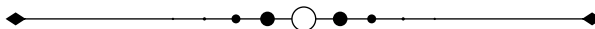




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UNIVERSITY OF GHANA, ACCRA



THEME

Development Challenges among African Economies in the 21st Century: Multi-Disciplinary Discourse

DATE: Tuesday 29th - Thursday 31st March, 2022 | **TIME:** 9:00 am (GMT+1)

CONFERENCE LOC

PT. Hussein Botchway
University of Ghana, Accra

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Institute of Public Policy and Administration
University of Calabar, Nigeria

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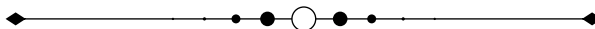
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INTERNATIONAL CONFERENCE ON DEVELOPMENT POLICIES AND STRATEGIES IN AFRICA

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CONFERENCE PROGRAMME

DAY ONE – Tuesday 29th March, 2022

OPENING SESSION/PLENARY

Conference Registration	- 8:00am – 9:00am
Opening Prayer/Welcoming Remark	- 9:00am – 9:15am
Institutional Brief/Chairman's Opening Remark	- 9:15am – 9:30am
Research Training by TLR Consult Ghana	- 9:30am – 12noon
Launch Break/Group Photograph	- 12noon – 1:00pm
Plenary Session	- 1:00pm – 4:00pm
Policy Review Session	- 4:00pm – 5:00pm

DAY TWO – Wednesday 30th March, 2022

OPENING SESSION/PLENARY

Conference Registration	- 8:00am – 9:00am
Opening Prayer/Welcoming Remark	- 9:00am – 9:15am
Institutional Brief/Chairman's Opening Remark	- 9:15am – 9:30am
Research Training by TLR Consult Ghana	- 9:30am – 12noon
Launch Break/Group Photograph	- 12noon – 1:00pm
Plenary Session	- 1:00pm – 4:00pm
Policy Review Session	- 4:00pm – 5:00pm

DAY THREE – Thursday 31st March, 2022

Departure of Guest/Conferees/Delegates



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 New York, United States

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Dated this day 5th November, 2019
 University of Ghana, Accra



Professor Havindra Kumar
 former Vice Chancellor
 Ombudsman, Swarni Vivekanand,
 Subharati University, Meerut, India.

Dr. Bassey Anam
 Director, IIPRDS
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Dr. Ismailia Ceesay
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Conference Abstracts

Patients' Knowledge of their Rights and its Impact on Hospital Admissions at the St. John of God Hospital, Duayaw-Nkwanta, Brong Ahafo Region, Ghana

Kingsford Matthew Oppong

St. John of God Hospital,

Duayaw-Nkwanta, B/A- Ghana

Abstract

The patients' rights are being considered as one of the important factors in patient satisfaction vis-à-vis their demands and observing their rights and providing care along with respect (Gyapong, 2007). Patient rights in the health care service preserves patient dignity as a rank of a human, and is considered very crucial especially when patient's susceptibility easily exposes him to the violations and weaknesses of the health care system. The purpose of the study was to investigate patients' knowledge of their rights and how it impacts on hospital admissions at the St. John of God hospital, Duayaw-Nkwanta, Ghana. It was a descriptive cross sectional study and the purposive sampling technique was employed to recruit 100 participants for the study. Questionnaire was used as the data collection tool, while SPSS (version 20) was used as the statistical tool for analysis. The study revealed that majority (72.8%) of the patients have a good level of knowledge and awareness about the patients' rights, and they look up to health professionals to observe those rights provisions. It was revealed that maximum awareness was about the right to informed consent where 93.9% of the patients knew and agreed that consents are to be obtained from patients before medical or surgical procedures are performed on them. Those who disagreed represented 5.1% and those who didn't know what that right says represented only 1%. The study found out that provision of more information by health care providers may enhance patients' decision making and exercise of their rights. The study recommends health facilities and the stakeholders of the healthcare system to increase patients' awareness of their rights and to better equip and resource health facilities to enhance the provision of services that meet patients' expectations.

