

INTERNATIONAL CONFERENCE ON ENTREPRENEURSHIP, TECHNOLOGY & ENERGY RESEARCH

CONFERENCE THEME

Entrepreneurship, Technology, Energy Development & Management: a Pathway to Sustainable Development

CONFERENCE OBJECTIVE

The conference provides a multi-disciplinary forum for networking and intellectual exchange among scholars who conduct research in and of relevance to entrepreneurship technology and energy development research.

CONFERENCE DATE

Wednesday 14th - Thursday 15th June, 2017

CONFERENCE VENUE

Faculty of Technology, Conference Centre, University of Ibadan, Nigeria

TIME: 10:00 am

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CONFERENCE THEME

Entrepreneurship, Technology, Energy Development & Management: a Pathway to Sustainable Development

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International Institute for Policy Review & Development Strategies (IIPRDS)

Babcock University, Nigeria

Day One: Tuesday 13th June, 2017	
Arrival of Guests/Conferees/Delegates	
Day Two: Wednesday 14th June, 2017 Opening Session/ Plenary	
9:00 - 10:00am	Conference Registration
10:00 - 10:15am	Opening Prayer/ Welcome Remark
10:15 - 10:30am	Institutional Brief/ Chairman's Opening Remark
10:30 - 12:00noon	Lead Speaker / Keynote Address
12:00 - 1:00pm	Launch Break / Group Photograph
2:00pm - 4:00pm	Plenary Session
4:00pm - 5:00pm	Policy Review Session
Day Three: Thursday 15th June, 2017 Plenary Sessions/Policy Briefing/Communiqué	
7:00am - 8:00am	Breakfast
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4:00pm - 5:00pm	Communiqué/ Closing Ceremony
Day Four: Friday 16th June, 2017 Departure of Guest/Conferees/Delegates	

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About Us

The 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>

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. International School of Business and Entrepreneurial Study

ISBES 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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In affiliation with International Business Schools in United Kingdom and Asia, FAISB provide 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 offers Certificate, Advanced Diploma, Executive and Professional Studies. The programmes are flexible (**CAMPUS AND ONLINE COURSES**) and adaptable to your schedule.

CORE VALUES, STRATEGIES AND LEARNING OUTCOMES

1. We provide students with creative problem-solving and critical-thinking skills needed to become effective and successful business managers.	3. The school provides quality professional learning experience that will help organisations enhance the capacity of their workforce.
2. 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.	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

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Timeline for Manuscript Corrections and Journal Publication

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

1. The Plenary/Technical session is compulsory for all conferees. 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 effect corrections as expected.
2. Corrections of manuscript(s) (full papers) must be effected and submitted within 2 weeks after the conference. All submissions must be made to:
developmentstrategies3@gmail.com
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.
4. Letter of Papers Acceptance and Journal Publication will be issued to author(s) on the 6th week after the conference. Acceptance will be in three forms:
 - 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.
5. On acceptance of paper for publication, author(s) will be required to make PAYMENT for paper publication/ pagination (hard print and online) and courier. Payment must be done within 2 weeks of notification of acceptance. Authors will receive their published journals within 10 weeks after the conference.
6. Accepted papers will be published in International Scientific Disciplinary Research Journals with high level Impact Factor (in hard print and e-version). Published journals will be indexed in Google Scholar and other online research directory.

Guidelines for Manuscript Submission

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Submitting your manuscript for assessment and publication in any of the International Journal Series means that your work has not been published elsewhere in any other journal, book or in a book chapter, be it printed online (except in the form of an abstract or an academic thesis). The editor(s) of the journal(s) have the right to edit or to alter all contribution, but authors of the submitted work will receive proof before the publication of their work.

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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.

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References

The reference style should be APA format.

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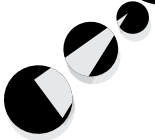
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A decorative graphic consisting of three overlapping circles of varying sizes, arranged in a descending diagonal line from left to right. The circles are filled with a black and white gradient, with the top-left circle being the largest and the bottom-right being the smallest.

Conference
Abstracts



Cash Conversion Cycle and Firm Performance of Nigerian Small and Medium-Sized Enterprises for Entrepreneurship Development


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Abstract

The purpose of this paper is to report the results of an empirical study on the relationship between cash conversion cycle and firm performance of small and medium-sized enterprises. The paper considers the cash conversion cycle and its different components for a sample of Nigerian SMEs. SMEs are bedrock of the Nigerian economy contributing to gross domestic product, employment generation, poverty reduction and industrialization. The study employed panel data regression analysis using secondary data on a sample of 311 Nigerian SMEs for the period 2008 - 2014. The findings which are robust of endogeneity show statistically significant association between cash conversion cycle, account receivables period, return on assets and board size with SMEs cash holdings. Also found a significant relationship between cash holdings with firm size, leverage, growth opportunities and firm age. Thus, the result of the study indicates that Nigerian SMEs with shorter cash conversion cycle and low growth opportunities hold more cash. Similarly, SMEs with small board of directors accumulate large cash balance. Further, SMEs with higher profitability keep large cash balance. This study contributes to existing literature on the determinants of SMEs cash holdings more specifically in developing economies. However, this study is limited to non-financial and non-service SMEs. Future study can extend the investigation to financial and services firms. Similarly the structure of the paper and scope of further study may be extended to include the effects of some corporate governance mechanisms.

Keywords: *Cash conversion cycle Profitability, Entrepreneurship Development, Small and medium-sized enterprises, Nigeria*



Vocational Education Entrepreneurship: a Pathway to Sustainable Development

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Abstract

The present economic recession and the consequent financial crisis Nigeria found herself in this era of globalism has become a topic of debate amongst scholars and industrialists. For a nation's economy to develop, it is necessary for the entrepreneurial spirit of the youth and adults alike to be awakened and developed through vocational education and training. Vocational education has the capacity of building a sustainable economy through acquisition of skills and knowledge development. It encompasses acquisition of practical skills, attitude and knowledge relating to occupation in a formal school setting. The knowledge is expected to be useful in various sectors of a nation's economy and social life. The focus of this paper therefore is to consider some fundamental issues that will bring about economic revolution in this era of economic recession in Nigeria. The paper examines the concept of entrepreneurship, vocational education and economic development. It also examines economic recession and its consequences on a nation such as Nigeria. It was recommended among others that the teaching of right values, attitudes and habits should be emphasized in vocational education, and encourage the youths to develop risk-taking behaviours and to perceive business opportunities in his environment.

Keywords: *Vocational, Education, Entrepreneurship, Economic, Development.*

Promoting Vocational Education Entrepreneurship for Sustainable Economic Development

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Abstract

Vocational education encompasses acquisition of practical skills, attitude and knowledge relating to occupation in a formal school setting. The knowledge is expected to be useful in various sector of a nation's economic and social life. This paper examines the acquisition of vocational education skills for economic and national sustainability and development. It also discussed the concept of entrepreneur as generating business ideas, identifying objectives, conducting market research and surveys, combining service resources, organizing the human and material resources for the attainment of the objectives of the enterprise. This research paper highlighted vocational education as a trade that affords the individual employment opportunities in the world of works. It attempts to establish that an entrepreneur must be skilful, innovative, creative, and should be ready to take the risks necessary for a business success. It was recommended among others that the teaching of right attitudes and habits should be emphasized in vocational education as it would encourage the youths to develop risk-taking behaviours and to perceive business opportunities in the environment.

Keywords: *Vocational, Education, Entrepreneurship, Economic, Development.*

Renewable Energy and Opportunity for Sustainable Agricultural Entrepreneurship Development: a Review of Energy use Pattern among Small Scale Agro-Processors in Nigeria

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Abstract

Economic relevance of Agro-processing and the associated energy requirements has brought the sector to research light. Using Dynamic Review Approach (DRA), this study reviews literature on energy use pattern among small-scale agro processors in Nigeria with a view to making a case for adoption of renewable energy. Studies have however revealed that non-renewable energy sources (fossil and electricity) are known to be associated with environmental degradation resulting in dire climate and health implications and have been largely depended upon to the neglect of the safer and cleaner renewable ones (solar, wind, and biogas). Only a few have adopted renewable energy or its combination with the non-renewable source(s). Instability associated with the supply of these heavily relied-upon energy sources, and particularly high cost of running processing machines powered by fossil fuel, have implication for economic losses in terms of man-hour, machine-hour. Also, agro-entrepreneurs are often forced to consider relocating to climes where energy stability could be better guaranteed. Meanwhile, adoptions of eco-friendly technologies have been observed as the possible and sustainable panacea to these avoidable economic losses. In view of the tropical nature of the geographical location of Nigeria, opportunities provided by both sun radiations, wind and wastes from households could be harnessed to generate energy for agro-processing. The policy message from this study is quite clear: policies that focus on enhanced technical and institutional capabilities required exploiting safer and cleaner energy is therefore advocated. Foreign partnership should be sought for finances and technological cooperation while small scale agro-processors should be made to have access to credit finance to facilitate adoption of such technologies.

Keywords: *Renewable energy, Entrepreneurship development, Agro-processors, Nigeria*

Ethical Education for Effective Entrepreneurship in Nigeria

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Abstract

A country that can make significant progress economically, educationally, politically and her traditions, values, norms, and beliefs are undermined will definitely crumble. Ethical decadence is the bane of development in Nigeria that must be addressed for the sake of progress, growth, unity and survival. Education has become the major instrument for the achievement of personal aspirations and national development in terms of human capital, economic and social development. Ethical education serves as a necessary condition for effective entrepreneurship especially with media reports of increased armed robbery, militancy, kidnapping, religious intolerance, fraud, imposture, materialism, greed, trickery at the expense of human life. This paper discusses the concepts of ethics and ethical education as well as entrepreneurship. It examines the platforms and organs (such as the home, school, society) by which ethical education can successfully change the mindset of Nigerians to become entrepreneurs rather than looters. It attempts to influence individuals to initiate, participate, achieve, and build an enterprise or organization, rather than just watch, wish and make living through dubious means. The acquisition of ethical education skills at home, school, societal and at personal levels is for individual and collective economic and social success on local, national and global fronts. The paper made some recommendations that will build ethical orientation on the youths for effective entrepreneurship.

Keywords: *Ethics, Education, Entrepreneurship, Growth, Economy*



Impact of Deposit Money Bankson Small and Medium Scale Industries Sales Growth in Southwest Nigeria

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Abstract

The research investigated the impact of the financing capacity of deposit money banks (DMBs) on the performance of small and medium scale (SMIs) industries in Southwest Nigeria. The study covered the period between 2011-2015. Data were collected from both primary and secondary sources. Primary data were collected through the use of questionnaires while secondary data were obtained from annual reports/publications with relevant information on the activities of DMBs and SMIs. Using the descriptive survey method, the multi-staged sampling technique was employed to select respondents from the study. The analytical technique employed was basically multivariate regression analysis with dummy variables using the Ordinary Least Square (OLS) approach. Hypothesis was formulated. From the result, the model showed that DMBs loan facility has positive significant impact on SMIs performance adopting sales growth as a measure (pvalue = 0.0118 < 0.05); the pvalue of 0.0118 < 0.05 level of significance therefore, the model is statistically significant. The study therefore concludes that deposit money banks (DMBs), like in other developing countries of the world have the potential to impact on the performances of small and medium scale industries in Nigeria, given the enabling environment. The study recommended that SMIs, particularly in the manufacturing sector should be given priority financing by banks because of their relative importance in economic stimulation while government policies on private sector, and in particular, SMIs and the banking system should further strengthen the bank and real sector nexus.

Keywords: *Deposit money banks, Small and medium scale industries and sales growth*



Influence of Single Parenting on the Academic Achievement of the Nigerian Child

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Abstract

The purpose of this study was to investigate the influence of single parenting on the academic achievement of the Nigerian child with a focus on the view if the academic performance of a child from two parent homes. Children living in single home face different challenges which reflect on their character and make them retrograde academically. However this paper aims at providing conceptual framework on the parental involvement in the child's education and also examines the family structure on the academic achievement of the child as a tool for influencing specific reason the child's educational growth and development. Some problems the child faces from single parenting families were highlighted as well as the means that can be used to redirect patterns were cited and different parental styles were critically evaluated. The paper concludes by establishing some adjustable techniques for single parent which will go along way to help the child achieve a goal. Recommendations were made which include parents considering the consequences of Separation on the family especially their children's education, the single parent finding time to visit their wards in school and to inquire from their teachers about their academic progress as well as religious bodies preparing couples for marriage by organizing a compulsory pre-marital class amongst others.

Keywords: *Academic achievement, Single parent home, Two parent home, The Nigerian child*



An Assessment of Working Capital Management on Performance of Nigerian Listed Petroleum Firms

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Abstract

In this study, we empirically investigate the effect of working capital management on performance of Nigeria listed Petroleum firms. We hypothesize that Working capital management does not have significant influence on the financial profitability of Nigerian quoted petroleum companies. Our data set consist of petroleum firms listed in the Nigeria Stock Exchange for the period 2010-2015. Using Panel regression analysis, results indicate that the cash conversion cycle and all its major components; namely, inventory turnover in days, payable turnover in days and receivable turnover in days – are associated with the firm's profitability though some strongly does while others partially does. The results of this study should be of great importance to managers and major stakeholders, such as investors, creditors, and financial analysts.

Keywords: *Working capital management, Profitability, Empirical*



Entrepreneurship Education Delivery in Nigeria: Issues, Challenges and Future Direction

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Abstract

Considering the important recognition given to entrepreneurship by Nigerian Government it is now being promoted as a means for employability, wealth and job creation, as well as an engine for endogenous economic development. Hence, various efforts are taking to encourage, nurture and develop entrepreneurial intention of people through entrepreneurship education at all levels of society. The efforts include offering of entrepreneurship education within the curriculum of tertiary institutions and at vocational training and lifelong learning setting. The choice of running entrepreneurship education at tertiary level of education is based on the theoretical underpinning that, at this level, better educated entrepreneurs, who are ready and willing to enter the economy and make it more entrepreneurial, can be raised. This is because graduates at this level of education are believed to represent an important national resource, both in terms of numbers and the quality of their contributions. While these efforts at institutionalizing entrepreneurship is laudable one, the education that can produce innovative entrepreneurs however requires a broader training to be able to develop the necessary entrepreneurial behaviours, attributes and skills. Despite the relatively long history of entrepreneurship education, it is still a new phenomenon in Nigeria. Therefore, majority of the tertiary institutions are still grappling with framework for entrepreneurship education delivery. Therefore, the specific objective of this paper is to suggest an integrated framework that can be used to build strong foundation for entrepreneurship teaching and learning in Nigeria. The framework which takes into consideration the socio-cultural setting in the country has the potential to develop entrepreneurial thought and action in students, and can be applied in any business venture setting. In order to achieve this, a systematic literature review of theoretical and empirical studies is carried out to explore different entrepreneurship education practices in use to develop entrepreneurship intentions and attitudes in students. The understanding garner from these pieces of literature provided the direction for the development of the proposed framework.

