of Legal and Institutional Framework

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Abstract

lobalisation which featured along with political, economic and social rinterdependence, improved communications and information technology, such as the internet, greater mobility of people, goods and services and the opening of borders, free trade etc have contributed to the emergence of what have been referred to as "Crime without borders". These are generally known as transnational organized crimes. Post-Cold War situation has made international borders to mean less and economic issues to mean more, a condition which made transnational crimes to flourish. Organized crimes are no longer limited to certain countries or regions nor are they only the result of specific historical circumstances. The concept of transnational crime was introduced in the 1990s, in 1995, the United Nations (UN), identified eighteen categories of transnational offences whose inception, perpetration, and / or direct or indirect effects impact more than one country. The UN adhoc committee on Transnational crime (T.O.C) Convention defined organized crime group as structured group of three or more persons existing for a period of time and acting in concert with the aim of committing one or more serious crimes or offences in order to obtain, directly or indirectly, a financial or other material benefit. While some authors e.g Danbazau identifies human trafficking, drug trafficking, small arms trafficking, smuggling, money laundering, fake pharmaceutical drugs business etc. as transnational organized crime etc. However, lately in Africa activities such as terrorism, insurgency etc have assumed international dimension. These classes of transnational organized crimes have continued to increase in greater proportion in Africa and beyond. This paper attributes this phenomenon to weak legal and institutional framework in some African countries. Using doctrinal legal research method which analysis text, cases laws and instruments the paper examines the scope and limitation of these legal and Institutional framework in some African countries and concludes that they need to be strengthened in order to stem the tide of these crimes and thus avert their devastating effects on the economic, security and social well being of Africa in general and Nigeria in particular.

Keywords: Crimes, Globalization and Information technology

Linguistics Diversity and Nigerian Languages

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Abstract

ur nation is known for its "extreme linguistic diversity", Nigeria is home to language numbering about 450. Although its land mass is less than 7 per cent of the total area of the African continent. Most scholars concur that about 20 per cent of African's that is more than 2000languages are spoken in Nigeria. Like its users, one impotent feature of language is its dynamism. Thus, language adapts to situational constraints as its users very across regional / geographical, social educational occupational, etc. domains. This paper, building on the works of several scholars who have approached the issues on the linguistic is designed to examine issues related to applied linguistics and Nigerian language. The paper starts with an examination of the concept of language, which in the context of this paper specifically refers to the mother tongue while Nigerian language refers, not to all languages used or spoken in Nigeria, but those indigenous to Nigerians only. The preparation of a listing of Nigerian languages inevitably begs for the question of the definition of applied linguistics which is the theoretical and empirical investigation no real world problems in which language is a central issue other areas covered in the paper include: the history of applied linguistics, sub-fields of applied linguistics, theoretical frame work, the health of Nigerian language, problems of Nigerian language. Based on the problems identified some recommendations were made such as: each of us must consider speaking the mother tongue to their children, not only to their spouses and other older folk and teachers can also help children retain and develop their mother tongues by communicating to them strong affirmative messages about the value of knowing additional languages and the fact that bilingualism is an important linguistic and intellectual accomplishment.

Keywords: Linguistics Diversity and Nigerian Languages

An Assessment of the Relevance of ICT in Improving Security in Tertiary Institutions in Sokoto State

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Abstract

he main aim of this paper is to assess the relevance of ICT in improving security in tertiary institutions in Sokoto state. To achieve this, the researcher adopted a descriptive survey design as it involves the use of questionnaire to collect data. The study has a total population of 950 with a sample size of 210 which was however obtained through a Research Adviser (2006). A self-designed questionnaire was used to collect data on the relevance of ICT in improving security in tertiary institutions. The instrument was said to have content validity by the experts in Faculty of Education and Extension Services Usmanu Danfodiyo University, Sokoto. It obtained its reliability index of 0.79 through test retest method. Three research questions were developed to guide the conduct of the study. A mean score statistical tool will be used to analyze the data on whether the said gadgets have a great role in improving the security in tertiary institutions in Sokoto state or otherwise. The expected result is that, ICT gadgets such as CCTV cameras, metal detector, Radio (WT) e.t.c. are ascertained to have a great role in improving security in tertiary institutions in Sokoto state. The study concludes that, the gadgets were found relevant and useful in improving security system of tertiary institutions, but are generally either unavailable or inadequate. Therefore the study recommends that, government through tertiary institutions should provide the gadgets adequately and train personnel concern on how to use such gadgets in order to improve security system of the tertiary institutions in the state.