Keywords: *Patient rights, Patient satisfaction, Informed consent, Hospital admissions, Knowledge of rights*

Philosophical Appraisal of Women Education in the Promotion of Peace and Security in Ogun State

Dr. Regina Modupe Quaye

*Department of Educational Foundations and Counselling, Faculty of Education
Obafemi Awolowo University, Ile-ife, Osun State, Nigeria*

Abstract

The study examines the philosophical appraisal of women education in the promotion of peace and security in Ogun State. It is a non-experimental study which involves the use of a simply survey research design where questionnaires were used to acquire necessary data for the research work. Population comprises of all Non-teaching female staff of Federal College of Education, Abeokuta, Ogun State. Random sampling technique was used to select 100 Non-teaching Female Staff of Federal College of Education, Abeokuta from five (5) schools as sample for study. A self-developed questionnaire was used as instrument for data collection. The research instrument used for the study was a questionnaire that contained ten hundred (10) questionnaire items seeking information on the research finding. Research objectives were formed into two hypotheses which were tested for the study. The data collected were analyzed with the use of chi-square statistical tool. The result revealed that the roles of women's education will significantly promotion of peace and security and the study also indicated that the hindrances in women's education will significantly influence promotion of peace and security. The study recommended that Qualified women should be promoted into higher level skills and responsibilities in the occupational structure; Special effort must be made to attract and train women for decision-making positions; and Women should be encouraged to participate in trade unions and collective bargaining to select the special needs of the women folk.

Keywords: *Philosophical, Women Education, Peace, Security, Appraisal*

Science, Technology and Innovation for African Development

Effiong, Oji Ekpo

Department of Integrated Science

Cross River State College of Education, Akamkpa, Nigeria

Abstract

The African Union (AU) agenda of becoming an advanced continent by 2063 gave rise to the formulation of six-point vision to be achieved by science, technology and Innovation which include eradication of hunger and achieving food security, prevention and control of diseases, physical and intellectual communication, protection of our space, living together and building the society, and creation of wealth for all Africans. For any national or continental development; science, technology and Innovation must be at the epicenter. And this is not an exception in the African continent. By this, it implies there is a great demand on science, technology and Innovation to effectively impact on some important areas of life such as food, water, environment, security, agriculture, health, energy, safety and others. This paper shall focus on science, technology, Innovation strategy for African development. It shall x-ray the African Union (AU) 2063 six-point vision as well as the four (4) pillars of science, technology, Innovation strategies for Africa (STISA) as concepts mapping. It shall also discuss ways of achieving the African Union vision through science, technology, innovation strategies for Africa and the challenges associated with these development policies and strategies, and as well make recommendations that will redress the challenges faced by science, technology, innovation strategies for Africa in the implementation of the development policies and strategies in Africa.

Keywords: *Science, Technology, Innovation, African Development*

Boron Removal from Scheduled Waste Leachate by Using Hybrid Adsorption-Membrane System Augmented with TiO_2 Nanoparticles

M. U. Abba

*Agricultural and Bio-environmental Engineering Technology,
Federal Polytechnic, Mubi, Nigeria*

Abstract

The production of extremely polluted leachate containing boron from landfill has caused a great deal of concern due to high concentration which is toxic and harmful to the environment. Several treatment technologies including, adsorption, electrocoagulation, chemical coagulation, chemical precipitation and membrane have been reported in eliminating boron from a generated effluent before discharge. However, the application of these methods is being limited by some drawbacks. On this note, the current study synthesizes magnetite (Fe_3O_4) nanoparticles using high energy ball milling (HEBM) technique. The Nano- Fe_3O_4 sorbents were characterized based on SEM, EDX, BET, XRD, and FTIR. The resultant sorbent was coated onto a plastic ball using epoxy resin. Based on the optimization studies, plastic coated sorbent was applied to the hybrid system comprising of three compartments, namely adsorption, settling, and membrane compartment. Initially, at the adsorption section of the hybrid system, the leachate was subjected adsorption process for 250 minutes, using nano-magnetite coated onto the plastic ball as a sorbent. The remedied effluent was examined, and a considerable performance was noticed in the removal efficiencies of boron, turbidity, copper, and zinc with 74.39 %, 77.26%, 94.21%, and 89.62% at 250 minutes contact time, respectively. Though, the (plastic ball coated sorbent) was able to achieve 74.39% boron removal and 2.2 mg/L concentration. However, this concentration is still above the WHO/EU/DOE (0.5-1.0 mg/L) standard limit. On this note, the PBS treated effluent was transferred to the membrane compartment for further polishing. A nano TiO_2 was incorporated into the PVDF-PVD dope to improve the hydrophilicity properties and develop a negatively charge zeta potential on the membrane surface. Finally, the physicochemical analysis of the treated SWL by the hybrid system revealed that the boron concentration was to 0.43 mg/L, which is far lower than the discharge limit of 1.0 mg/L stipulated by WHO.