Keywords: *Entrepreneurship, Entrepreneurship education, Entrepreneurial behaviours, Tertiary institutions, Nigeria*

Microfinance and Women Entrepreneurs Development: an Empirical Analysis in Katsina Central Market

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Abstract

This study investigated the role of microfinance in the development of women entrepreneurs in Katsina Central market and the main objective was find weather microfinance significantly impacted on the development of women entrepreneurs in the market. A sample of 200 women who owned shops in the market were randomly selected and their socio-economic characteristics such as income, profit, education, experience, formal credit, informal credit and training were taken as explanatory variables that influences the dependent variable measured as business net-worth. After checking the reliability of the data, multiple regression analysis was adopted using OLS method was used to determine the impact of microfinance on the development of women entrepreneurs. The empirical results confirmed that microfinance promoted the development of women entrepreneurs in the market but the impact of informal credit was more significant and stronger. Other significant variables are level of education, experience and profit. The paper recommended for more access to microfinance to women through group lending and extension of repayment period. Also, there is need to further encourage and promote self-help group that serve as a good means through which women raise fund as well as increasing the opportunities for receiving business training especially managerial techniques.

Keywords: *Women entrepreneurs, Microfinance, Informal credit, Education*



Perceived Desirability and Supportive Environment as Basis for Entrepreneurial Career Choice among University Students in Nigeria

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Abstract

The study was designed to explore the mediating role perceived desirability and moderating effect of supportive environment on the relationship between entrepreneurial knowledge and entrepreneurial career choice among university students in Nigeria. A survey research design was used to collect the data from a randomly selected sample of 432 final year students across six universities in the northern Nigeria. The study used Structural Equation Modelling (PLS-SEM) to analyse the data obtained from the sample and to test the hypotheses in the model. The study established a significant positive relationship between entrepreneurial knowledge and the students' entrepreneurial career choice. However, the study found no significant relationship between supportive environment and the students' entrepreneurial career choice. Furthermore, the study established that perceived desirability significantly mediates the relationship between entrepreneurial knowledge and students' entrepreneurial career choice. In addition, the study established that supportive environment has no significant moderating effect on the relationship between perceived desirability and students' entrepreneurial career choice. The authors used cross sectional data to test the hypotheses on the students' entrepreneurial career choice. The study contributes a lot by providing valuable insights to various stakeholders in the field of entrepreneurship education and entrepreneurial career development such as educational institutions, curriculum developers, entrepreneurship educators, and policy makers.

Keywords: *Entrepreneurial career choice, Entrepreneurial knowledge, Perceived desirability, Supportive environment.*



Integration of Entrepreneurship Education into Colleges of Education Curriculum for National Development

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Abstract

One of the weaknesses of the Nigeria's education system is its failure to prepare graduates for self employment and entrepreneurship skills acquisition. This system encourages the graduates to follow the tradition of job seeking. In Nigeria, the economic environment has changed drastically so much so that the public sector is diminishing in job creation. Economic liberalization is taking place to the extent that public enterprises are being privatized thus making the private sector an engine of economic growth. This article discussed entrepreneurship Education and the need to integrate it into the curriculum of Colleges of Education as a panacea for self reliance and national development. Beside extolling the benefits derivable from entrepreneurship education, the articles point out the likely impediments of this innovative educational practice. Various affirmative action programmes for smooth implementation of entrepreneurship education in Colleges of Education were suggested for implementation. It was concluded that no further time should be wasted in making entrepreneurship education a core curriculum in Nigerian Tertiary Institutions.

Keywords: *Integration, Entrepreneurship education, Curriculum national development.*



Gendered Entrepreneurship and Family Business Succession in Nigeria

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Abstract

The rate of participation of women in entrepreneurship in Africa is higher than any other region in the world. Women entrepreneurs are not only employment creators, but a major driver of economic growth especially in this era of globalization and trade liberalization. However recently, there has been a growing concern about the significant gender imbalances in entrepreneurial activity and family owned business leadership in a typical African setting, Nigeria not excluded. Therefore, women are likely to start a business but less likely to take up the leadership of an existing one. This has, unfortunately not only deprived women of personal prosperity but also placed an aggressive restriction on their contributions for sustainable development mantra despite the resources at the nation's disposal. It was against this backdrop this paper examines gendered entrepreneurship and family business succession in Nigeria. Structural Functionalism of Talcott Parsons will be used to give theoretical explanation to issues of concern. As a desk study, evidences from secondary sources of data collection will be content analyzed. It is expected that factors that fueled gendered entrepreneurship especially among family business shall be thoroughly discussed. It is also hoped that, factors responsible for low women entrepreneurship leadership in family owned business. Consequently, Policy recommendations shall be made in line with the problems identified. These recommendations shall cut across all stakeholders including family business owners, potential business men and women, government and researchers.

Keywords: *Entrepreneurship, Family business, Gender and development*



The Impact of Entrepreneurial Activities of Small and Medium Scale Enterprises on the Level of Economic Development in Lagos State, Nigeria

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Abstract

Entrepreneurial activities have been identified as a tool for attaining rapid economic development. Many developed countries have attributed the development of their economies to the pursuit of entrepreneurial activities. Entrepreneurial activities are carried out by small and medium scale enterprises (SMEs) in Nigeria. The study examined the impact of entrepreneurial activities of SMEs on the level of economic development in Lagos State, Nigeria. The survey research design was used for the study. Four research questions and three research hypotheses were generated to guide the study. Stratified random sampling procedure was employed to select entrepreneurs located in Lagos mainland and Lagos Island local government areas in Lagos State while convenience sampling was used to select the 230 participants for the study. Data was generated through the use of a questionnaire. The data collected were analysed with the use of descriptive and inferential statistics. The study recommended that the Lagos State government should support SMES in providing a more conducive and enabling environment which will encourage profitable entrepreneurial activities, which will take the state to a greater level of economic development.

Keywords: *Economic development, Entrepreneurial activities, Economic growth, Entrepreneurs, Enterprises*

The Impact of Microfinance Banks on Enterprise Growth, Resource Acquisition and Capability Development of Micro, Small and Medium Scale Enterprises (MSME) in Nigeria


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Abstract

Microfinance banks were setup by the Federal Government of Nigeria to provide micro financial services to the economically active poor, micro, small and medium scale enterprises (MSMEs) that need financial services to carry out and expand their business operations. The study investigated the impact of microfinance banks on enterprise growth, resource acquisition and capability development of micro, small and medium scale enterprises in the Nigeria context. The survey research design was used for the study. Four research questions and corresponding hypotheses were generated to guide the study. The participants for the study were 250 entrepreneurs who patronized Microfinance Banks for financial assistance in the Mainland Local Government Area of Lagos State and they were selected through convenient sampling procedure. The data generated for the study was collected through the use of questionnaire. The analysis of data collected was carried out with the use of both descriptive and inferential statistics. The result from the study revealed that the impact of Microfinance banks on enterprise growth, resource acquisition and capability development of MSMEs is low and need to greatly improve. The study therefore recommended that microfinance banks should intensify efforts aimed at monitoring the MSMEs to utilise the funds being given to them effectively to achieve the three core areas of this study, viz capability development, resource acquisition and enterprise growth.

Keywords: *Microfinance, Entrepreneurs, Enterprise growth, Resource acquisition and Capability development*



Impact of Insurance Service Quality on the Purchase Intentions of SMEs' Owner-Managers in Zaria Metropolis

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Abstract

This study investigates the impact of insurance service quality on the purchase intentions of SMEs' owner-manager in zaria metropolis. Survey questionnaire was used to collect data from the respondents. SERVQUAL Model was used as the instrument for measuring perceived service quality, in relation to prompt claims settlement, public awareness, as well as the market penetration efforts made by the insurance companies. The gap analysis measures their intentions to purchase insurance products. The study reveals that insurance service has insignificant impact on the purchase intentions of SMEs owner-managers in Zaria metropolis. The study recommends that insurance firms should gear up their marketing strategies to accelerate the level of awareness creation on the importance of insurance operations.

Keywords: *Insurance service, Quality and purchase intentions*



Security Architecture for Preventing Malicious Attacks in Software Defined Network (SDN)

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Abstract

Despite the successful record of Internet it short comings in the area of network configuration, response to fault(s), load and change(s) led to concept of software defined network (SDN) that separates combined network's control (brains) from forwarding (muscle) planes for easier optimization, network programmability and control logic centralization capabilities, this introduced new fault and attack planes, that open doors for new threats that were not existing or harder to exploit, SDN Open Flow (OF) paradigm embraces third party development efforts, and therefore suffers from potential trust issue on OF applications (apps), an attacker can inject malicious programs into network packets and forward them into the network. This study prevents SDN from malicious attacks and guarantees a secured SDN paradigm from malicious attacks. An algorithm was designed using white/black list source identification combined with content based packet filtering as a security measure to prevent malicious attack. When a packet arrived at the port, algorithm check through the open flow flow table for status of previous transaction from that particular source if legitimate (White list), the newly arrived packet granted secured and delivered as a secured packet, if otherwise (Blacklist) newly arrived packet disqualified and dropped. But if transaction from the source is taken place for the first time algorithm then apply the content based packet filtering using word hashing combined with Bayes' theorem to calculate the spam city chances of newly arrived packet, if spamcity result gotten is greater than or equal to (\geq) particular set threshold the packet concluded malicious and dropped, if otherwise legitimate packet delivered and flow Table updated for subsequent transaction(s). Results from the study indicate that initiated transactions where previously existing transaction from same source on the flow Table were grouped/classified to be Blacklist where dropped as a malicious packet, while those with previously existing transaction on the flow Table grouped/classified to be Whitelist where forwarded to their destination as a legitimate packet. In case of newly initiated transaction(s) where there is no previous transaction from transaction initiated source on the flow Table, content based filtering method was initiated and malicious packet where grouped/classified to be malicious and legitimate where grouped/classified to be legitimate. It indicated from findings that algorithm combined source identification/authentication (using white/blacklist) and content filtering (using word hashing and Bayes' theorem) methods of malicious identification/authentication and packet grouping, provides effective solution to legitimate/malicious mail grouping/identification and as such prevents malicious attack from accessing their targeted host in Software Defined Network. And therefore recommends combined methods of source identification/authentication as a preventive measure for malicious attack in Software Defined Network (SDN) due to its efficiency and effectiveness.

Keywords: *Security, Open flow, Flow table, Network communications*

Debt Mix and Profitability of Listed Deposit Money Banks in Nigeria

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Abstract

The present era is the era of intense competition and survival of the fittest is the slogan of the corporate world. In such a scenario decision making has emerged as one of the toughest tasks as it decides the fate of every firm. Banks generally play a crucial role in the economic development of every country but one critical decision banks face is debt choice and this choice is necessary for the profit determination of firms. Nonetheless, it is essential for us to recognize that this decision can only be wisely taken if banks know how debt policy influences their profitability. It was on this note that this study examined the relationship between debt mix and the profitability of Deposit Money Banks in Nigeria (DMBs). Hypotheses developed for the study are: Short-term debt has no significant relationship with profitability of Listed Deposit Money Banks in Nigeria and long-term debt has no significant relationship with profitability of Listed Deposit Money Banks in Nigeria. The sample of the study comprised of selected 10 DMBs operating in Nigeria. Also, Pearson correlation technique was adopted to test the relationship among variables. This study concludes that the long term debt and short term debt have negative relationship with profitability of selected 10 DMBs listed on NSE. The study recommends that regulatory bodies should develop and improve the institutions and supporting economic and regulatory infrastructure that would promote the development of efficient markets and financial institutions and the mechanisms of corporate governance, so that firms' choice of debt may be made in a more informed and transparent market and institutional context.

Keywords: *Economic development, Short term debt, Long term debt, Profitability*



Impact of Micro-Finance Service on Women Empowerment in Zaria Metropolis

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Abstract

Empowerment of women is a very important issue in developing countries. As women are integral part of society, their status and participation in decision making as well as economic activities is very low. Microfinance plays role in providing training program meant to empower women so that they can contribute in economic activities. It was on this basis that the study examines the impact of microfinance services on women empowerment. Primary data was used where questionnaire was adopted as the main instrument of data collection from selected Women Small and Medium Scale Enterprise in Zaria Local Government. Regression analysis was adopted as tool for data analysis while the data would be process through SPSS 20. The study found that microfinance training program has significant impact on women empowerment in Zaria Local Government. The study recommends that training and skills acquisition programmes should be organized for women entrepreneurs by microfinance often so as to ensure the continuous empowerment of rural women.

Keywords: *Microfinance, Women empowerment, SMEs, Zaria Local Government.*



An Analysis of the Influence of Franchise Fees on Franchisees' Business Performance, Overall Satisfaction and Intention to Stay

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Abstract

The Nigerian franchise industry is losing its relevance, and no serious efforts are in sight to revive the once-highly valuable industry. Particularly, in the food-service segment, outlets are closing in droves and both franchisors and franchisees continue to operate at record losses. Those who continue to hang on to their business relationships are merely in marriage of convenience and like all such marriages, it is a matter of time before the parties part ways. Scholars and practitioners have noted that the element of fee payment is a critical sticking point in the relationship of the two party. Across the world, only a few inconclusive studies have investigated the influence of fee structure on franchisees' business outcomes and long-term commitment. Worst still, none of these few studies were conducted in Nigeria, and since business culture and particularly franchise practices differ from one country to another, it is worthwhile understanding the experiences of Nigerian franchisees in this regard. Personal interview with franchisees from across different brands in Nigeria was used to collect relevant data. Several insights with varying implications for franchising practice emerged from the analysis. The originality of the study is located not just in being the first-ever exploratory insight into issues relating to franchise contracts in Nigeria, but also, the study makes valuable contribution to extant scant literature on franchising using a robust combination of methodologies. Based on the findings of the study, a number of strategies are offered to help revive the industry for the benefits of the stakeholders.