Keywords: *ICT, MIS, Security, Tertiary institutions*

Impact of Climate Variability on Yam Production in Benue State: an Empirical Analysis

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Abstract

am, an important root crop indigenous to the people of West Africa is popularly grown in Nigeria especially among the people within the river Benue valley. Yam contributes to more than 200 dietary calories per daily consumption as staple food, means of energy and source of income for the people. However, its production and survival is heavily dependent on variability of climatic conditions like temperature and rainfall, because of low level of technology in the country. This study employs quantitative approach using multilinear regression, trend analysis and correlation statistic to determine the impact of dependent variable yam (production data) and independent variables (temperature and rainfall data). The findings reveal that moderate rainfall and temperature (sunshine and humidity) have correlation and positive effect on vam production, while extreme rainfall and humidity destroy yam seedlings which adversely affect production leading to food shortage. The paper recommends that yam farmers' especially rural farmers and other stakeholders in yam production activity be made aware of conditions of climate variability to avert its consequences resulting to low production. In conclusion government should employ breeding programmes and faster precise tools, farming inputs/credit facilities to farmers to expand and enhance their efficiency in yam production and ensure profitability of yam sales.

Keywords: Impact, Climate variability, Regression, Income and Benue state.

The Challenges of Traditional African Art in Contemporary Nigeria

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Abstract

Since the late 20th century, there has been a decrease in the quantity and quality of traditional African art, due largely to patronage and a new interest in contemporary world. Majority of traditional African art are in sculpture, and historically in wood and other natural materials. Other traditional art works are in masks, textiles, stones, and pottery objects and figures, found from a number of cultures. Today, Nigerian traditional art objects no longer have the real attributes of what a true traditional Art should look like due to some changes in materials, medium, and methods of production, which has turned traditional products into contemporary art. The study examines the current state of traditional arts in Nigeria, and suggestions made so as to reform and revive the traditional art profession, and to make it a viable entity in the contemporary Nigerian society.

Keywords: Art, Traditional, Contemporary, Materials, Medium

The Application of Micro Takaful Model (Islamic Micro Insurance Model) as a Tool for the Growth of Small and Medium Enterprises (SMEs) In Nigeria

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Abstract

Islamic economics, banking, finance and sukuk (Islamic capital market) are other economic engines. Islamic insurance plays a greater role in the growth and development of economic activities in a country, the role of takaful industry in an economy have long ago been recognised by professionals as one of the basics to economic growth. Nigeria as a Nation cannot withstand tapping the benefit of takaful in its crusade for small and medium enterprises growth and development. This paper explore the models of takaful for small and medium enterprises growth, exploratory method of study was adopted and the paper relies heavily on documented researches of related studies to source its data. From these studies deductive method of reasoning was used to logically construe the application of takaful models as a tool for the growth of small and medium enterprises in Nigeria. Finally base on the findings of the study, appropriate takaful models for the growth of small and medium enterprise in Nigeria is suggested.

Keywords: Takaful, Micro takaful, Economic growth and SME'S.

Assessment of Physico-Chemical Parameters of River Adofi, Delta-State, Nigeria

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Abstract

representations of the Adofi is located between latitude 6°15′E and 6°30′E and longitude 5°45′N and 6°00′N. It drains the land mass around Ejeme, Utagba-uno, Etua and Ossissa; flowing through three local governments to empty its water into the Ase River. Some physico-chemical parameters of Adofi River were studied between February-July 2014 at three sites. Air and water temperature was measured using mecury in glass thermometer, dissolved oxygen and biochemical oxygen demand(after 5days) by winklers method, pH using a pH meter, Alkalinity through titrimetric method, Sulphate by spectrophotometric method, Phosphorus through Auto-analyzer II method and Nitrate by Brucine – colorimetric method. SPSS Version 16 was used to analyze the collected data. Alkalinity, Nitrate and Sulphate were notably, significantly different between the stations.(P<0.05). However; temperature, pH, dissolved oxygen, Biological oxygen demand and phosphate levels at the various stations showed no significant difference.(P>0.05). The studied revealed high level of nutrients in the water body; this should be monitored to avoid Eutrophication in Adofi River.