Keywords: *Nanoparticles, Membrane, Hydrophilicity, contact time, Fouling, Optimization*

Higher Education and Production of Knowledge: Will Research Enhance Effective Teaching, Learning, and Knowledge Critical to Africa's Development?

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^{1&2}*Department of Political Studies and International Relations,
North West University, South Africa*

Abstract

Academics at higher institutions are expected to conduct research critical to effective teaching, knowledge production, and community development. However, in Africa, research seems to be more motivated by promotion than by problem-solving initiatives. This has left a gap in effective teaching at the higher education level since most academics appear to be more interested in research than teaching, as their career advancement depends on the former. According to evidence, research motivated by promotion contributes far less to effective learning and critical understanding than research-driven by problem-solving initiatives. This disparity appears to be impeding African universities' ability to contribute successfully to the global knowledge economy. Despite this, Africa's university system is affected by a lack of funding, administrative bottlenecks, outdated teaching techniques, and a lack of research capabilities. To address these problems and produce knowledge critical to Africa's future, most African institutions, including those in South Africa, have developed several research entities, scholarships, fellowships, and training programs. These platforms allow academics to conduct research, teach and engage in community service to address social issues and provide value to students. Although these programs are commendable, their contributions to effective teaching and critical knowledge in Africa raise concerns, which have received little attention. The article investigates how research stimulates effective learning and knowledge critical to Africa's development, using David Easton's theoretical input-output nexus, structural-functionalism and qualitative research design drawn from expert opinions interviews. The findings deepen understanding of the extent of contributions of research to effective teaching and critical knowledge. The results also provide approaches for university lecturers to improve research uptake, quality teaching, and critical knowledge. It concludes that a balance between research and teaching would rapidly enhance Africa's knowledge production for its development.

Keywords: *Academics, Community Service, Higher Education, Research, Teaching*

The Role of Entrepreneurship for Sustainable Economic Development in Africa

Dr. Kenneth U. Ebong

*Department of Public Administration
Poma University, Benin Republic*

Abstract

Entrepreneurship plays an influential role in the sustaining economic development and standard of living of a country and region. As a startup founder or small business owner, one may think that he is simply working hard to build his own business and provide for himself and immediate family. However, he is actually doing a whole lot more for his local community, state, region, and the country as a whole. The purpose of this study is to investigate the role of entrepreneurship to sustainable economic development: an empirical study on South-South region of Nigeria. To achieve the objectives of the study the researcher employed descriptive research design for analysis; data was collected from both secondary and primary sources. Under primary source, 80 respondents from three selected Trading and Contracting companies in Port Harcourt through questionnaires. The paper adopted the Theory of Entrepreneurship. The theory was advanced by one famous scholar, Schumpeter. Schumpeter believes that creativity or innovation is the key factor in any entrepreneur's field of specialization. The study was aiming to examine the contributions of entrepreneurship to sustainable economic development. The study revealed that entrepreneurship increases the employment level of the country and region, the productivity, and also makes considerable change in the living standards of those involved in the entrepreneurial activities. The researcher recommends that both the central and regional governments should establish centre for coordination of entrepreneurship and come up with policies and programs aimed at improving and encouraging entrepreneurial endeavours in Africa.

Keywords: *Entrepreneurship, Sustainable, Economic Development, South-South-Nigeria and Africa*

African Art and Culture: A Tool for the Social, Political and Economic Development of Africa

Dickson Kwabena Adom

*Kwame Nkrumah University of Science and Technology
Kumasi, Ghana*

Abstract

The cultural and artistic productions of Africa have various dimensions that emphasize the pivotal role art plays in the development of societies. This justifies why art and societal living and progression are intertwined. This article explains the influence of art in the social, political, and economic development of African societies.