Keywords: *Franchise fees, Royalties, Marketing contribution, Business performance and satisfaction*



Competition in the Banking Industry and Nigerian Financial Sector Growth

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Abstract

The trend of bank profits in Nigeria since the liberalization of the financial sector and the increased number of new entrants to the industry in the late 1980s and 1990s have led to the thinking in many circles that investment was most worthwhile in the banking industry. However, there are no available statistics either for inter-temporal or group comparisons within the banking industry and much more so for comparison between returns on investment in the banking and the other industries. Some past attempts to assess the performance of the Nigerian banking industry either had the mark of incomplete coverage or were limited in scope in terms of the number of metrics used. Different from past studies which employed majorly aggregate data, this study adopts bank level data for assessment of not just bank performance but also intermediation, growth and competition in the banking sector. The objective of this work is to examine the consequence or implication of competition in the banking industry for financial sector development. Whereas, competition is good for individual banks, the customers, and the banking system, excessive competition has implications which should be carefully identified and accorded the necessary regulatory attention. To examine the consequence or implication for financial sector development, a blend of exploratory, investigatory and descriptive technique was used. These methods were employed in order to capture the competition in the banking industry in Nigeria and its effects on financial sector development. Some of the implications identified to have direct bearing on the system's stability are related to supervision, risk management, corporate governance, market discipline, and self-regulation. Notwithstanding the enormous challenges posed by the keen competition in the industry as a result of consolidation, there is no doubt that the regulatory authority have been proactive and put in place policies to guarantee safety and soundness of the banking industry.

Keywords: *Credit, Bank, Financial intermediation, Consolidation, Monetary policy, Competition*

Import Restriction in Nigeria: how Far has it Gone in Achieving the Stated Objectives?

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Abstract

This paper examined the benefits of imports restriction for a country with the objective of analyze the extent to which Nigeria's restrictive policy has gone in realizing such benefits. The paper makes reference to the available literatures and statistical figures based on the performance of the key sectors of the economy before and after the implementation of the policy. The paper discovered that the results of the policy are mixed as per as the attainment of the above stated objectives is concern. The policy is fruitful for the development of agricultural sector as indicated by the rate of growth of the sector but retards the manufacturing sector as evidenced by a decline in its share of GDP due largely to the difficulty of sourcing foreign exchange to import the required capital and intermediate goods. The policy worsened unemployment currently but this is likely to be reversed in the medium and long runs as agricultural sector, the larger employer of labour, respond positively. But improving balance of payment has still remains a challenge because of the need to import capital and intermediate goods required by the manufacturing and construction sectors. Higher prices of locally made products make them highly uncompetitive with the result that import of finished product is still on the increase. Therefore, for the policy to yield the desired results there is need for the provision of input subsidy, effective marketing plans, guaranteed price and funding of the entire value-chain in the agricultural sector. Also, the monetary authority should make foreign exchange more available and measures should be taken further to narrow the gap between the official and the black market exchange rates. Temporary selective protection should be adopted rather than general protection approach.

Keywords: *Import restriction, Foreign exchange, Employment, Food security and local industry*

Managing the Entrepreneurial Education of the Nigerian Army Tertiary Institutions in an Era of Economic Recession

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Abstract

The prevalent precarious global economic recession which became so apparent in United States economy in September 2008 before reaching Europe has finally enclosed and enfeebled the socio-economic and political fabrics of the Nigeria State with its unprecedented bizarre consequences on the spleen . This is to the extent that organizations (Private and Public) including the educational sector, particularly the Nigerian Army tertiary institutions are feeling its pinch that prompted the necessity for this research. The Nigerian government and employers of labour in many organizations are experiencing bankruptcy, cutting cost, reducing the cost of governance, laying off workers and reducing public expenditure. For sure, this has resulted in unemployment, high rate of suicide and kidnapping in the polity and has reinforced the imperative to “search for excellence” on avenues of ameliorating its impact on the Nigerian Army tertiary institutions especially the Nigerian Army School of Finance and Administration (NASFA). And, the only surest avenue of engaging frontally on the impacts of the recession is by effectively managing the entrepreneurial education of the Nigerian Army tertiary institutions for self sustenance and sustainable economic growth and national development. It is against this backdrop that this lofty idea to empirically re-examine holistically the management of the entrepreneurial education in NASFA becomes a necessity and comes to the fore. This is with a view that if entrepreneurship education is proactively and prudently managed along the tenets of Nigerian Military vision and their six M's resources - men (internal and external customers- their teachers, personnel's and their agents), money, materials, machines , methodology and markets, will go a long way in alleviating the effects of the economic recession on their tertiary institutions.

Keywords: *Managing, Economic recession, NASFA and entrepreneurship education*

Impact of Creativity on Entrepreneurial Activities among Small and Medium Scale Enterprise in Abuja

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Abstract

The study examines the impact of creativity on entrepreneurial activities among Small and medium scale enterprise in Abuja. The major problem is that majority of the SMEs in Abuja do not apply the concept of creativity in their businesses and some do not create creativity value to their existing businesses and this limit their entrepreneurial activities in SMEs in Abuja. The study sought out how creativity enhanced entrepreneurial activities such as corporate level activities, business level activities and functional level activities in Abuja. A Point in time data was collected from primary source covering a period of 1 year that is 2016. The population of this study is 2690 owners of SMEs in Abuja. A sample size was derive using Taro Yamane formula and the sample size was 400. Ordinary least Square method of regressions with a statistical package of e-view was adopted and findings reveal that there is significant relationship between creativity and entrepreneurial activities. Other findings were that there is a significant relationship between creativity and corporate level activity in Abuja and also there is a significant relationship between creativity and business level activity in Abuja. The study recommends that SMEs in Abuja should encourage creativity since it significantly leads to corporate level activity of the business, functional level activity and business level activity. They should try to improve their creativity level by adding new concepts to their existing business activities and even design new principles to achieve their goal.

Keywords: *Creativity, Entrepreneurial activities, Business level activity, Corporate level activity, Functional level activity*

Factors Effecting Adoption of E-Commerce by Small and Medium Enterprises (SMEs) in Gombe State: a PLS Approach

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Abstract

The study investigated the factors that influence SMEs adoption in Gombe state of North eastern Nigeria using smart PLS 3 as the tool for analysis. This study is motivated by the fact that the adoption of e-commerce by SMEs, in Nigeria in general and Gombe state in general, is still very far behind the adoption by large companies. Yet to be able to survive in the new economic e-era; businesses, including SMEs, are forced to adopt e-commerce. Non-adopters will be left behind by the adopters. In addition, studies regarding e-commerce adoption by SMEs are rarely found in Nigerian context. Therefore, the results of this study provide a timely understanding of e-commerce adoption by SMEs in Gombe state. The model developed in this study is based on the TOE framework. Three variables: technology, organization and environment are proposed as the factors that influence SMEs in adopting of e-commerce in the state. Based on a survey of 103 SMEs in the state, it was found that perceived benefits, technology readiness, environment and IT experience are the determinant factors that influence SMEs adoption of e-commerce in Gombe state.

Keywords: *Technology, E-commerce, Organization, Development*



Energy Demand and Supply: Implications for Nigeria's Sustainable Development

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Abstract

The efficient exploitation and development of a nation's energy resources is no doubt, of great importance to the progress and well-being of its citizenry. This is because inadequate supply of energy constrains industrial and social activities leading to high economic and social costs. Indeed, the levels of energy production and consumption are important indices of the industrialization and/or development of any nation. Against the backdrop of the concept of sustainable development, the demand and supply of such energy commodities have turned important subject of enquiry to researchers. This paper interrogates the demand/supply situation in Nigeria with a view to ascertaining the implications for sustainable development. Data is sourced from secondary materials-books, journals, magazines, periodicals and the internet. The methodology is content analytic in approach just as Solow economic model of sustainability is adopted as the theoretical framework. Results show a gross inadequacy in the supply of energy commodities in relation to demand which as expected, is taking an adverse toll on the nation's industrialization drive and the realization of the goals of sustainable development. Concluding, the paper recommends an improved effort by government to boost energy supply.

Keywords: *Sustainable development, Energy demand and supply, Industrialization drive, Solow model of sustainability, Government efforts.*



Entrepreneurship, Technology, Energy Development and Management: a Pathway to Sustainable Development


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Abstract

Entrepreneurship, the act of initiating, organizing and managing a productive venture, in order to derive satisfaction and profit from it, is the driving force of any economy. The roles of entrepreneurs, which can also translate as the importance of entrepreneurship, include improvement in the standard of living, significant increase in per capita income, employment creation, skill acquisition, and advancement in technology, judicious use of domestic raw materials, generation of both internal revenue and even foreign exchange. These can be further felt on the large scale, which can only be efficiently carried out through technology. Technology not only leads to mass production, but also improves the quality of the final product. This paper looks at technology, and its effect on entrepreneurship. Also looking at energy, its development and management.

Keywords: *Entrepreneurship, Technology, Energy development and Management, Pathway, Sustainable development*



SME Development and Franchise Business Model Nexus in Nigeria: Strategies for Exploring and Exploiting the Sweet Spot

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Abstract

This study empirically investigates issues in the performance of franchise businesses, particularly franchisees, in Nigeria. It specially sought answers to three questions viz. to what extent has franchise business model made a difference in the promotion of entrepreneurship and SME development in Nigeria? How well do the culture, institution and business environment of the country support the business model? What specific measures need to be taken by relevant stakeholders to promote franchise business and enhance the performance of firms in the industry? Complimented with reputable documentary sources, the study utilized qualitative inquiry of in-depth interviews to collect relevant data. Findings show that although there is a huge potential for the growth of the franchise industry, the business model has not met the expectation of stakeholders as a tool for promoting SME and entrepreneurship in the country. It was also revealed that some institutional and business environmental factors currently inhibit the development of the industry. Based on the findings, a number of measures are recommended to strengthen the industry and position it as a veritable alternative for the promotion of SME and entrepreneurship in Nigeria. The study is the first known empirical effort to understand franchise industry in Nigeria. The value of the study lies in the significant contribution that the findings make to both literature and practice of the business model.

Keywords: *Franchise business, SME promotion, Entrepreneurship development, Nigeria.*



Governance and the Imperatives for Poverty Reduction: an Comparative Analysis of Social Disequilibrium in Nigeria and South Korea

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Abstract

Historically, diverse developmental paradigms have been adopted by governments the world over aimed at untying the knots of poverty and underdevelopment. From South East Asia to sub-Saharan Africa, developing regions of the world produce more of poor citizens with the rich declining in number as their wealth holding increases. Unlike South Korea, where state-facilitated private sector-led industrialization in the past resulted in some form of inequity, across Nigerian history, poor conception and insincerity in programme delivery has been the main course of aggravated poverty. For Nigeria, that poverty causes underdevelopment is increasingly been challenged. While there is yet a growing demand for social equity in a far more developed democratic South Korea, there is no clear evidence that poor Nigerians, who risked all to ensure the dawn of democracy, have benefited very significantly from over a decade of democratic experiment. Against this backdrop, with declining global economic fortunes and realities of unintended outcomes of struggles in a number of countries across regions, this paper submits that there is need for caution. The calls for greater social equity and the paths to change in Nigeria in particular, and sub-saharan Africa generally, should be well-focused so as not to cause serious social disruption capable of compounding the already critical living condition of the masses.

Keywords: *Poverty, Social inequity, Corruption, Governance and Civil society*



The Effect of Entrepreneurial Characteristics on the Profitability of Micro, Small and Medium Scale Enterprises in Kaduna State

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Abstract

The growth and development of micro, small and medium enterprises (MSMEs) has been a focus for policy makers and researchers in the developed and developing countries. Review of extant literature revealed that the ability of the MSMEs to achieve higher profitability has been inhibited by lack of relevant characteristics on the part of the entrepreneurs. This study therefore investigates the effect of self-efficacy, risk taking and locus of control on the profitability of micro, small and medium scale businesses in Kaduna state. Survey research design was employed in the study which is cross sectional in nature. Primary data was collected through questionnaire administration. The data was collected from a sample of 174 drawn from a population of 201 MSMEs. The study employed stratified and simple random sampling technique in selecting the samples and the unit of analysis was the owner-managers representing each MSME. Inferential statistics was used to analyze the data collected from the field with the aid of Statistical Package for Social Sciences (SPSS) version 20. Multiple regression analysis was used to test the hypotheses formulated for the study. The findings revealed that self-efficacy, risk taking and locus of control all have significant positive effect on the profitability of MSMEs in Kaduna State. The study concluded that entrepreneurial characteristics lead to higher profitability of MSMEs in Kaduna state. The study recommended that a combined effort by governments at all levels and Non-Governmental Organizations (NGOs) are required towards capacity building for the entrepreneurs to enhance and appreciate their inborn personalities and traits for higher profitability.

Keywords: *Entrepreneurship, Entrepreneurial Characteristics and Profitability*



An Assessment of the Impact of Industrial Cluster on Employment Generation of SMEs in Nigeria: a Case Study of Bogo-Nasarawo Rice and Groundnut Oil Millers' Cluster in Gombe State

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Abstract

Many studies identified the need for government to formulate policies that would create conducive atmosphere as a requisite for smooth operation of SMEs. One of such prescription is that the government should established an industrial cluster that will provide virtually all the necessary amenities for the SMEs. It is believed that when government provide an industrial area that is relatively secured and equipped with adequate road networks, portable water and steady power supply, the performance of SMEs in terms of generating revenue, employment and poverty reduction will improve. Yet few governments succumbed to this prescription. Gombe state government happened to be among these few with the creation of Bogo-Nasarawo Rice and Groundnut Oil Millers' Industrial Cluster. The government made it known that the policy was targeted at improving employment generation capacity of the SMEs. The reason for this is not far-fetch as the introduction of the policy coincided with a time when the state lingers, for years, at the bottom five of states with the highest unemployment rate in the country. However, how effective the policy has been on improving the employment generation capacity of the Rice and Groundnut Oil Millers in the state is still yet to be known. This research, therefore, sets out to fill that gap by assessing the impact of Bogo-Nasarawo Industrial Cluster on the employment generation capacity of rice and groundnut oil millers in Gombe. Through administering questionnaires and conducting interviews, the research discovered that the establishment of Bogo-Nasarawo Rice and Groundnut Oil Millers' Industrial Cluster has significantly improved the employment generation capacity of rice and groundnut oil millers' in the state. The study, therefore, recommends that the policy should be strengthened; similar efforts should also be made in other productive areas in the state; and that other states and the federal government should also use the policy as a model for improving the employment generation capacity of the informal sector.