Keywords: Assessment, Sulphate, parameters and physico-chemical

Customer Relationship Management in Nigerian Insurance Industry

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Abstract

ustomer Relationship Management (CRM) is one of the leading modem business and market strategy employed in high competing business environment. Employing CRM effectively and efficiently tends to give an organization a comparative advantage; it enables them to communicate effectively with the customers and know what they need and want for quality service as well as putting the companies on a sustainable profit track. Therefore, the adoption of CRM in the Nigeria insurance industry is necessary, beneficial and welcomed. The study was aimed at finding the effect of CRM on the Nigerian insurance companies in areas of customer's service, customer loyalty and profitability. Cross sectional survey design was used for the study, guided by three research questions and three hypotheses. The study population used was the 50 member Nigeria insurance companies from which sample of 35 companies were randomly selected. Komogrove Smironov test was employed to verify the hypotheses all of which were tested at 0.05 level of significance. The major findings of the study were that CRM had not impacted positively on customer service delivery, customer loyalty and profitability in Nigeria insurance industry. Though evidences existed that some of the Nigerian insurance companies had adopted CRM, it suffered from lack of full integration into the operations of these companies.

Keywords: Customer Relationship Management (CRM), Customer service, Customer loyalty, Profitability and Insurance industry.

System Integrity, ICT and National Development: Resolving some Spectrum of Doubt in Nigerian e-Governance

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Abstract

dvancement in ICT represents a major platform and opportunity for national growth and development. In particular, as experienced in South Korea, there exists a great relieve that transition to e-Governance would be the single most important step towards resolving many of the challenges such as corruption, lack of accountability and transparency, administrative inefficiency and abuse of democratic and electoral methods of recruitment into public leadership that has been the hallmarks of public administration and management in sub-Saharan Africa. However, despite this optimism, there still exists very potent danger that may truncate the expectations. In particular, the quest for advancement towards E-Voting draws attention to the apparent 'suspect status' of the System of Integrity in most electoral systems. Towards resolving this challenge, this paper, comparatively drawing from Korean and Nigerian experience, attempts profiling the major subsets of this system of integrity and unveils how they can be strengthened to make the advancement towards E-Governance, E-Government, E-Democracy and E-Voting a success in Nigeria and other African countries.

Keywords: e-Governance, Systemic Integrity, ICT, national development, Nigeria and South Korea

Refocusing Tertiary Institutions in Nigeria through Budget Implementation: an Issue towards a Knowledge-Based Economy

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Abstract

eforms are made to transform the public service from process orientation to result management culture to facilitate the achievement of the Economic Recovery Strategy (ERS). It is a ministerial requirement that public organizations including educational institution develop strategic plans as a means of enhancing results based management and efficiency in their operations. Education is basic to development and instrument through which the society can be transformed. The process of raising, allocating, controlling and prudently managing funds for the purpose of achieving institutional objectives has been a problem in Nigeria. This study seek to determine the extent of budget implementation on project of tertiary institutions. Both primary and secondary data were used for the study. Respondents were drawn from universities, polytechnics, colleges of education, ministry of education and ministry of finance. Multiple regression and linear regression was used to determine the extent of budget implement on projects of higher institutions. The finding revealed that budget implementation have a significant positive relationship on projects of Nigeria tertiary institutions. It is recommended that higher institutions should be properly monitored to ensure project management and accountability.

Keywords: Implementation, Tertiary, Institution, Public, Organization, Budget, Project.

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Towards Knowledge Based Economy: Implication for Achieving Sustained Social and Economic Wellbeing in Africa

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Abstract

his paper examines the development challenges that militate against achieving a sustainable social and economic wellbeing in Africa. Basically, the paper examines the various differences in culture and tradition amongst African States which has generated much concerns and debate amongst African scholars and economic experts as a militating factor towards achieving sustainable social and economic wellbeing in Africa. Consequently, there has been a plethora of conceptual, ideological and psychological postulations of policies in African socio-economic machinery most of which were born out of parochial thinking and cultural backgrounds which negates the spirit of international best practices. Aside the existence and adoption of weak economic policies in African region, the study identifies unabated adoption of afrocentric economic policies by African countries as their best practices which has adversely affected its economic growth and development. The study also noted that most of the economic policies made by the Heads of Governments in the African Union are merely for academic exercise against the spirit of achieving a sustainable socio-economic wellbeing of Africans. This paper shall examine the weakness of all of these economic policies which stems from inadequate functional mechanism to deal with the demands of modern day economic challenges and the economic tools to combat it. The paper relied on documentary evidence and hence scooped much of the data from secondary sources such as textbooks, journals, articles, periodicals and more so research reports emanating from economic policies of different governments in Africa. Significantly, the necessary recommendations made in this paper if fully adopted shall go a long way in strengthening the economic standard in Africa and thereby addressing some of the intractable economic problems. The paper concludes that for Africa to achieve a sustainable socio-economic growth and development, international best practices in economic policies should be a fundamental issue of concern and not sentiment.