Keywords: *African, Arts, Culture, Economic Development*

Climate Change Effect on Temperature Patterns and Implications for Agricultural Production

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Akanu Ibiam Federal Polytechnic Unwana, Ebonyi State.

²Department of Home Sciences, Michael Okpara University of Agricultural
Umudike, Abia State

Abstract

The Intergovernmental Panels on Climate Change (IPCC) and the United Nations Framework Convention on Climate Change (UNFCCC) have identified Climate Change as the greatest threat of the century and reported that the earth's average temperature has risen by 0.74°C. Furthermore, the present atmospheric concentration of carbon dioxide (CO₂) is 385 ppm (parts per million) far more than at any time in the last 650,000 years resulting in Climate Change or global warming. The purpose of this research was to access information/ data on temperature patterns for two years (2017-2018). The information/data accessed were analyzed using tables and description statistics. The result shows that temperature values are high between the months of February and March and in the month of November. The result also shows that the month of February, often recorded the highest temperature values. Recommendations, among others, included that crop of short- day length should not be cultivated between the months of February and March and in the month of November and farmers as cooperatives, to construct water channels as source of irrigation during water scarcity.

Keywords: *Temperature Patterns, Climate Change, Agricultural Production, Mitigation Strategies*

Public Private Partnership and Infrastructural Development in Nigeria: A Historical Overview

Nafisatu Irene Okhade

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University of Manchester, Oxford Rd, Manchester M13 9PL*

Abstract

Government had traditionally assumed the responsibility of providing enabling environments for private individuals to thrive in the classical economic thoughts. These environments manifest critical infrastructure. However, as the society is growing in population and technology, the functions of the government became even more complex that governments were becoming increasingly unable to monopolistically provide this infrastructure, hence the need to liberalize the sources of infrastructure for collective development. Liberalization democratized sources of infrastructural development by including the private sector players in the provisioning of infrastructure through a partnership with the government. Public Private Partnership (PPP) has been practiced successfully in various countries of the world and has been found to be a veritable tool for infrastructural development. This study examined the historical evolution as a source of infrastructural development in Nigeria drawing extensively from documented literature. Findings reveals that PPP became a popular government approach to infrastructure development from the late 1990s- a period which coincided with the transition into the fourth stint of democratic governance. Since then, National Economic Empowerment and Development Strategy (NEEDS), National Policy of PPP, National Integrated Infrastructure Master Plan (NIIMP), and Economic Recovery and Growth Plan (ERGP) have all been developed to advance infrastructural development with cogent emphases on PPP as a core implementation approach. The study hence recommended that PPP should be emphasized more as an approach of further infrastructure plans in Nigeria.

Keywords: *Infrastructure, PPP, Development, infrastructural facilities, Government*

Contributions of Cooperative Societies to Poverty Reduction Amongst Cassava Farmers in Delta State, Nigeria

Sarah Enwa

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Abstract

The study examined the contributions of cooperative societies to poverty reduction and livelihood of rural farmers in Delta state Nigeria. The quest by world leaders including Nigeria to end poverty and hunger was one of the major reasons for the initiation and implementation of Millennium Development Goals. The effort to sustain the achievements recorded by this program necessitated the emergence of Sustainable Development Goals. In line with the objectives of these programs, Nigeria has continued to initiate various national programs aimed at ending poverty and hunger. This study investigates the contributions of cooperative societies in ending poverty and hunger in Nigeria, with focus on rural farmers' cooperative societies. After analyzing the generated data, the findings reveal that farmers' cooperative societies have the potential to end poverty and hunger in Nigeria but have been neglected by various agencies concerned. Recommendations were made on how cooperative societies could be assisted to contribute more to end poverty and hunger in the rural communities in the study area.