Keywords: *Industrial cluster, Employment generation, Small and Medium Scale Enterprises (SMEs)*

Social Development as A Means of Inculcating the Practice of Entrepreneurship to the Youth: a Remedy to Youth Development Issues

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Abstract

Today, young people out of employment, or under employment, having left education too early or completed and with inadequate skills are everywhere in Nigeria. They are at high risk of economic marginalization and social exclusion. The policies, incentives and organizational structures put in place by the various administrations have not been successful in encouraging a thriving entrepreneurship based economy. This has become a crucial issue. This study analyzed the issue of youth unemployment and examined the challenges of skilling the youth to become entrepreneurs. The study uses documentaries to reflect on the contemporary issue. It was recommended that creating a thriving entrepreneurship based economy required training of an individual from birth through all the relevant organization and technology incubation must be added to spin off entrepreneurs.

Keywords: *Youth, Entrepreneurship, Economy, Employment, Social development.*

Impact of Entrepreneurial Competencies on the Performance of Small and Medium Enterprises (SMEs) in Zaria Local Government Area of Kaduna State


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Abstract

Significance of entrepreneurial competencies has been amplified throughout the past few decades due to the strategic role played by owners of business enterprises. It is also common knowledge that the Small and Medium Enterprises (SMEs) sector has not been performing well in recent times. This has resulted into increase in the rate of business failure among the SMEs in the Nigerian context; likewise the large enterprises are also not spared in Nigeria. Therefore, this paper examined the impact of entrepreneurial competencies on the performance of SMEs with specific reference to Zaria local government area of Kaduna state. The paper made use of a survey research design. The data utilized for this study was obtained from primary source through the use of questionnaire. Descriptive statistics was used for analyzing the data, while multiple regression technique was employed which offers explanation on the relationship between a dependent variable and two or more explanatory variables. The statistical Package for Social Science (SPSS) version 20 was utilised for the analysis of the data. The paper revealed that skills competencies have significant positive impact on the performance of SMEs in Zaria local government. It is therefore recommended that Government should equip current and future entrepreneurs with skills and competencies to make them self-reliant.

Keywords: *Entrepreneurial competencies, Performance, Small and medium enterprises (SMEs)*



Innovative Marketing Strategies and Sales of Foundry Products in Nigeria

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Abstract

This study evaluates innovative marketing strategies and the sales of foundry products in Nigeria using primary data collected from 43 foundries spread across the country. The research examines the application of marketing mix strategies in the sales of local foundry as well as the role of government in the sales of foundry products. The study tests five hypotheses using panel logistic regression, and the findings show significant relationship between product quality and sales of foundry product, price and sales of foundry products, promotion and sales of foundry product, government policy and sales of foundry products. However, there is no significant relationship between place and sales of foundry products. In this light, the study suggested among others the application of local contents to the entire country and tying the public procurement act to local content policy. In addition, foundry manufacturers should embark on conscious and meticulous planning of their marketing strategies, with particular emphasis on promotional activity. This would create the necessary awareness, as well as help in mapping out successful strategies to counter government unfavorable policies.

Keywords: *Innovative, Marketing, Strategies and Sales*



From MDGs To SDGs: Challenges and Prospects of African Economic Development in the New Era

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Abstract

For decades now, the African nations and their leaders have witnessed incessant structuring and restructuring approaches or strategies geared towards bettering their economic development. This is partly because of the belief that economic development is the primary condition for the general welfare of the populace, legitimating of the nation's leadership and general wellbeing of the nations. However, despite the gigantic development strategies ever mapped out, which were hoped to deal with the problems that overwhelmed African nations, the African nations keep witnessing a rigmarole movement in their economic development rather than forward movement. Provoked by these seemingly progressive but non-salutary approaches, the paper used critical-analytic approach to evaluate challenges and prospects of African Economic Development in the New Era, with specific considerations on the movements from Millennium Development Goals to Sustainable Development Goals. Evaluating the numerous development strategies ever adopted by African nations, which has overtime failed, the present paper argues that inability to change the modus memoranda in the application of the newest development strategy 'SDGs' will slay still the present approach and make it unattained. It therefore states strict-to-sensor that the SDGs and every other development strategy that might ever be structured will continue to witness little or fewer successes if they are not properly spelled out and pursued systematically. The paper thus concludes that the failure and success of SDGs emphatically lies on the ability of the member nations or states to clearly or not clearly spell out these strategies and pursue them thoroughly.

Keywords: *Millennium Development Goals, Sustainable Development Goals, Prospects, Challenges, African Economic Development and New Era.*



Personality Models and Entrepreneurship Implication for Sustainable Development

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Abstract

Entrepreneurship as the panacea to sustainable development has been researched on; however adequate consideration of personality characteristics that heighten desired entrepreneurship behaviour for the achievement of such development is yet to be. Yet, personality could be considered as defining factor to good entrepreneurship. This discourse therefore addresses personality models and entrepreneurship. Using the Big Five Personality Model, which describes essential traits that serve as the building block of personality, this discourse highlighted those attributes that could facilitate entrepreneurship behaviour required for sustainable development. It argued strongly that for sustainable development to be achieved, credence must be given to these models believed to impact entrepreneurship to a great extent. Thus, it recommended that above all traits, conscientiousness and openness to experience must be imbibed for adequate entrepreneurship behaviour required for sustainable development.

Keywords: *Personality models, Entrepreneurship, Sustainable development*



An Assessment of IITA Youth in Agribusiness Model as a Potential Catalyst for Employment Generation in Nigeria

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Abstract

Youth unemployment has become a global socio-economic challenge to developing countries such as Nigeria. The formal sector employment in the 21st century is dwindling at an alarming rate with Nigeria having 24% youth unemployment rate as at second quarter of 2016. This is owing to the decline in the labour absorption capacity in the formal sector thereby making the informal sector become the biggest creator of job opportunities. This study therefore seeks to evaluate the potentials of IITA Youth in Agribusiness Model as a panacea to youth unemployment problem in Nigeria. It also seeks to identify agricultural enterprises and value chains that exist within the context and how these Agripreneurs can help transform the Nigeria agribusiness sector. The study will employ the descriptive and content analysis in analysing data generated for the study. Questionnaire and Key Informant Interview (KII) will be use in collecting the data. Secondary data will be collected from the International Institute of Tropical Agriculture (IITA) database and relevant youth establishments. The study is expected to unlock the job opportunities inherent in the agribusiness space by recommending appropriate policy prescriptions for its diffusion and sustainability. Also, the nexus between the IITA Youth in Agribusiness Model and the Africa Development Bank (AfDB) sponsored Empowering Novel Agri-Business Led Employment (ENABLE Youth Program) will be properly dissected and understood.

Keywords: *Agribusiness development, Employment generation, Policy prescription and Economic growth.*

Innovative “Artrepreneuership” in Nigeria: a Pathway to Sustainable Development

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Abstract

The art world is not monolithic, Grant (2000). There are niches for every type of art and artists for specific markets especially online in this digital century. The major issue in the career of most Nigerian professional artists and art students is how to make sales, not just being artistically skilled, creative nor hardworking. This paper focused on how visual and creative artists in Nigeria can maximize art education, social entrepreneurship, technology, online art marketing, and web world of art dealers and buyers for commercial progress. This paper describes the art market and the current possible approaches that Artists may take for success. Artists cannot wait, while hoping to be discovered by others.

Keywords: *Art world, Art education, Online marketing, Social media and Innovation*



The Role of Entrepreneurship Education in Teacher Preparation: a Pathway for Sustainable Development

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Abstract

The role of entrepreneurship in society has changed dramatically. The importance of entrepreneurship development to the education has been a subject of increase attention in Nigeria and over the world in recent years. In this difficult situation, there is a growing awareness that a traditional academic education is inadequate to equip young people with the knowledge and skills they will need to be self reliant and an entrepreneur. Therefore, this paper focused on the role entrepreneurship education in teacher preparation: A pathway for sustainable development. It discusses the concept of entrepreneurship, entrepreneurship education, teacher preparation and sustainable development. It was recommended that entrepreneurship education can be reactivated among student teachers at all level of education through intensive and articulated programmes, thereby making them ready for business venture before leaving school.

Keywords: *Entrepreneurship, Education, Teacher and Sustainable development*



Boosting Student's Entrepreneurship Skills through Information and Communication Technology Education: a Path Way to Sustainable Development

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Abstract

As the world today is undergoing major transformations. Education and research in the field of sustainability and more specifically in the field of sustainable development has been growing in Higher institution of learning .Education is a social-oriented activity and quality education has traditionally been associated with global economic growth. The use of technology in education promises more student motivation and the provision of technology literacy. However, recent production of technology illiterate learners is on the increase that firms no longer rely solely on new graduates or new labor market entrants as the primary source of new skills and knowledge. Yet high institutions are implementing technology in the classroom. The purpose of this study was therefore to review the literature in the Entrepreneurship Education, Information and Communication Technology Education and bring out the path for students to adapt a new learning culture by becoming more entrepreneurially-minded. Highlight some of the problems facing implementation of technology in the classroom as well as bring out possible solution to the problems.

Keywords: *Education, Educational technology, Entrepreneurship education, and Sustainable development*



MYTF: a Joomla Template Design Package for Mobile Devices


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Abstract

Websites are created every week using programming codes or content management systems. There are many technologies supporting the development of websites such as content management systems, javascript and ASP. The increase in mobile technology and the processing capacity of mobile devices has led to new users of websites. These users require access to websites that are easy to load, display content on small screens and have fast page loading speed. The existing web management systems are deficient in regards to meeting the needs of mobile device users. Thus, the aim of this project is to develop a template design package that will allow customized website development for mobile devices. The package utilized an existing web content management system platform called Joomla! for the development while using Agile programming methods. The tested framework showed compatibility on mobile devices with positive results.

Keywords: *Joomla, Template design, Mobile devices, Website development, Responsive design*



A Policy Perspective to Intellectual Property Rights, Climate-Friendly Energy Technology Transfer and the Techno-Economic Development of the Nigerian State

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Abstract

Nigeria's quest for a strong, vibrant, industrialized, competitive economy requires huge inputs and investments in energy, technology and other strategic resources. Nigeria's focus on its petroleum resources as energy drivers of the new economy could exacerbate the emissions of climate-hostile chemicals. Nigeria is severely limited in the development, production and adoption of climate-friendly energy technologies critical to its techno-economic development. The climate-friendly energy technologies are produced in the technologically-advanced countries, and are protected by Intellectual Property (IP) laws, furthermore the transfer of the energy technologies to Nigeria is subject to several international legal regimes. Extant national policy dimensions to the transfer of climate-friendly energy technologies highlight the barriers inherent in international IP regimes to its transfer and advocate a change in the existing global IP regimes, leaving out the exploitation of ample opportunities in the existing IP regime. This paper examined technology transfer as a strategy for combating climate change and its interphase with Intellectual Property Rights (IPR), and it identified provisions in the existing regime of intellectual property rights that could be utilized to facilitate the transfer of climate change technology to Nigeria. This was with a view to highlighting the opportunities in the existing Intellectual Property Rights regime that could be exploited by Nigeria to access much needed climate-friendly energy technologies for national techno-economic development. The study relied on both primary and secondary sources of information. The primary source included reports on Nigeria's techno-economic development agenda and the consequent petroleum energy demand, Nigerian Patents and Designs Act, Agreement on Trade Related Aspects of Intellectual Properties (TRIPS Agreement) 1994, Annex 1C of the WTO Agreement, United Nations Framework Convention on Climate Change and the Kyoto Protocol to the United Nations Framework Convention on Climate Change. Secondary source included books, journal articles and the Internet. Data collected were subjected to content analysis. The result showed the climate-friendly energy technologies in existence were developed to the technologically-advanced countries and IPR barriers would hinder their effective access by way of transfer to Nigeria. It was also evident from the study that despite the existence of some flexibilities in the existing IPR regime that could be utilized by Nigeria to access climate-friendly energy technologies, a lot of undue attention had been given to the barriers. The study concluded that the existing flexibilities within the global IPR regime for the legal protection of climate-friendly energy technologies could be utilized by Nigeria to access and adopt these technologies for national techno-economic development.

Keywords: *Policy perspective, Intellectual property right, Climate-friendly, Techno-economic, Energy technology*

Agriculture as an Accelerator for Nigeria Economic Sustainable Development

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Abstract

Agricultural sector has been identified as the engine room for economic transformation for most African countries, which plays an important role in their economic transformation process via huge revenue generation, employment creation, source of foreign exchange and food supply to mentioned a few. The impact of agriculture sector on Africa countries economic growth has become a significant area of study. The main focus of this paper is to investigate the impact, explore the possibilities and highlight the teething challenges that have masked the significant roles of agricultural sector in the transformation process of the Nigeria's economy from transforming from a developing one to advanced nation. This paper span from the period 1970 to 2010 by using annual times series data. The Ordinary Least Square (OLS) estimation method was adopted to examine the impact of agricultural sector in the economic growth of Nigeria. The variables employed include: Gross Domestic Product (GDP), output of agricultural sector, share of agriculture in the GDP, index of agricultural production, and ratio of agricultural output to GDP. The results of the analyses showed that the Nigeria agricultural sector contributes immensely to the economic growth of Nigeria but the over-dependence on the oil sector has over shadowed the potentials of the sector. In conclusion, some of the recommendations made in the study are that: the Nigerian agricultural policy needs to be evolved; there is need for national re-orientation towards agriculture or farming, the activities of agriculture financing, institutions in providing finance and credit for rural farmers, should be supplemented with the provision of road networks, rail system and warehouses, in order to further encourage farmers to increase their production etc.