Keywords: Economic policy, Development, Growth, African union, ECOWAS

New Global Standards for International Quality Research Proposals and Grants

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Abstract

he prospect of achieving a sustainable new global standard for international quality research proposals and grants is dependent on strict adherence to international best practices. The resort to a moribund approach overtimes by researchers has remained unabated. Thus, an effective and acceptable quality research proposal and/or grant is one of the key foundation upon which international best practices is built because it serves as a functional mechanism to address wrong techniques in research method which has remained unchecked overtimes. The central purpose of this paper is to present a coherent framework for a new global standard for an international quality research proposals and or grants. The urgent need to have a uniform standard in Africa in line with best practices has become imperative now given its global demand. This ugly situation has generated so much concerns, debate and agitations amongst research scholars. This paper shall examine the various factors responsible for non-compliance with the new global standards and furthermore, shall proffer possible solutions that will address the lopsidedness in research methods and techniques in Nigeria and Africa as the case may be. This paper however, shall examine the mechanisms put in place be scholars and experts as a panacea for a sustainable new global standards for international quality research proposals and grants in Nigeria and Africa. Also primary and secondary sources of data collection were properly utilized in this paper. More importantly, the necessary recommendations made in this paper if fully utilized shall go a long way in ensuring an acceptable standard in the global research world. This paper concludes that for a sustainable new global standard to be achieved, research scholars of different discipline should be trained or re-trained once again since the application of wrong research technique over times borne out of ignorance or superiority complex are factors responsible for a moribund approach that has over the years beclouded our sense of perception, reality and growth.

Keywords: Global standard, Quality research, Grants, Sustainable growth, Best practices

The Roles of an Office Manager in Minute Taking Techniques to an Organization

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Abstract

aking minutes at a meeting has been around since the existence of government or official circle. Organizations transact business through communication both within and outside their area of operation. There is no doubt that such business transactions need to be coordinated for future references and for the smooth running of the organization. It is widely believed and agreed that organizations that keep minute of their meeting are more efficient and effective than those that do not. The purpose of taking minutes is to provide a transcription of what transpired; it is much like a court clerk, taking down transcripts of a given trial. Minutes of a meeting can be used as a reference document for those who attended the meeting and those who did note. Some of the objective of this research work is to determined essential things needed by an office manager before, during and after the meeting, to determine the best method of keeping records of happens in organization. The findings of this research work will be of significance to office managers, organizations, and the business and management students. It also help office manager to know the essential documents needed before, during and after the meeting. This will give them guidelines for writing minutes of the meeting. The findings of the study will also be significant to various organizations, they will state the benefits derived as result of minutes taking. Instead of having information transmitted by word of mouth, the study will make the executives appreciate the importance of assigning of an office manager to take minutes of meeting. The researchers recommended that only qualified office manager should be assigned to take minutes of meetings. This will enhance good minutes-taking that will be geared towards the achievement of organizational.

Keywords: Official circle, Organization and Communication

Impact of (ICT) on Modern Day Banking in Nigeria

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Abstract

Let help banks improve the efficiency and effectiveness of services offered to customers, and enhances business processes, managerial decision making, and workgroup collaborations, which strengthens their competitive positions in rapidly changing and emerging economies. This paper considers the impact of ICT on Modern Day banking in Nigeria. It was found out that computers, internet scanners photocopiers, printers, e-mails, telecommunication, ATM and www are the ICT facilities available for use in Modern Day Banking in Nigeria. It was also found out that ICT has impacted the activities of the bank in the areas of speed delivery, on-line financial transaction, mobile banking services, reduction of long queues and congestion in the banking hall, easy communication between staff and customers, etc. The parameters, used for benchmarking were, productivity, Innovation and value chain. The paper recommended that more adequate ICT facilities should be provided in the bank for utilization and staff should be adequately trained on the use of ICT facilities for greater efficiency.

Keywords: Banking, Customers, Economic growth, ICT, productivity.

Cloud Model for It-Based Small and Medium Enterprise (SME) in Developing Countries

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Abstract

any enterprises today are struggling to outperform a superior position and work effectively in the demanding market via cloud computing. The research aimed in determining the factors and challenges facing by the IT-based SME in adopting Cloud Computing among businesses in Nigeria. Secondary method of data collection was used in conducting the research. Some of the findings that lack of technology and education are the major factors and challenges faced by some of the Nigerian SMEs in adopting Cloud Computing. Cost reduction, technological advancement and professionalism are however the major improvement to the Nigerian SMEs that are already adopts to use Cloud Computing. The research concluded with a proposed designed model which indicated the major factors and challenges inhibiting SMEs from adopting Cloud Computing for their business.