Keywords: *Poverty, Cooperative societies, Cassava, Farmers, Delta state, Nigeria*

Central Bank of Nigeria's Cashless Policy and Fintech: Implications for Customer's Satisfaction in Nigeria

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Abstract

This study examines if cashless policy has enhanced customer's satisfaction over the years of implementation. Questionnaires were administered to selected bankers and bank customers in FCT and Kaduna states of Nigeria to find perceptions of the two stakeholder groups regarding the subject matter. Three hypotheses formulated were tested using ANOVA. The paper reveals that the cashless banking initiative in Nigeria has significantly enhanced bank customer satisfaction; the implementation of the cashless banking structure in Nigeria has not led to a significant reduction in the level of cash fraud in Nigerian banks; and the adoption of a cashless economy practice in Nigeria has significantly improved the management of bank customer funds in terms of spending and saving. The paper, in particular, recommends that bank regulators constantly and widely cooperate with all key stakeholders in the system in the fight against cybercrime. This will make the electronic space safe and reliable for use in doing banking in Nigeria and beyond.

Keywords: *Cashless banking, Customer satisfaction, Payment channels, Fraud, Fund management*

Governance and Financial Accountability in Ghana: Issues, Challenges and Prospects (An Exploratory Study on Private & Public Organizations)

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Abstract

The study investigates issues, challenges and prospects of Governance and financial accountability in Ghana by determining how these conditions affect organizations and government positively or negatively. This study develops and analyses a conceptual modal, looking at the impact of these constructs on industrial performance, GDP growth and social wellbeing. The study adopted qualitative method of exploratory survey of four public and three private institutions in Ghana selected at random. From the findings suggest that good governance and financial accountability is highly observed, and, persistently, practiced without laxity in private institution, excellently more than in public mandated institutions. This study suggests a conceptual framework which extends governance and financial accountability theory to consider issues, challenges and prospects of governance and financial accountability in organizations relative to affect and benefits. This study also develops three propositions to guide future research. The study provides business and service institutions including government with a “theoretically-inspired” framework which goes beyond the provision of mere governance and financial accountability however, force to identify ways and mechanisms for improvements for the purpose of developmental initiatives. The conceptual framework extends development of good audit trail to induce checks and balances of good performance theory in governance and financial accountability. It however informs future research on good governance and financial discipline.

Keywords: *Governance, Financial accountability, Prospects, Issues, Challenges*

Utilisation of Administrative Theories and Effective Institutional Administration in Federal University of Agriculture, Abeokuta, Nigeria

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Abstract

This study examined the utilisation of administrative theories on effective institutional administration in Federal University of Agriculture, Abeokuta (FUNAAB). The study used correlational research design to investigate the utilisation of the bureaucratic and systems theories on the administration of FUNAAB. The population of the study was 1929 out of which 120 academic and non-academic staff of the University were sampled randomly. Administrative Theories and Effective Institutional Administration Questionnaire (ATEIAQ) was used to obtain data from respondents. Mean and standard deviations were analysed and used to answer the research questions, while Pearson's Product Moment Correlation was used to test the hypotheses at $p < 0.05$ significant level. The finding revealed that the level of effective institutional administration of FUNAB is low at 2.23 average mean. The bureaucratic theory and systems theory had significant influence on effective institutional administration in FUNAB. Recommendation was made that the government and other stakeholders of universities should provide adequate resources (human, material, financial) for the administration of universities. Other administrative theories, such as the contingency theory could be applied alongside with the systems theory and the bureaucratic theory, in the institutional administration of higher education, in order to ensure effectiveness and efficiency. The human relations/behaviourist theory, which emphasises that high institutional administrative productivity, is a result of acceptable staff welfare packages, job security and humane decision making, could be intensified in the administration of universities for improved effectiveness.

Keywords: *Institutional Administration, Utilisation of Resources, Bureaucratic and Systems Theories.*

Policy, International Attraction and Negative Consequences of Solid (Gold) Mineral Exploitation in Nigeria Under President Buhari Regime (2015-2023): A Case of Some Selected LGA's, Katsina State

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Abstract

Huge, abundant mineral resources abound in Katsina State, Nigeria, where most of the Industrial and metallic minerals were attracting investors from within and far, which indicates the availability of high grade raw materials in the areas, outside areas of dense populous regions. Aside, gold deposits are in commercial metric tones of proven and probable reserves in the State. Recently, official and artisanal mining of available gold deposits were halted by rural banditry, armed robbery and kidnappings, especially in the areas where the mineable resources are sited. From 2015 onward, most areas are affected by those heinous and devilish killings of innocent inhabitants, almost every day, thereby making the areas to be deserted, for the minerals to be mined undisturbed by the foreigners. It was also envisaged that foreign States are having hands in the issue. The methodology adopted for the study was mainly primary data, where direct investigations to selected areas concerned and interviews to rural people were done. It was discovered that substantial quantities of gold s is mined out by foreigners, It was recommended that the authorities concern should double efforts to do something to halt this present policy and facilitate the rejuvenation and evaluation of more reserves for economic sustenance. In Katsina State, Nigeria.