Keywords: *Agriculture sector, Economic growth, Gross Domestic Product, Nigeria*

Credit Card Fraud Detection using Hidden Markov Model (HMM) and Artificial Neural Network (ANN)

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Abstract

The growth of electronic commerce ('e-commerce') in the world has been dramatic over the past few years, with forecasts suggesting that this explosive trend will continue. However, this growth has given rise to electronic payments for goods which presently is posed with challenges of fraudulent activities worldwide. E-commerce customers most times run into hackers where their credit card details are hacked and funds in it used. Another problem associated with e-commerce systems is their inability to automatically deactivate any victim's account and send real-time alert to the victim's financial company. The aim of this paper is to develop an online fraud detection, monitoring and real-time alerting system to reduce fraudulent activities associated with e-commerce using the joint approach of Hidden Markov Model (HMM) and Artificial Neural Network (ANN). The system developed is an online fraud detection and monitoring system which uses the Hidden Markov Model (HMM) to generate One Time Password (OTP) and email Code. These codes (input layers) are integrated using Artificial Neural Network (ANN) to determine okay and fraudulent activities. This system will help ecommerce industries to detect and monitor online fraud.

Keywords: *Electronic commerce, Automatically deactivate and Customers*

Simulation of a Pandemic Insurance Database in Nigeria Health Sector

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Abstract

The goal of this paper is to produce a high resolution model suitable for the assessment of life and health insurance portfolio risk under various possible pandemic scenarios. The model consist of an agent based pandemics simulation in which agent mortality and infection susceptible characteristics are determined by a set of configurable risk factors which can then be initialized from census data and insurance portfolio summary data, among other data sources. As the model runs, it generates time series data describing the number of infections in various regions or states (such as zip codes) throughout the model at individual agent level. This data can then be overlaid with insurance portfolio distribution data to determine how an insurance portfolio compares with the general population. This comparison may be performed both at the level of static risk assessment and likely dynamic progression of the disease through the population over time. My structured system analysis and design methodology uses real data provided by an “insurance company client” to explore the impact of linking Nigeria census data with real insurance company data. The insurance company insured more than 22 million people. After the data conditioning is completed and transformed into a form usable by any logic model. Observed features of the model must be noted so that the model can be tested for validity and realism.

Keywords: *Health insurance, Risk assessment and Company data*



Technical and Vocational Education: a Key to Poverty Alleviation in Abeokuta

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Abstract

This study investigates the role of technical and vocational education on poverty alleviation in Abeokuta, Ogun State. The study made use of primary data which were gathered with the aid of questionnaire. To cover a reasonable sample size, sample of one hundred technical college graduates were selected through purposive sampling technique. The study, however, used Spearman and Pearsonian correlation coefficient to test relationship and Paired-wise t-test to test for significant difference for the data analysis section. The study revealed that technical and vocational education plays a significant role in reducing the level of poverty in Abeokuta, Ogun State which implies that using other forms of measures to tackle poverty problem in the country at large will not be adequate until the youths are encouraged to take part in technical and vocational training. The study also identified that there is no significance difference in the benefit derived from the technical and vocational education among male and female technical college graduates.

Keywords: *Poverty alleviation, Technical education, Vocational training*



Snapshot of Income Inequality and Poverty among Rural Households in Southwest Nigeria: does Gender make a Difference?

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Abstract

The problem of income inequality vis-à-vis poverty and how to reduce it remains the most pressing dilemma in the international development debate. More specifically, two questions are at the heart of much of academic research and public policy for development within and outside Nigeria, namely: what makes Nigeria one of the poorest countries in the world and what can be done to deliver the sustainable and broad-based economic growth required to address this? Using Gini coefficient, Foster-Greer-Thorbecke (FGT) and Logistic regression model, this paper assessed the gender dimension of income inequality and poverty among sample of rural households in Southwest, Nigeria with a view of tracing the drivers and maintainers of poverty and provide associated poverty reduction policy options from a gender perspective. The study revealed that income is more unevenly distributed among the male headed households than their female counterpart and poverty incidence, depth and severity are relatively high among the female-headed households than male-headed households. We found that years of educational attainment, farming experience, extension service access, credit access and Member of social group have the probabilities of significantly driving the respondent out of poverty while household size and market distance was discovered to significantly drives the respondents into poverty. The study therefore suggests that, if meaningful progress towards poverty reduction is to be achieved, measures need to put in place to improve on the positive drivers and reduce the influence of the negative drivers.

Keywords: *Income inequality, Poverty, Gender, Southwest Nigeria*

Impact of Deposit Money Banks on Small and Medium Scale Industries Sales Growth in Southwest Nigeria

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Abstract

The research investigated the impact of the financing capacity of deposit money banks (DMBs) on the performance of small and medium scale (SMIs) industries in Southwest Nigeria. The study covered the period between 2011-2015. Data were collected from both primary and secondary sources. Primary data were collected through the use of questionnaires while secondary data were obtained from annual reports/publications with relevant information on the activities of DMBs and SMIs. Using the descriptive survey method, the multi-staged sampling technique was employed to select respondents from the study. The analytical technique employed was basically multivariate regression analysis with dummy variables using the Ordinary Least Square (OLS) approach. Hypothesis was formulated. From the result, the model showed that DMBs loan facility has positive significant impact on SMIs performance adopting sales growth as a measure (pvalue = 0.0118 < 0.05); the pvalue of 0.0118 < 0.05 level of significance therefore, the model is statistically significant. The study therefore concludes that deposit money banks (DMBs), like in other developing countries of the world have the potential to impact on the performances of small and medium scale industries in Nigeria, given the enabling environment. The study recommended that SMIs, particularly in the manufacturing sector should be given priority financing by banks because of their relative importance in economic stimulation while government policies on private sector, and in particular, SMIs and the banking system should further strengthen the bank and real sector nexus.

Keywords: *Deposit money banks, Small and medium scale industries, Performance, Sales growth*

Relational Analysis of Child Labour and Juvenile Entrepreneurship in Nigeria

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Abstract

This paper examines the relationship between child labour and juvenile entrepreneurship. The specific objective of the study is to determine the extent to which child labour leads to juvenile entrepreneurship. The author argues that the concept of child labour should differ in countries and should be based on the standard of living, economy and the socio-cultural character of the people. Therefore, what is child labour in Britain may not necessary be child labour in Nigeria or India. Policies relating to child labour should be made bearing these variables in mind. The study concluded that absolute abolition of child labour in Nigeria is impossible and will lead to further hardship for parents/families that depend on the supportive income of these children. Some of the successful entrepreneurs in our society were involved in one form of child labour or the other. This proves that some of the children who were the victims of child labour developed entrepreneurial spirit and skills that now manifest in their role as successful businessmen, industrialists and politicians. The study therefore recommends that governments at local, state and federal level should provide educational facilities where such children can receive formal education for at least two to four hours every day. The programme should be made flexible enough to accommodate their other entrepreneurial schedule. The study further recommends that children who are victims of child labour should be encouraged to learn useful skills that may lead them to becoming great entrepreneurs.

Keywords: *Child labour, Juvenile entrepreneurship, Entrepreneurship, Nigeria*

Research and Innovation: Strategies for Economic Growth in Nigeria

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Abstract

Sustainable economic development is a great desire by nations. Nigeria for instance, is blessed with a lot of human and natural resources sufficient enough to guarantee economic growth and development yet majority of its citizens are living in abject poverty and this has placed the nation among the third world countries. To get out of this place, the nation must do things different from the usual. Hinging on the Robert Solow (1957) model that, technological improvements are the foremost drivers of economic growth, this means that the ability to create or introduce new technological processes, ideas or products for sustainable development will be a good start. Thus, research and innovation cannot be over emphasized for economic growth in Nigeria. But again, research and innovations cannot thrive without constant and adequate power supply. Therefore, there is very critical and urgent need for alternative power generation and supply that should be adequate for sustainable economic growth in this nation. This is because research is a catalyst that ensures innovation and national development. This study therefore recommends among other things that effective research and development should be encouraged in the society as there will be sure discovery of new ideas that will emancipate the nation from all its economic woes.

Keywords: *Research, Innovation, Alternative power supply, Economic growth and Sustainable development.*



Testing the Mediating Role of Ethical Climate on the Relationship between Recruitment and Selection and Organisational Performance in Nigerian Educational Sector administration

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Abstract

The objective of this paper is to investigate the influence of recruitment and selection as one of the vital dimensions of human resource management practices and organizational performance (OP) through mediation role of ethical climate (EC) in Nigerian educational sector administration. The study was cross-sectional design using quantitative approach, data were collected from 181 educational sectors in North-western Nigeria, represented by director of administration whose served as the respondents to their respective sectors. Smart PLS-SEM 3.2.6v was used in testing the relationship as well as testing the mediating effect of EC. The findings revealed strong support for the mediating role of EC on the relationship between recruitment and selection and OP. The study discusses the implication as well as the contribution. Policy makers, top management and executives in educational sector administration need to consider in making appropriate decision in terms of effective adaptation and implementation performance-based HRM practices specifically (recruitment and selection) that can encourage and nurture ethics and ethical behavior of employees within the organization. Through the adoption and utilization of these practices educational sector administration can improve OP. This study contributes to our understanding of the relationship between recruitment and selection and OP by clarifying a pathway between these variables. This study also generalizes consistent findings on the recruitment and selection and OP relationship to a different discipline and context, i.e. educational sector. Future studies may consider investigating the impact of some HRM practices in different context or region to replicate this finding.

Keywords: *Recruitment and selection, Ethical climate, Organizational performance*



The Ibibio Cultural Value System: Implications for Entrepreneurial Success or Failure in Contemporary Nigeria

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Abstract

This paper attempts to paint a picture of the typical Ibibio people showing their character traits, which are borne out of their exposure to their cultural values. In order to fully capture the Ibibio way of life, the Ibibio history, social structure, and prominent character traits are brought into perspective. The character traits examined are however limited to those that have a bearing on business activities. These are truthfulness, respect for productive labour, and contempt for 'greed'. The character traits are then placed in contrast with what are the values and expectations of the contemporary Nigerian business environment. It is discovered that the Ibibio values that are related to truthfulness and respect for productive labour are indeed assets and points of strength for the Ibibio man in contemporary Nigerian business environment, while his contempt for 'greed' is a character trait that is very likely to undo him. In conclusion, the paper suggests a conscious effort on the part of the Ibibio entrepreneurs at self-examination in order to determine those values they are most likely to respond to, and also take advantage of the ones that are likely to be strengths while playing down on those that are likely to be weaknesses when considering the values and expectations of the contemporary Nigerian business environment.

Keywords: *Ibibio culture, Value system and Entrepreneurial*



The Impact of Entrepreneurship Education and Training on the Performance of Electrical/Electronics Service Providers in Oyo State, Nigeria

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Abstract

Entrepreneurship education and training play a significant role in the job performance of skilled Labour in Nigeria. This study was therefore designed to evaluate the impact of entrepreneurship education and training on customers' patronage, sales volume, profit per annum and the number of workers. Data were collected through clustered sampling of 300 electrical/electronic service provider in Oyo state, Nigeria using a questionnaire and interview schedule. The results of the analysis showed that the majority (56.8%) of workers did not have any form education or training while (42.8%) had some forms of entrepreneurial education or training. This impact causes many (58.7%) of the respondents to have high customers' patronage, some (63.0%) of the respondents made high profit per annum and this has impacted positively on the performance of the workers. The study concluded that the impact of entrepreneurship education and training was statistically significant on the performance of electrical/electronic service providers in Oyo state.

Keywords: *Electrical/electronic service providers, Entrepreneurship, Sales volume and patronage.*

The Role of Social Entrepreneurship in Enabling Economic Opportunities for the Poor in Nigeria

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Abstract

The interest for this research topic was developed from a class assignment in 2nd semester of my M.Sc. program, the course titled ETR 750 (Social Entrepreneurship). Our first day in the class, our lecturer Prof. Adedapo, asked us to think of any social problem which we wish to solve, I came up with the idea to solve just two problems which are related but not the same, “poverty and unemployment” with the use social entrepreneurship approach. This paper aims to shed light on how social entrepreneurship enables economic opportunities for the poor, thus eliminating social and economic problems in society. It also attempts to better understand the role of social entrepreneurship in enabling economic opportunities for the poor. To achieve the purpose, possible links through which social entrepreneurship enables economic opportunities are developed based on a survey of the literature. The researcher also came up with a social enterprise model which will solve poverty Nigeria.

Keywords: *Social entrepreneurship, Social value, Social problem*



Trend of Rainfall and Implications for Agricultural Production: Effects of Climate Change in Afikpo North Local Government Area of Ebonyi State Nigeria

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Abstract

This field work was embarked upon in order to generate data on the trend and distribution of rainfall in Afikpo North Local Government Area of (LGA) of Ebonyi State, Nigeria, from the periods 2015 to 2016. Twelve (12) Autonomous Communities make up the LGA out of which Ten (10) were randomly chosen. Research Assistants (RAs) were required for the field work and two (2) RAs were purposively selected from the Ten (10) randomly selected Autonomous Communities to give a total of twenty (20) (RAs). A Self designed recording instrument, among others, were used in the field work and data were collected and analyzed using descriptive statistics such as frequency tables, graphs, etc. The findings will help to educate and guide farmers on how to carryout their farming activities and attain personal and farm objectives. Some of the results showed that “August break” that usually takes place in the month of August, was not observed in the two years covered and there was absence of the “two peaks” (double Maxima) of rainfall that usually occur in the months of July and September and heavy downpours were experienced more between the months of August and October contrary to the usual period between June and July. Recommendations among others, were that farmers should follow the current trend of rainfall to cultivate some crops, such as rice, delay planting and commence crop planting from the middle of the month of May, this will be about 4-5 weeks after the first set of rains, not to allow matured crops such as maize, as has been the usual practice, to dry up in the farm between the months of October and November and to cultivate edible cover crops as “must crops”.