Keywords: Cloud model, Small and Medium Enterprise

Effect of Corporate Social Responsibility on the Financial Performance of Manufacturing Firms in Nigeria

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Abstract

his research investigated the effect of corporate social responsibility on financial performance of manufacturing industries listed firms on Nigerian Stock Exchange (NSE). Competitiveness of financial sector has increased manifold and the issue of corporate social responsibility (CSR) has become an indispensable concern parallel to concentrating on profitability enhancement. Businesses are consider as social units, they have to serve stakeholders, and tend to execute CSR on priority basis and subsequent disclosure as well. Unhealthy CSR policies may cause externalities and eventual relinquished customers and their societies. The main purpose of study is to shed light on the effect of CSR on financial performance (FFP) of manufacturing firms of Nigeria, using a sample of 20 firms listed with Nigerian stock exchange for the period of 12 years from 2005 to 2016, selected based upon first tier and market capitalization. We applied fully modified regression (FMOLS) and Engel-Granger cointegration models to investigate the effect of CSR on FFP. Empirical findings signify the robustness of FMOLS model that documented a positive and significant effect of CSR on return on assets. This premise holds that CSR has positive and significant effect on FFP of selected manufacturing firms of Nigeria. Based upon key findings, this study postulates CSR phenomenon is consider as an essential growth element and FFP-boosting tool by manufacturing industry of Nigeria. Eventually, mainstream of the studies on CSR are in context of well-established companies in the country, however, developing nations are least emphasized, thus the findings of this study greatly contribute in body of knowledge as well as offer pivotal implications for policy makers and governance of industrial sector.

> **Keywords**: Corporate social responsibility, Financial performance, Manufacturing firm

Purchasing and Value Analysis Concept; it's Effect on Manufacturing Industries: a Case Study of Butter Field Bread Bakery

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Abstract

he research study examines the effect of purchasing and value analysis on manufacturing industries (A study of Butterfield Bread Bakery). For this research work, a well structured questionnaire was administered. A sample size of twenty (20) respondents was selected, after given a careful analysis of the responses; the hypothesis formulated was tested using chi-square at 5% level of significance. The research finding reveals that purchasing and value analysis has a significance relationship on manufacturing industries. The study concludes that the effective value analysis requires a high degree of management skills, synchronization and integration with the manufacturing industries, as it will be one of the major components in achieving a sustainable competitive advantage.

Keywords: Value analysis, Purchasing, Organizational performance

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Accounting Structure Determinants in Small and Medium Enterprises: an Empirical Evidence from Bauchi State

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Abstract

ccounting is an information infrastructure. Business performance is based on the quality of accounting information which is used to facilitate decision making in the allocation of economic resources. It is also used to reduced agency cost and lower cost of capital, thus, insuring business growth and performance efficiency. This study examined empirically the relationship between accounting structure and small and medium enterprises performance in Bauchi State. Data is collected through primary sources i.e interviews and questionnaires administered on small and medium entrepreneurs in Bauchi State. Information and record keeping, recognition and measurement, internal control, rules and regulations compliance and decision making are the exogenous variables and performance is the endogenous. Regression analysis was utilize and adopted as tools of analysis. The results show that information recognition and measurement, internal control, rules and regulations compliance are all positively and significantly related to small and medium enterprises performance in the state with coefficient of determination R² of 71%, F.Stat. 10.00 and F.sig 0.0000. It was concluded that sound accounting structure is very important factor in the over role performance of small and medium enterprises. Inadequate accounting structure leads to poor performance which will result to business bankruptcy and failure. In line with the findings and conclusions of the study, it is recommended that small and medium enterprises should be subjected to accounting structure appreciation training across all the twenty local governments. In addition, the state government and SMEDEN should organize workshops regularly of accounting structure and business performance. This will ensure sustainable growth and development as an evidence of democratic governance delivery and poverty reduction in Nigeria. The study also has contributed to the literature by validating economic resources base theory with respect to Nigerian data by using Bauchi state small and medium entrepreneurs performance and accounting structure.

Keywords: Information and record keeping, Recognition and measurement, Internal control, Decision making, Rules and regulations compliance, Performance

Note				