Keywords: *Foreign Policy, Gold, Mineral Exploitation, Katsina State, Buhari Regime, Nigeria.*

The Bible and the Plough Strategy of the Early Missionaries as a Panacea to Economic Growth and Development in the 21st Century Nigeria

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Abstract

This idea which was developed by Thomas Fowell Buxton, helped in the destruction of slave trade and civilization of Africa by reforming attitudes to slavery and making legitimate trade profitable to bring out the trade in men. Youths in the 21st Century have abandoned legitimate trades/works for quick money. Most of the, if not majority of the Christian churches have also abandoned the real salvation message to prosperity message. This has made the youths to be lazy. Instead of developing skills and getting involved in legitimate trades that would bring about growth and development in the economy, get themselves involved in money rituals while visiting prosperity preachers for quick money. It was discovered that this has brought about intellectual and economic redundancy. Thus, the idea of the Bible and the Plough strategy proffered as a solution especially in this 21st century, is expected to destroy the lazy attitude and bring back the hardworking spirit in Nigerians especially in this period of high technological advancement. Data gathering was done using the primary and secondary sources. This paper suggests and recommends that with advanced mechanized Bible and the Plough strategy, there will be advancement and economic growth with low dependency on oil and get rich quick syndrome in the 21st century.

Keywords: *Bible, Plough Strategy, Early Missionaries, Economic Growth, Development, 21st Century*

Delegation of Authority and Performance of Teachers in Public Secondary Schools in Egbeda Local Government Area of Oyo State, Nigeria

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Abstract

Delegation of authority refers to the subdivision and sub-allocation of power to subordinates for job performance, in order to achieve laid-down organisational goals, with efficiency and effectiveness. Lack of motivational power between principals and the teachers in public secondary schools lead to lack of teacher commitment, display of negative attitude to work and ineffective implementation of school programmes. This study assessed the influence of delegation of authority on the performance of teachers in public secondary schools in Egbeda Local Government Area, Oyo, Nigeria. The study adopted the descriptive survey research design, which involved the collection of data for the purpose of answering the six research questions formulated. The population comprised all the 501 secondary school principals, vice-principals and teachers out of which a random sampling of 200 (40%) were selected to respond to the questionnaires. Results indicated that the principals delegated authority to their teachers to a very high extent, used of appropriate delegation techniques which improved the teachers' teaching and learning activities and reserved the power to control. The findings disclosed that factors which hindered the principals' delegation of duties include discrimination, fear of loss of power, poor communication and incompetence in discharging their duties. The study concluded that delegation of authority facilitates teachers' positive attitude to work, their efficiency and effectiveness. Delegation makes the teachers to develop sense of belonging to the school management team and makes them function with a lot of initiative, because possession of authority delegated makes them work hard. Recommendations were made that principals should delegate more duties to their subordinates, avoid discrimination, ensure free flow of communication and delegate based on staff competence and capability.

Keywords: *Delegation of Authority, Communication flow, Teachers' Performance*

Solar Monitoring System Reliability: Challenges and Prospects for Modern Engineering

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Abstract

Solar energy becomes more accepted as a viable source of renewable energy in the society. However, quantitative information on a system's post install real performance becomes a major concern. There are many factors that can impact a system's real world performance such as a bad cabling (high resistance/impedance caused by loose connectors or improper wiring), defective inverters, inconsistencies on solar panel output, environmental factors like weather, accidental damage, as well as general manufacturing defects. The solar monitoring system composed of power meters, data loggers, string current sensors, inverter interface system, data logger, and weather stations is one of the most overlooked components of a Residential and Commercial sized site. The data logger-gateway is the central device for collecting data and transforming it into useful information and alerts. Reliability issues to your data-logger gateway system can and will impact your ability to identify issues with your system, troubleshoot them, and resolve them in a cost effective manner. This process and networking comes with its challenges, especially where there is computer system networking. This study examines some of the challenges of solar monitoring system reliability with a view of develop an effective framework in modern engineering and sustainability.