Keywords: *Data, Climate Change rainfall trend, Agriculture*

Social Entrepreneur and Growth of Small & Medium Enterprises in Osun State

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Abstract

The study is conducted to look into social Entrepreneur and the growth of small and medium Enterprises in Osun State, Nigeria. It also analyzed how innovation activities of Social Entrepreneur influence the performance of SMEs in the study area. All this are with the view of increasing the performance of SMEs in the area of study, so that government policy of generating employment through SMEs Growth. The study used both the primary and secondary data. 100 social entrepreneurs and 100 SMEs Operation was given questionnaires. They were selected through convenience sampling technique. The total population of the study is 200. The results should that factor such as mentoring greatly influenced the growth of SMEs in the area like education while factor such as access to information has little significance the growth of SMEs in the study area. The study concluded that social Entrepreneur greatly influenced the growth of SMEs in Osun State, Nigeria. The study recommended that government should continuously support and give aid to social entrepreneur so that they can impact more on the growth of SMEs in Nigeria, for employment generation.

Keywords: *Social entrepreneur, Growth, SMEs, Innovation, Employment*

The Future Survival of Family Businesses in the Informal Economy: Factors and Consequences

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Abstract

The idea of family businesses is not a new one even though the mention of family business usually evokes a feeling of a business that is deemed to be within the category of the Small and Medium Enterprises (SMEs) run by just one individual, that is just struggling to survive. On the contrary, businesses that are deemed to fall within this category have been around for years, growing to become some of the biggest brands operating across the globe. This paper is part of a larger study that investigates family businesses across Africa, with this paper focusing on the future survival of family businesses in Nigeria with special focus on businesses operation within the informal economy. The data collection involves 12 interviewees across two major Nigerian cities (Lagos and Port Harcourt), whose responses are qualitatively analysed using thematic analysis, with a focus on the key themes. The findings show that some family business owners tend to want to keep their businesses in the informal economy thus limiting their growth in the long-run, whereas, others aim to expand and make the transition from informal to formal but lack the capacity and support. The conclusion reached suggests that for informal family businesses to survive in the future, they have to formulate viable strategies to address both internal and external factors that face them in the course of their business activities; adequate support is also required from the government especially with the conditions that guides formalization of businesses and the subsequent requirements after formalization.

Keywords: *Family business, Informal sector, Survival, Internal & external factors*



The Effect of Cashless Banking on the Financial Performance of Small and Medium Scale Enterprises

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Abstract

The advancement and improvement in information and communication technology has been rapid and aggressive over the last decade. Every sector of the economy is taking advantage of this change and the small and medium scale enterprises are not an exemption. This change has facilitated the evolution of the payment system from cash based to cashless. This led to the introduction of cashless policy to provide a faster and more efficient payment system. The cashless policy was met by initial criticisms and a debate among scholar whether or not the policy will have any effect on the financial performance of SMEs. This study therefore investigates the effect of Cashless banking on the performance of SMEs in Zaria Metropolis. The study is cross sectional in nature and hence collected data using self-administered questionnaire to the 120 respondents. Multiple regression analysis was used to test the hypotheses formulated for the study using Statistical Package for Social Science (SPSS) version 20. The findings of the study showed that mobile banking and POS machine services have significant positive effect on the financial performance of SMEs. This study therefore, recommends that SMEs should increase the use of cashless banking platforms for better financial performance.

Keywords: *Cashless banking, Financial performance, Small and medium scale enterprise*



Service Encounter and Customer's Retention in Small and Medium Scale Enterprises: Experience from Salon Business in Ota, Ogun State

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Abstract

Salon business (hairdressing, beauty treatment and stores that sell cloths) are regarded as high contact services because of the level of intensity of interactions involved in the course of service delivery. The heavy or intimate interaction between the service providers and the customer has marketing implication in retaining customers. This study therefore will attempted to investigate the effect of service encounter on customer's retention in salon business in Ota, Ogun State, with a view to improving winning and retaining customer in the firm, and hence, increasing the customer base. Primary data will be employed for the study. Cochran's sample selection formula will be adopted to draw the sample because of the likely difficulty to arrive at the total population. The data will be collected with the aid of a questionnaire, and analyses with the descriptive and inferential statistics. The findings of the study is expected to show a significance positive relationship between customer's encounter and customer's retention and how it impacts on customer churning.

Keywords: *Retention, Service encounter, Moment of truth, Customer base*

Political Economy of Small and Medium-Scale Enterprises in China: Lessons for Nigeria

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Abstract

In recent times, Small and Medium-Scale Enterprises (SMEs) have shown positive impacts on the growth of nations' economy worldwide. In the face of dwindling sources of economic revenue among developing economies, SMEs are gaining prominence in the area of employment generation, profit maximization, increase in governmental revenues, and availability of both luxury and necessary goods amongst others. The Chinese experience to a large extent has exposed plethora of gains that stems from diversification and increase of sources of government's revenue via investment in Small and Medium-Scale enterprises. This no doubt portends significant lessons for the improvement of SMEs in developing countries like Nigeria. Hence, this paper is interested in examining the political economic implications of SMEs in China and the attendant lessons they have for Nigeria. In doing this, data is sourced from secondary sources and the content analysis was relied on for data analysis. The Neoliberal theory of political economy was applied as theoretical framework. Findings of the paper show that SMEs in China is centrally controlled by the Chinese state as against that of Nigeria and thus has formed one of the reliable sources of revenues for the Chinese economy overtime. It is recommended that if significant control is exerted on the SMEs' industries, it will help the Nigerian economy in its bid to diversify her mono-product economy.

Keywords: *Small and Medium-Scale Enterprises, Political Economy, Revenue, Economic Diversification*



Impact of Consumer Rights on Marketing Practice in Nigeria: a Study of Consumer Protection Council (CPC), Abuja


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Abstract

In spite of the intervention by Consumer Protection Council (CPC) in the protection of consumer rights, there are still rumblings of dissatisfaction among consumers about goods and services offered to them by different companies. This is reflected in the incessant exposition by journalists of unethical business practices in Nigeria. The objective of the study is to evaluate the impact of consumer rights on marketing practice in Nigeria with reference to the Consumer Protection Council, Abuja chapter. Data was collected from both primary and secondary sources and analyzed using statistical model of multiple regression analysis using a software option of E-View statistical package. One hundred and twenty one (121) copies of questionnaire were administered to the respondents who are of the council and thirty (70) copies of questionnaire were returned successfully which was used for the research analysis. The research findings revealed that there is a positive significant relationship between consumer right and marketing of unsafe products. It was concluded that issues of fake, deceptive, exploitation and sales of expired products in Nigeria is on the increase and the agency has not done much to curb this undesired marketing practices by marketers and erring companies. It was recommended that consumer protection council of Nigeria should maintain positive attitude towards consumer problems and responsibilities such that they will not allow unsafe products in the market.

Keywords: *Consumer right, Deceptive advertising, Exploitative advertising, Marketing practice, Unsafe product*



Innovation Management and Public Service Delivery: how Innovative is Nigerian Bureaucracy?

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Abstract

The main objective of this paper is to examine innovation management and public service delivery and its influence on Nigerian bureaucracy. Innovation as a creative idea has traditionally been associated with the private sector but has been adopted in the public sector for effective public service delivery. Innovation in public administration entails development of new policy designs and new standard operating procedures by public organizations to solve the problems of service delivery. The paper is qualitative in nature, relying on secondary sources of information. It is anchored on innovation theory. The paper notes that in order to survive the challenges posed in a highly competitive environment, many public organizations have shifted focus and are de-bureaucratizing their administrative processes for better service delivery. As a result, experience of innovation management of some countries showed that introduction of innovation has given positive results for public sector service delivery. It observes that absence of effective innovation management hinder the performance of the public service by inefficient utilization of resources, time and quality standards are most times not achieved due to lack of creativity and innovation. The paper notes that tendency to resist innovative ideas is higher in Nigerian public service despite the several reform exercises Nigeria had undergone over time, bureaucracy have accounted for non-improvement of the public service. This is because bureaucracy has significant influence on the dysfunctionality of public service. This dysfunctional characteristic of bureaucracy vis-a-vis implementation of innovative ideas clearly manifest in the Nigerian situation. It observes that Nigerian Public service is characterized by a spirit of animosity rather than of cooperation and team work. In fact, animosity becomes very high when a subordinate is perceived by his superior officer as being innovative. In order to forestall the implementation of innovative ideas that emanate from subordinates the superior officers resort to strict adherence to rules and regulations which they often believe are at variance with the innovation being contemplated. The paper therefore identifies resistance to innovative ideas as one of the factors that differentiate the Nigeria public sector from public services in developed societies. It submits that bureaucracy and innovation are inextricably linked, any organizations that are desirous of survival and growth particularly in a turbulent environment requires the application of both concepts. This is because while bureaucracy introduces specialization, structure, rules and regulations, predictability, rationality and partial democracy amongst others, innovation brings about positive changes that quite often assist in surmounting impediments in the quest for growth. The paper concludes that effective management of innovation is essential for public service delivery. This will guarantee survival and improve performance in public service delivery.

Keywords: *Bureaucracy, Innovation, Management, Public service, Service delivery*

Employees' Relationship and Employees Job Satisfaction in Nigerian Selected Banks


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Abstract

Employees are the greatest asset any bank can have. They are the executors of operational activities that generate revenue to the organisation which lead to profitability and sustainability. This can only be possible in an environment that allows employees relationship and team work as some organisations are only concerned with output without providing the enabling environment hence encouraging job dissatisfaction. This study evaluated the effect of employees' relationship on job satisfaction. Data was gathered through a well-structured research instrument. The total population of the entire management staff in the branches of the ten selected banks in Lagos State was 2015, applying total enumeration, 1,713 respondents returned their questionnaire correctly.; The data collected were analyzed using regression analysis. Statistical Package for Social Sciences (SPSS) was the statistical software technique used for the analysis. Result indicated positive effect of employee's relationship on job satisfaction. $df = (1712, 1)$, $r = 0.202$, $F = 72.952$; $P = 0.000 < 0.05$. There is therefore need for banks to encourage cordial relationship and teamwork that culminate to adequate job satisfaction.

Keywords: *Employees' relationship, Job satisfaction, Selected banks, Organisation, motivation*



Nurturing Entrepreneurs, Creating Enterprises: Technology Business Incubation in Nigeria

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Abstract

Business incubators have evolved from other business development services and grown rapidly in number from 200 a decade ago to about 2,500 today. Much of the recent growth has been in the industrializing countries, such as US, China and Brazil to mention a few where incubators are generally focused on technology-based ventures and linked to Technical Universities or Technology Parks/ Industrial Parks. This paper presents a performance assessment of incubators to job creation using the existing Technology Incubation Centre in Nigeria. This paper focus on their implementation processes, institutional structures and the services provide by the government to the incubates and affiliates. The financial viability, cost-effectiveness and stakeholder satisfaction are analyzed. The success factors and likely future trends in technology business incubation are identified. Entrepreneurs in incubation centre have demonstrated success in launching new enterprises, developing good linkages with universities and research institutes, assisting the state where the incubation is located in contributing to their tax bases. It is now imperative for them to work towards greater financial self-sufficiency by raising their incomes through expanded operations, including establishment of planned technology parks.

Keywords: *Business Incubation, Entrepreneurship, Technology parks, Performance*



Diffusion of Technological Products from Nigerian Technical Colleges

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Abstract

An important phase of the innovation process is diffusion. Innovations that are not diffused are not useful to the society and cannot contribute to productivity, job creation and the national economy. Findings from preliminary studies have shown that various types of technological products are being developed in Nigerian technical colleges. These will amount to wasted efforts if they are not utilized. The need to understand how technological products that are developed in technical colleges are diffused in commercial and production activities motivated this study. Therefore, this paper investigated the extent of diffusion of technological products from Nigerian technical colleges. Primary data were collected through the use of questionnaire and interviews. Ten technical colleges in Southwestern Nigeria comprising three Federal, six State and the only private technical college in the region were purposively selected for the study. Two sets of questionnaire were designed for the study. The first set of questionnaire was administered on one hundred and fifty (150) randomly selected students of the technical colleges. The second set of questionnaire was administered on one hundred and fifty (150) purposively selected tutors and heads of departments in the technical colleges. Secondary data were sourced from the websites and relevant publications on Nigerian technical colleges. Data obtained were analyzed using descriptive statistics. The results showed that (on a scale of 1 to 5 maximum) the most diffused products were food and beverages (4.84), electronic products (4.01), chemicals and pharmaceuticals (3.64), textile and leather products (3.31), metal fabricated products (3.45), pulp and paper products (3.08), building construction (3.01) and energy/power generation (2.01). The results indicate that the extent of diffusion of innovations produced in Nigerian colleges varied according to the types of products innovated. Also, several technological products have been developed from Nigerian technical colleges but diffusion of the products was very low. The result indicates that close to 80% of the products are not properly disseminated to the public and other agencies. Although technological products from institutions could be diffused through other effective channels such as specific market, industry and organized private sectors (OPS), the findings of this study show that no single unit of technological products in the colleges is diffused through these channels.

Keywords: *Diffusion, Technological products, Technical colleges, Innovation, Nigeria*

Poverty Alleviation Strategy: a Comparative Study between Nigeria and Malaysia

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Abstract

Over the years there has been proliferation of poverty alleviation strategies aimed at reducing poverty in Nigeria this strategies include Operation feed Nation (OFN), Green Revolution, Compulsory primary education, Low Cost Housing, River Basin Authority, RBDA), National Agricultural Land Development Authority, Agricultural Development Programme, Agricultural Credit Scheme, Strategic Grain Reserve Programme, Rural Electrification Scheme, Rural Banking Programme in the 1970s to 1980, while from 1990 to date such strategies include Better Life, Family Support, Child Care Trust, People's Bank, National Poverty Eradication Programme. Despite the effort of successive governments in formulating and implementing these policy the menace of poverty is still in the it defied all government effort in combating poverty execution, while in Malaysia the fight against poverty successful for instance from 1970 to 2002 Malaysia was able to reduced level from 50% to 5.1% whereas in Nigeria the level rose to 62% in 2015 from 42% in 1980. What could have been the reason failure in Nigeria is not far from due to policy inconsistency, corruption, bad governance. This paper argue that to achieve poverty alleviation effort there should be political will from the side the side of the government officials as well as policy continuity as panacea to poverty alleviation reduction.

