research for africa's development
research and capacity building for accelerated economic development

2022 ALLIANCE FOR AFRICAN ECONOMIC ANALYSIS & CONFERENCE

SOKOINE UNIVERSITY OF AGRICULTURE, MOROGORO, TANZANIA

THEME: AFRICA'S PATH TO GROWTH AND DEVELOPMENT: SECTOR BY SECTOR ASSESSMENT FOR IMPROVEMENT

ABSTRACT & PROCEEDINGS

TUESDAY 5TH - WEDNESDAY 6TH JULY, 2022

2022 ALLIANCE FOR AFRICAN
ECONOMIC ANALYSIS AND CONFERENCE
SOKOINE UNIVERSITY OF AGRICULTURE, MOROGORO, TANZANIA

THEME
Africa's Path to Growth and Development: Sector by Sector Assessment for Improvement

OBJECTIVE
The conference offers a great opportunity to bring together researchers and scholars around the world to virtually discuss the challenges and prospects of economic growth in Africa.

DATE: Tuesday 5th - Wednesday 6th July, 2022

TIME: 10:00 am (GMT+1)

CONFERENCE PLENARY PANEL
P. R. Gillah
Sokoine University of Agriculture
Morogoro, Tanzania

Dr. Bassey Anam
University of Calabar, Nigeria

Paul Henderson
United Nations Research Consultant
New York, United States

Jonah Ulebor
ED. Lextra Education Ltd
Leeds, LS 11 7HL, United Kingdom

SECRETARIAT
+234 8174380445,
+234 7066474695,
+233 246663206

Email: conferenceseries01@gmail.com

Website: www.internationalpolicybrief.org

CONFERENCE PROGRAMME

DAY ONE: Tuesday 5th July, 2022

Conference Briefing via Google Meet	- 8:30am - 9:00am
Research Training Workshop	- 9:00am - 9:30am
Online Visual Presentation via Google Meet	- 9:30am - 11:00am
WhatsApp Video Presentations	- 3:00pm - 4:00pm

DAY TWO: Wednesday 6th July, 2022

Conference Briefing via Google Meet	- 8:30am - 9:00am
Research Training Workshop	- 9:00am - 9:30am
Online Visual Presentation via Google Meet	- 9:30am - 11:00am
WhatsApp Video Presentations	- 3:00pm - 4:00pm

INTERNATIONAL INSTITUTE
FOR POLICY REVIEW & DEVELOPMENT STRATEGIES
...Quality research begins here

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.

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 & Publication

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.

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

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.

We conduct our work with strict independence, objectivity, and non-partisanship.
See website: http://www.internationalpolicybrief.org

KEYNOTE ADDRESS

Boosting Agricultural Productivity is Essential to Drive a Growth-Enhancing Structural Transformation Process

by
Albert G. Zeufack
Chief Economist, Africa
The World Bank in Africa

Sub-Saharan Africa, home to more than 1 billion people, half of whom will be under 25 years old by 2050, is a diverse continent offering human and natural resources that have the potential to yield inclusive growth and eradicate poverty in the region. With the world's largest free trade area and a 1.2-billion-person market, the continent is creating an entirely new development path, harnessing the potential of its resources and people.

The region is composed of low, lower-middle, upper-middle, and high-income countries, 22 of which are fragile or conflict-affected. Africa also has 13 small states, characterized by a small population, limited human capital, and a confined land area.

Economic growth in Sub-Saharan Africa (SSA) is estimated at 4 percent in 2021, up from a contraction in economic activity of 2 percent in 2020. However, growth in the region is expected to decelerate in 2022 amid a global environment with multiple (and new) shocks, high volatility, and uncertainty. The economy is set to expand by 3.6 percent in 2022, down from 4 percent in 2021, as it struggles to pick up momentum amid a slowdown in global economic activity, continued supply constraints, outbreaks of new coronavirus variants, high inflation, and rising financial risks due to high and increasingly vulnerable debt levels.

The invasion of Ukraine compounds the factors holding back recovery in the region. Although the direct trade and financial linkages with Russia and Ukraine are small, the war will likely impact Sub-Saharan African economies through higher commodity prices, higher food, fuel and headline inflation, tightening of global financial conditions, and reduced foreign financing flows into the region. The growth effects in the region are expected to be marginal however, the largest impact is on the increasing likelihood of civil strife as a result of food- and energy-fueled inflation amid an environment of heightened political instability.

Prospects for the East and Southern African subregion show a sustained recovery (4.1 percent) from the recession, down to 3.1 percent in 2022, and then settling around 3.8 percent in 2024. The Western and Central Africa subregion is projected to grow 4.2 percent in 2022 and 4.6 percent in 2023. The 2022 forecast is revised up by 0.6 percentage point compared to the October 2021 forecast, largely reflecting upgrades in Nigeria. Economic activity in Sub-

Saharan Africa is projected to grow at 3.9 percent and 4.2 percent in 2023 and 2024, respectively. A recovery in global demand is expected in 2023 as most of the shocks dragging down the global economy are expected to dissipate.

As a result of supply shocks predating the war in Ukraine, emerging signs of stagflation are posing challenges to monetary policymaking. Central banks are facing a trade-off between accommodating the weak economy with the risk of exacerbating inflationary prospects and fighting inflation at the high cost of triggering a recession. Many central banks in the region have chosen the second policy option so far and embarked on a tightening cycle, but others have maintained a more dovish stance.