Keywords: *Solar monitoring, System reliability, Engineering, Computer system networking*

Meeting the Need of People Living with Disability through Education and Entrepreneurial Development

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Abstract

The paper touches on the needs of people living with disability in the Nigerian context, the researcher conceived the idea for this research through close interactions with the people involved. Meeting the issues and needs of people living with disability through education and vocational opportunities as a primary source for them to participate and give their own quota as individuals as well as people and citizens in the development of their immediate communities and societies at large; economically, socially, emotionally, culturally and mentally. According to Haruna (2017) Disability is an impairment or disorder which may be physically, sensory, intellectual emotional, mental and cognitive of developmental or combination of these which may constitute a hindrance to an individual ability to function equally or live a normal life in a society. Everyone has his own various needs, the same implies to people living with disability. Olayi and Ikwen (2015) Noted that the challenges associated with being disable is particularly problematic for individual with disability are service to people with disabilities is expensive ventures that requires collaborative efforts by government, the voluntary agencies (churches, mosque) as well as others, so as to combat associated stigma people to place on people with disability. Needs are those basic sensitize of life that is very germane to one's existence, people with disabilities need a sense of belonging, love and acceptance, education, shelter, protection, health care services shelter, access to efficient transport, government public building and many others. The researcher has interacted with one crippled name SURAJ he initiated his own shop, making and creating key locks of any kind, he is famous for his job even the government hire him to open their safe box when a key is lost or the combination codes are encryptedly wrong, he is an expert with gift in his field of work but crippled who barely walk, so as many people with disability when God take a part of them he replaces it with a gift, I officially interacted with them out my curiosity just to discover for myself and I found out that most of them are even geniuses but lack of a good background and poverty made them to become beggars roaming about in the streets including children involve; young males and females and the old ones both males and females living in hunger and anger without any direction of future because the government and their communities cannot think of coming together by putting all hands on desk in other to intervene, rescue and reflect to put them into consideration when it comes to their basic needs of lively hood just as other people as well as citizens who can also contribute to the development of their given community. This reason inspired me to write and donate my share and piece of help as a teacher, am willing to go further even if it means I will sweat to any extent for a period of time to bring the attention of the government and all other voluntary agencies and organizations including philanthropist to look into in other to create special centers, schools, healthcare services and entrepreneur opportunities mainly for people with disability because I am a witness that these people can greatly contribute to the development of every society if given the chance. However, these people have their respective unions and organizations (cripple, blind, deaf etc.) these organizations is govern by them in other for them to live as people among us. This is to show us that they are ready to participate and give their own share of peace and development of their societies not only as people but as well as citizens of their nations. Later I found out that there are interventions by government and non-governmental agencies to people with disability, there is a saying that; don't only give a person a fish but show him how to catch the fish; this means that the interventions is not enough because they need special centers and schools in every localities for them to be trained with knowledge and skills in relation to enterprise for them to be ready for life just as other citizens by totally eradicating them out of begging in the streets unnecessarily and engaging them to contribute and participate their various gifts and talent they have for the betterment and development of their various societies; economically, socially, emotionally and mentally. I have a lot of evidences to prove that people living with disability deserve better just like everybody when it comes to developmental policies and strategies to move African economy forward in terms of development.

Keywords: *Disability, Education and Entrepreneurial Development*

Customer Perceived Value and Travel Agency Preference: A Theoretical Perspective

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Abstract

Given the increasing functional pressure and strain emerging from changing demographics and competition in the tourism industry, customers' preferences tend to become dynamic. Hence, this paper aims to review the existing literature on customer perceived value and suggest it as a determinant of travel agency preference. The paper utilized service quality and price as dimensions of customer perceived value and brand image and customer loyalty as the measures of travel agency preference. Drawing from this review of literature, it was found that customer perceived value is indeed a strong determinant of travel agency preference. It is therefore recommended that practitioners advance customer value as a more deliberate and conscious approach towards the management and monitoring of customer's preferences.

Keywords: *Customer perceived value, travel agency, preference, service quality, price, customer loyalty, tourism industry*