Keywords: *Poverty alleviation strategy, Comparative study, Nigeria, Malaysia*



Impact of Operations Management Practices on Venture Performance in Cybercafé Ventures in Osun State, Nigeria: Customers' Perception

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Abstract

Cybercafé business became a popular venture in Nigeria in the early 2000s. Recently, many of the cafes had closed down but some are still operating. Mitigation of the challenge posed by high unemployment rate in Nigeria requires that any form of business that has potential to generate employment opportunities such as cybercafé ventures be sustained. We sought to assess the operations management practices employed by Cybercafé ventures and to appraise their effects on venture performance using customers' perceptions. Questionnaire was used to elicit information from one hundred and fifty randomly selected Cybercafé clients in three Nigerian states. The results showed that the major competitive strategies used in the Cafes were regular service availability (dependability), quality, cost, related services delivery and flexibility, while personal interaction was the predominant medium of advertisement. Correlation analysis showed that there was a significant relationship between management practices and customers' assessment of the performance of the cyber cafés. Also, we found significant relationships between customers' patronage and (i) waiting time, (ii) response time [($r=-0.126$, $p<0.05$) and ($r=-0.133$, $p<0.05$)] respectively. The study concluded that the Cybercafés in Nigeria need more innovative strategies to attract and retain customers so as to sustain their ventures.

Keywords: *Cybercafé business, Employment opportunities and Customers' patronage*



Barriers to Innovation among Small and Medium Enterprises in Nigeria: a Case of Outdoor Advertising Firms

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Abstract

This paper reports the results of a study that examined barriers to innovation among outdoor advertising firms in Nigeria. Survey method was used. Data were collected in 35 outdoor advertising firms. Three sets of questionnaires were administered. Set A of the questionnaire was administered to the Creative Departments comprising 18 items. Set B was administered to the Research and Development Departments comprising 29 items while Set C was administered to Account and Finance Department comprising 16 items. The questionnaires were designed to obtain information on the innovation types in the firm and barriers to innovation in the firms. The results show that most (94.4%) of the firms introduced new/significantly improved products in which 58.1% was developed by home firms, 25.6% was developed by home firms in collaboration with other firms and other enterprises or institutions accounted for 16.3% of the innovation activities of the selected firms during the period of study. About half (52.9%) of the product innovations were new to market while 47.1% were only new to firms. Further, findings from this study showed that the major factors hampering innovation activities among the enterprises include inadequate infrastructural facilities, high cost of innovation and inadequate funds for innovation. Regression analysis reveals that two factors: (i) Innovation costs too high and (ii) Inadequate facilities directly influenced product innovation in Nigerian advertising industry while lack of finance from sources outside enterprise was shown to significantly influence process innovation. This paper concludes that the outdoor advertising firms in Nigeria needs infrastructural and financial support from sources outside of the industry to be able to maximize their innovative capabilities.

Keywords: *Barriers to innovation, SMEs, Nigeria, Outdoors advertising firms*



Analysis of Entrepreneurship Development in Agriculture among Female Groundnut Farmers in Enugu State

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Abstract

This paper examines the entrepreneurship development in agriculture among female groundnut farmers in Enugu State. Eighty female farmers were selected using multi-stage random sampling techniques. Well structured questionnaire was the main tool for data collection. Data collected were analysed using descriptive statistical tools, three-point likert scale rating and Net Farm Income Analysis. Results showed that their mean age was 45 years. Majority were married with average household size of six persons. Farmers had small farm sizes of 1.7 ha. Their average income per farming season was N40,000. Majority of the female farmers identified desire to succeed; need to care for their family and desire to be financially independent as the key drive to entrepreneurship development in the area. They complained of poor access to entrepreneurship education and information, and inadequate capital as major challenges hindering their entrepreneurship development. Despite the challenges, entrepreneurship drive and participation was high ($X=2.75$). It was recommended that effective and adequate policies and programmes on entrepreneurship should be developed especially for female farmers. Entrepreneurship education/training at all levels to ensure capacity building was also advocated. Most importantly, government should provide soft loans and grants to female farmers as a way to enhance their entrepreneurial spirit and development for national food security.

Keywords: *Entrepreneurship development, Groundnut production, Female farmers, Challenges*

Entrepreneurship Education: a Necessary Tool for Poverty Reduction and Employment Generation among University Graduates in Nigeria

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Abstract

This paper considers entrepreneurship education as a necessary tool for poverty reduction and employment generation among university graduates in Nigeria. Today, the twin challenges of unemployment and poverty are facing graduates of tertiary institutions owing to the global economic meltdown and economic recessions in most countries including Nigeria. This has led the National Universities Commission (NUC) to inculcate entrepreneurship education into the university curriculum with a view to alleviating impending poverty for graduates. They are trained to acquire entrepreneurial skills needed to develop their moral, intellectual and social capacities. Various governments aspire to reduce poverty among graduates by promoting entrepreneurship education. As entrepreneurship is associated with creativity, innovation and new ways of operation, it provides answer to poverty and consequently employment opportunities for graduates. The potential entrepreneur therefore develops intelligence to convert his education to intellectually productive ventures. He is also opportune to explore options for global citizenry, rather than depend solely on the tradition expectation of white-collar jobs. Having acquired entrepreneurial skills, he takes risks and achieves success. This paper therefore highlights the following; concepts and definitions of entrepreneurship, entrepreneurship education, objectives of entrepreneurship education, tools for poverty reduction and employment generation for graduates. Some strategies that could be applied in poverty reduction and employment generation were also highlighted. It was concluded that to achieve objectives of entrepreneurship education, Nigeria governments should legislate against societal corruption practices and promote accountability through strong institutional infrastructure. Budgets and all finances proposed to favour poverty reduction and employment generation have to be properly executed.

Keywords: *Entrepreneurship education, Poverty reduction, Employment generation, University graduates*

Asset Ownership by Women in Rural Nigeria

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Abstract

Women accumulate and hold assets over time to improve their welfare. However, information on the level of asset ownership of women is scanty. Therefore this study examined the level of asset ownership by women in rural, Nigeria. Data from the Nigeria Demographic and Health Survey (NDHS) 2013 was used. Information from 5024 from North East (NE) and 1502 women from South East (SE) with adequate information were used for the analyses. Data on socio-economic characteristics {age, household size, and assets (physical and natural)} were extracted. Data were analysed using descriptive statistics, composite score and Ordered Probit regression at $\alpha_{0.05}$. Mean age and household size in NE and SE were 28.77 ± 9.57 , 29.62 ± 10.04 years; 7.51 ± 4.02 , 5.59 ± 2.79 persons, respectively. Women owned physical assets such as mobile phone (60.41%, 82.69%), radio (50.94%, 73.77%) and natural assets such as land (5.39%) in NE and SE, respectively. Women in the intermediate category of asset ownership constitute (76.02%, 63.58%) followed by the low and high categories with (11.48%, 17.11%) and (12.50%, 19.31%) in North East and South East, respectively. In the NE, employment type (skilled manual, 0.09; services, 0.16), household size (0.05) and educational level (primary, 0.27; secondary, 0.70; higher, 1.92) improved asset ownership. Also for the SE, employment type (professional/managerial, 0.28), household size (0.03) and educational level (primary, 0.54; secondary, 0.90; higher, 1.16) improved asset ownership. Local and international agencies working with women should embark on enlightenment programs for communities on the need for women to increase the assets they own and have control over them.

Keywords: *Asset ownership, Rural, Nigeria, Women.*

Entrepreneurship Education in Nigeria: the Achievers University's Experience

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Abstract

Entrepreneurship has been found as an important driver of economic growth, productivity and social development. However, academicians, practitioners and policy makers recognized its importance lately. Fostering entrepreneurship through education and training has also recently received increasing attention from universities in many countries. Achievers University Owo, a 21st century compliant private institution in Nigeria which commenced operation some 10 years ago, has in its vision and mission statements to breed students and graduates who are entrepreneurially oriented. This paper, therefore, examines the entrepreneurial experience and preparedness of its students vis-à-vis challenges and prospects for the Nigerian citadels of learning. A 6-year longitudinal study of its entrepreneurship curriculum and products revealed efficiency and productivity in the “make a job” orientation given to the students. Hence, its recommendation for entrepreneur educators and institutions of learning.

Keywords: *Entrepreneurship, Education and economic growth*



Implication of New Public Sector Management for Public Sector Reforms in Nigeria

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Abstract

In recent time, the public sector organizations have been struggling to respond positively to the ongoing changing conditions and high public demands. As the environment within which public sector organizations operate in this 21st century is highly competitive and more turbulent. Thus the need for public sector to be more responsive, more flexible and highly attune to performance became imperative. However, public sector bureaucracies and their management in the developing countries like Nigeria are still been considered as bloated, inefficient and self serving despite several reform efforts. This paper suggested that the Nigerian public sector needs to adopt public sector management reform models that are appropriate to the different context while putting all the needs and interest of their citizens at the heart of their reform efforts that are consistent with the existing New Public Sector Management.

Keywords: *Public sector, Public sector management, New public sector management,*

Academic Entrepreneurship in Nigerian Universities: an Exploratory Analysis

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Abstract

This paper explored academic entrepreneurship in selected Nigerian universities with a view to understanding important and support structures for promoting innovations in these institutions. With intense pressure on universities to contribute to economic growth and fulfil the 'third mission' objective through knowledge transfer activities, it becomes imperative to examine various ways Nigerian academics contribute to this development. This paper argued along the wave of entrepreneurial university and the need to stimulate economic activities through research commercialization, linkage with industry and other related activities. This paper, premised on the spill-over theory of entrepreneurship, shifted the lens of analysis on scientists and researchers within the universities. Data for the study was collected through the use of questionnaire which was administered on selected 350 faculty members from thirteen universities in Southwest, Nigeria. The response rate was 65.4%. Diverse entrepreneurial engagements of faculty members were compressed into four categories through factor analysis from the initial fifteen items captured in the research instrument. The results of the factor analysis showed that these factors explained sufficiently the fifteen items as they explained a total variance 67.42% with significant Barlett's Test of Sphericity (1447.004, $df=105$, $p<0.00$) and Keiser-Meyer-Olkin index of 0.884. These entrepreneurial engagements of faculty members were university-related entrepreneurial engagement, start-up formation and industry collaboration activities, faculty externship and teaching related entrepreneurship activities. The determinants of these entrepreneurial engagements were explored using correlation analysis. The results showed that work experience ($r=0.162$, $p<0.05$), academic qualification ($r=0.192$, $p<0.05$), entrepreneurial seminar ($r=0.192$, $p<0.05$), entrepreneurial orientation ($r=0.241$, $p<0.01$) and the existence of entrepreneurial facilities in the universities ($r=0.216$, $p<0.01$) were statistically significant to university related entrepreneurial engagements of faculty members, though with low correlations. Entrepreneurship seminar ($r=0.164$, $p<0.005$) and workshop attendance ($r=0.155$, $p<0.05$), risk-taking potential ($r=0.171$, $p<0.05$) proactiveness ($r=0.182$, $p<0.05$), competitiveness ($r=0.22$, $p<0.01$) and opportunity recognition ($r=0.179$, $p<0.05$) were statistically significant to the start-up formation and industry collaborations. In addition, type of research ($r=0.16$, $p<0.05$), marital status ($r=0.220$, $p<0.05$), gender ($r=0.203$, $p<0.01$), entrepreneurship trainings: seminar ($r=0.283$, $p<0.001$), workshop (0.31, $p<0.01$) and conference ($r=0.251$, $p<0.01$) were statistically significant to faculty externship. Training related entrepreneurial engagements were statistically influenced by age of the faculty ($r=-0.212$, $p<0.01$), job status ($r=0.212$, $p<0.01$), work experience ($r=0.199$, $p<0.05$), intellectual property creation ($r=0.2$, $p<0.05$) and the entrepreneurial trainings attended: seminar ($r=0.2$, $p<0.05$), workshop ($r=0.186$, $p<0.05$) and conference ($r=0.211$, $p<0.01$). The paper concludes that academic entrepreneurship in the selected universities could be enhanced if the entrepreneurial culture is fostered and entrepreneurial ecosystem is strengthened in these institutions.

Keywords: *Entrepreneurship, Collaboration, Intellectual property, Nigeria*

Moderating Effect of Leadership Characteristics on the Relationship between Entrepreneurial Orientation and SMEs Performance

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Abstract

The main goal of every business organization is performance. Studies have shown the impact of several factors including Entrepreneurial orientation (EO) on performance of SMEs. Yet, the role of leadership characteristics in this relationship seems to be ignored. Hence, this study suggests a new theoretical framework that includes in the model the moderating role of leadership characteristics in the positive relationship between Entrepreneurial orientation and performance of SMEs. Data were collected from a sample of 148 SME and analyzed using partial least squares (PLS) structural equation modeling advanced statistical technique with the help of Smart PLS version 3. PLS, was used to determine the factor loadings and path coefficients in the theoretical model. The study concludes that EO had an influence on SME performance among SME in Kaduna metropolis and that there was moderation effect of leadership characteristics on the relationship between EO and SME performance. Nevertheless, it was also discovered that leadership characteristics had no influence on SME performance.

Keywords: *Leadership Characteristics, Gender, SMEs performance*

Rural Community Resident Company (2RC): a Social Enterprise Framework to Promote Rural Development

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Abstract

Previous research has elaborated the need to promote the development of rural communities if countries are to experience sustainable development. To this end successive Nigerian governments have formulated policies which have witnessed little successes. In view of the failure of these government efforts, companies and individuals have and are currently involved in the promotion of intervention to bring about the needed development. The successes being achieved by these private businesses and citizens driven organisation has been linked to their model. This is the innovative and participatory approach to the promotion of rural development. Further research has also shown that the impact of these social mission driven organisations have been minimal as they are localized and not adequately scaled to bring about major changes. Another factor seen as responsible for the low impact of social enterprises in Nigeria is the legal framework under which they operate. The legal framework under which they operate have been found to limit their funding options making it difficult for them to intervene effectively, in areas where market disequilibrium has created social needs in society. This paper in drawing from existing best practices, seek to promote the formulation of a legal framework that will resolve the challenges faced by social enterprises in Nigeria. It seeks to promote the formulation of a legal framework that will promote the establishment and development of profitable and sustainable social enterprises that will promote the development of rural communities. These companies are to be referred to as Rural Community Resident Company (2RC) and be regulated to ensure they do not promote profit to the detriment of their social objectives.

Keywords: *Rural development, Social entrepreneurship, Social enterprise*

Emotional Intelligence and Entrepreneurial Intention of Pre-University Students: does Gender Matter?

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Abstract

Student entrepreneurial intention has become a major factor of reducing unemployment among graduates. Hence, the concern by government all over the world about factors that enhances student taking entrepreneurship as a panacea of unemployment and its subsequent impact on the economic growth of the country. Despite these studies which were mainly conducted in western countries with constant economic growth and stability, thus, neglecting developing countries where cultural, economic and demographic factors differ. Given that this, the study examines the relationship between emotional intelligence dimensions and Pre-university students' entrepreneurial intention. Drawing from theory of planned behaviour, hypotheses were developed and tested, using PLS-SEM from a sample of 300 final year students of 3 secondary schools in Kano state Nigeria. The finding indicates that all emotional intelligence dimensions are significantly related to entrepreneurial intention of pre-university students. Furthermore, the study also established that gender moderates the relationship between emotional intelligence dimensions and entrepreneurial intention. The implication of this study to policy makers, government, regulators, and managers of educational sector, to provide supports for the improvement of the entrepreneurial intention. Future studies should consider higher education sectors.

Keywords: *Emotional intelligence, Entrepreneurial intention, Pre-university student, Gender, Nigeria*

Entrepreneurship Evaluation as a Measure of Sustainable National Development

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Abstract

In Nigeria of today, it is obvious that the survival of an individual, a family and the nation at large is tied to entrepreneurship, because everyone; entrepreneur inclusive, has been affected by the prevailing economic recession. Based on this, Nigerians are now venturing into various types of businesses. They are either self, bank or government sponsored. Despite this, majority of these businesses do not seem to stand the test of time because they witness fall within few years of their establishment. This is what necessitated the need for this paper; to examine the possible causes of the collapse of these businesses which this author belief is due to lack of systematic entrepreneurship evaluation in Nigeria. In the context of this paper, entrepreneurship evaluation refers to the progressive assessment of a business before; at the beginning and while it continues to identify the possible areas of deficiencies that might affect it as the business grows. To do these, different formative and summative evaluation strategies are discussed in this paper, also discussed are the possible factors affecting the different evaluation techniques and the need to build into businesses and entrepreneurship endeavours from the beginning until they attain a certain height. Recommendations on the best way forward to prevent the collapse of businesses in Nigeria were proffered and appropriate conclusions drawn.

Keywords: *Entrepreneurship, Measure and sustainable development*



A Review of Energy Efficiency Requirements in Buildings

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Abstract

In response to the incessant collapse of buildings, the Federal Government of Nigeria, in 2006 came up with the national building code to regulate the conduct and operations of professionals and stakeholders in the construction industry. Further steps are yet to be taken to ensure domestication of these guidelines, eco-balance and eco-friendliness and specifically, an efficient and sustainable use of energy in buildings throughout their lifecycle. Energy used in buildings (residential and commercial) accounts for a significant percentage of a country's total energy consumption. This percentage depends greatly on the availability of policies to promote efficiency. The benefits of energy efficiency are manifold—lower energy bills, improved air quality, reduced greenhouse gases, increased energy security, and a deferred need to invest in new infrastructure. This paper offers an overview from survey of literatures, the requirements for energy efficient building operations, and discusses how these requirements affect building envelope design, installed appliances and occupants' behavior. This study is therefore useful for policy makers, legislation and those responsible for decision-making during the design phase of energy efficient buildings.

Keywords: *Energy efficiency, Construction industry and Government*



Techno-Entrepreneurship for Business Development and Technology Incubation in Nigeria

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Abstract

Most enterprises being promoted by different kind of entrepreneurs lack adequate technical inputs which to a large extent affect the technical output and ultimately affect the business development. Hence, the need for techno-entrepreneurship on business development becomes imperative. The objectives of this paper are to ascertain the place of techno-entrepreneurship within the concept of entrepreneurship, to identify the role of techno-entrepreneurship in business development, to investigate roles of technology incubation as it relates to techno-entrepreneurship and to ascertain achievements of technology incubation programme in Nigeria. The discussions centered on what actually constitutes entrepreneurship and how far it extends. The paper further looks at techno-entrepreneurship from the purview of technology-value added business opportunities, gathering resources such as talent and capital, managing rapid growth and significant risk using principled, real-time decision making skills and process of synthesis in engineering field. Technology incubation programmes diversify economies, commercialise technologies, create jobs and create wealth. Exploratory methodology approach was used where secondary data were used from extant literature to underpin the theoretical and contextual frameworks of techno-entrepreneurship development. The findings of the study revealed that graduates of technology incubation programme have over five thousand (5,000) employees, the techno-entrepreneur graduates have about eight hundred and twenty-six (826) innovative products in the market with one hundred and twenty-five (125) registered patents. The techno-entrepreneurs were identified to have some peculiar challenges to include the followings; lack of strong Industry – Academia linkage, weak patenting culture in Nigeria, lack of adequate awareness of new technologies, inventions, research and development results, lack of venture capitalists and government innovation/risk funds. It is therefore suggested in this paper that government should intensify efforts to bring techno-entrepreneurship into the front burner in order to have effective and efficient business development in Nigeria.

Keywords: *Entrepreneurship, Techno-entrepreneurship, Technology incubation and Business development*

The Nexus of Operations Management and other Business Functions

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Abstract

The main objective of this paper was to look at the nexus of operations management and other business functions. The discussion was based on qualitative approach through the review of existing literature. In practice, there is not always a clear division between the three core functions (Operations, Marketing and Finance) or between core and support functions (Accounting, MIS, Purchasing, Personnel/ Human resources, Manufacturing engineering, Maintenance, Design, Logistics). In fact, many of the interesting problems in management (and the opportunities for improvement) lie at the overlapping boundaries between functions. This leads to some confusion over where the boundaries of the operations function should be drawn. Working effectively with the other parts of the organization is one of the most important responsibilities of operations management. It is fundamental of modern management that functional boundaries should not hinder efficient internal processes. However, the support functions have different relationship with operations than the other core functions. Operations management's responsibility to support functions is primarily to make sure that they understand operations' needs and help them to satisfy these needs. The relationship with the other two core functions is more equal-less of 'this is what we want' and more 'this is what we can do currently-how do we reconcile this with broader business needs?'

Keywords: *Operations management, Marketing, Financing, Logistics, MIS, Design.*



Work-Life Balance and Adaptive Performance of Technoentrepreneurs in Lagos State, Nigeria

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Abstract

One of the major challenges of entrepreneur had been to develop strategies towards adapting to work-life balance by aligning the problem of stress, uncertainties, emergencies, interpersonal relationship and cultural engagements with work. This study attempts to establish the link between work-life balance and adaptive performance among techno-entrepreneurs in Lagos State, Nigeria. A survey research design was used for the study with the application of research instruments. Three research hypotheses were formulated and tested. Hypothesis one revealed that there is a significant strong positive relationship between work-roles balance and capacity to handle uncertainty among the techno-entrepreneurs in Lagos State Nigeria ($r = .496, p < 0.01$). Similarly, hypothesis two depicted that there was a significant relationship between family-roles balance and techno-entrepreneurs ability to handle work-stress ($P < 0.05$ level of significance). The value of 0.284 in the model summary represents the correlation coefficient between family roles balance and ability to handle work-stress. Hypothesis three showed that the coefficient of determination (R^2) is 0.442. This indicates that cultural and interpersonal adaptability accounts for 44.2% of the variation in the work-life balance among the techno-entrepreneurs in Lagos State, Nigeria. The study concluded that cultural and interpersonal adaptability influences work-life balance among the techno-entrepreneurs in Lagos State, Nigeria. Thus, this study recommended that techno-entrepreneurs should develop high adaptive performance skills in the area of handling work stress, capacity of coping with unpredictable situations in technology business, and ability to deal with uncertain work situations to create a balance work-life. Conclusively, the study can be replicated in other part of the country with larger sample size using second generation statistical analysis tools such as Structural Equation modelling (SEM) in order to have a generalised conclusion.

Keywords: *Adaptive performance, Nigeria, Techno-entrepreneurs, Work-life balance*

The Anatomy of Financial Intermediation and Accounting System for Entrepreneurship Development and Management in Nigeria

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Abstract

Finance is the life wire of any establishment, whether government or privately owned. For this reason, emphasis is placed on the sources of funds and financial intermediation and the application of funds by the entrepreneurs. It is one thing to acquire funds for the running of an enterprise or organisation and other thing to effectively manage such funds so generated in order to achieve the goal(s) of such an establishment. Where the funds generated are not efficiently and prudently managed according to polices and specifications, there is obvious consequences on the operation and management of the enterprise. This study is a descriptive and documentary survey research that geared towards analyzing and examining the anatomy of financial intermediation and accounting system of entrepreneurship development and management in Nigeria. The need and significance of entrepreneurship development and management is a global phenomenon. The concept, the processes, experiences and strategies are indispensable in every economy. In Nigeria, about 70% entrepreneurs operate on small and medium scale enterprises and this play an important role in our economy as they are capable of generating employment and promote growth of Gross Domestic Product (GDP). This sector is said to be the backbone of all developed and developing nations. The objectives of this study is inclined to ascertain the financial institutions and agencies that are legitimised for the financial intermediation for the entrepreneurs, the adequacy and the application and management of funds by the entrepreneurs in accordance with the accounting principles and policies. According to Iheaduru (2002), in most developing countries especially Nigeria, sourcing of funds from banks by entrepreneurs has been a herculean task as the banks do not make accessible financial services to the poor who engage in small and even medium scale enterprises. This limits the expansion of business by the entrepreneurs. Thus, enquiry has confirmed the speculations that most Nigerian entrepreneurs do not adopt adequate accounting system and financial policies in course of their business operations. Summarily, it is required that entrepreneurs of both small, medium and large scale business enterprises should adopt adequate accounting management practices ranging from initial capital to earned profits to arrest the unforeseen business failures. The study, therefore, recommends that government should establish stringent policy that would compel the financial institutions to be releasing loan grants to the entrepreneurs without bottle neck. There should be a take-off sensitization by the government for Nigeria entrepreneurs to enable them embrace adequate accounting management practices, since small and medium scale enterprises play vital roles in the developmental process of our nation's economy.

Keywords: *Adaptive performance, Nigeria, Techno-entrepreneurs, Work-life balance*


Impact of Electricity Supply on Performance of Small and Medium Scale Enterprises in Sierra Leone

Abdulsalam Kamara

Abstract

Sierra Leone industrial development over the years has been frustrated by innumerable of problems top among which is the erratic nature of electricity supply. This research work empirically explored the electricity supply on performance of small and medium scale enterprises nexus in Sierra Leone. The objective of the study is to examine how electricity supply influences the performance of small and medium scale enterprises of Sierra Leone. Data collected were mostly secondary data sourced from ministries, departments and agencies, newspapers, World Bank and others. The study shows that electricity supply has a positive relationship on small and medium scale enterprises in Sierra Leone. Based on these findings some recommendations were made such as: the use of alternative power supply such as commercial off grid solar and biomass energy, development of SMEs hub and provision of twenty-four hours electricity in such an area, public private partnership, improvement in infrastructure development such as: good transmission and distribution network and good road network and lowering the electricity tariff. The study concludes that electricity supply is a linchpin of Sierra Leone economic emancipation. This will automatically increase economic growth, reduction of poverty and curbing unemployment.

Keywords: *Electricity Supply, Small and Medium Scale Enterprises, Economic Development, Sierra Leone.*



Identifying Efficient Electronic Asset Tracking System Using GPS and GSM/GPRS

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Abstract

An efficient assets tracking system is designed and implement for tracking the movement of any equipped assets from one location to another at any time. The proposed system made good use of a popular technology that combines a Smartphone application with microcontroller. This will be easy to make and inexpensive compared to others. The designed in-assets device works using Global Positioning System (GPS) and Global system for mobile communication/General Packet Radio Service (GSM/GPRS) technology that is one of the most common ways for assets tracking. The device is embedded inside an asset whose position is to be determined and tracked in real-time. A microcontroller is used to control the GPS and GSM/GPRS modules. The asset tracking system uses the GPS module to get geographic coordinates at regular time intervals. The GSM/GPRS module is used to transmit and update the asset location to a database. A Smartphone application is also developed for continuously monitoring the asset location. The Google Maps API is used to display the asset on the map in the Smartphone application. Thus, users will continuously monitor a moving asset on demand using the Smartphone application and determine the estimated distance and time for the assets to arrive at a given destination.

Keywords: *Electronic asset, Tracking System, GPS, GSM/GPRS*



Impacts of Government Regulations on Propensity to Eco-Innovate in Nigeria

Abstract

The idea of regulation within the context of eco-innovation has been justified because more often than not market fails to produce behaviour or results that are in the public interest most especially with regard to environmental technologies. At the same time, many firms find it difficult to introduce new goods and services that reduce negative impact on the ecological systems because of certain externalities and technicalities. As such, national governments usually put forward environmental policies that discourage firms from unsustainable practices. It is expected that such policies regime would push firms towards high level of competitiveness and create emerging fields of eco-innovation. It is unclear however how these situations will play out within the context of developing countries such as Nigeria with different low level of technological capabilities and complex political structures. This line of thought informs this paper. Using theoretical framework generated from neoclassical and evolutionary economic theories, this paper examines to what extent do government regulation promotes eco-innovation within the manufacturing sector of Nigeria. The study used multistage systematic random sampling technique to select the manufacturing firms. The results of the analyses reveal strong associations between government regulations and propensity to implement or produce eco-innovative goods and services. These findings suggest that environmental policies targeted at the manufacturing sector could be an effective policy instrument to address a specific environmental issue. Such policies could bring about the reduction in material consumption and labour input per unit of production as well as level of carbon emissions in the country.

Keywords: *Government regulations, Propensity, Eco-innovative, Nigeria*