Since October 2021, countries in the region are either at moderate or high risk of debt distress, with the share of countries in high risk of debt distress growing from 52.6 to 60.5 percent. To address the rising risks of debt sustainability, some countries in the region implemented austerity measures; however, these actions have been insufficient to reduce debt levels.

The looming threat of stagnation worldwide amid a landscape of multiple new and covariate shocks emphasizes the need for African policymakers to implement policies that accelerate structural transformation through productivity-enhancing growth and creating more and better jobs. Boosting agricultural productivity is essential to drive a growth-enhancing structural transformation process. Amid soaring food prices and supply constraints, policy makers need avoid making previous policy mistakes (bans or tariffs/taxes on exports and imports), and ensure international trade flows.

Cited: The World Bank, https://www.worldbank.org/en/region/afr/overview

Bassey Anam
Director - IIPRDS & UN-African IP-SDGs
University of Calabar-Nigeria

Paul Henderson
United Nations Research Consultant
New York, United States

Project Coordinators

P. R. Gillah
Sokoine University of Agriculture
Morogoro, Tanzania

Jonah Ulebor
ED. Lextra Education Ltd.
Leeds, LS 11 7HL, United Kingdom

Chukwuemeka Diji
University of Ibadan-Nigeria

Esther Adebitan
Kenyatta University, Nairobi

Hussein Botchway
University of Energy & Natural Resources, Ghana

research for africa's development
research and capacity building accelerated economic development

MEMBER

UNITED NATIONS-AFRICAN

International Partnership for Sustainable Development Goals

The United Nations- African International Partnership for Sustainable Development Goals (UN-African IP-SDGs) is a strategic research and policy framework of the International Institute for Policy Review and Development Strategies (IIPRDS) with support from UNDP, International Research Institutions and Universities. The strategic framework is designed to help Countries achieve the objectives of sustainable development goals through research interaction, policy determination and implementation framework.

Membership offers opportunities for research training, provision of technical support for International Research Projects in Africa, field study reporting, and publication of economic reviews in the African Development Charter Series.

Given this day 22nd February, 2019 at the University of Dar Es Salaam, Tanzania

Congratulations!

research for africa's development
research and capacity building accelerated economic development

UNIVERSITY OF GHANA - LEGON

MEMBER

EXPERT TECHNICAL PANEL

FOR ASIAN-AFRICA'S POLICY REVIEW, INVESTMENT & DEVELOPMENT PROFILE

Led by International Institute for Policy Review and Development Strategies (IIPRDS), International Universities and Industrial Partnership, the Panel examines policy framework and investment initiatives design to achieve goals of sustainable Development in Developing Economies of Asia and Africa. Policy outcome aims at strengthening institutions of development administration.

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

Professor Ravindra Kumar
former Vice Chancellor
Ombudsman, Swami Vivekanand,
Subharati University, Meerut, India.

Dr. Bassey Anam
Director, IIPRDS
University of Calabar,
Nigeria

Dr. Ismalia Ceesay
School of Arts & Sciences
Department of Political Science
Kanifing, The University of Gambia

PT. Hussein Botchway
Director,
Office of Clinical Innovation Strategy & Policy
Korle Bu Teaching Hospital, Accra, Ghana

www.internationalpolicybrief.org

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 conferee. You are advised to note the comments pointed out by the Chairman of the Technical Session and other members of the plenary group. This will help you effects corrections as expected.

2. Corrections of manuscript(s) (full papers) must be effected and submitted within 2 weeks after the conference. All submission must be made to: **conferenceseries01@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

Important Notice
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.

Submission of Manuscripts
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.

E-mail: **conferenceseries01@gmail.com**

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

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

References
The reference style should be APA format.

Review Process
Articles for publication will be peer reviewed by 2 or 3 reviewers to ensure accuracy. Guided by the reviewer's comment on a paper, the decision of the Board is final.

Copyright
Upon acceptance of a paper by the journal, the author(s) have automatically transferred copyright of the paper to International Standard Research Publishing. The transfer will ensure widest possible dissemination of information.

Charges
Manuscript must be submitted along with a processing fee. Upon acceptance of a paper for publication, the corresponding author must submit the corrected paper and pay a publication fee of $200 (USD) only. Corresponding authors shall receive one copy of Journal and could also download articles from the Journal's website.

Publication Ethics and Publication Malpractice Statement
Publication decisions: The editor is responsible for deciding which of the articles submitted to the journal should be published. The editor may be guided by the policies of the journal's editorial board and constrained by such legal requirements as shall then be in force regarding libel, copyright infringement and plagiarism. The editor may confer with other editors or reviewers in making this decisions.

Confidentiality: The editor and any editorial staff must not disclose any information about a submitted manuscript to anyone than the corresponding author, reviewers, potential reviewers, other editorial advisers, and the publisher, as appropriate.

Institutional website: **www.internationalpolicybrief.org**

Contents

Abstracts Title/Author(s)

KEYNOTE:
Boosting Agricultural Productivity is Essential to Drive a Growth-Enhancing Structural Transformation Process
by
Albert G. Zeufack

1 **Fighting Terrorism in Uganda: An Assessment**
Dr. B.M. Magaji

2 **Africa's Roadmap for Long-Term Economic Growth**
[1]Landry Signe & [2]David Dollar

3 **Economic Diversification in Africa: How and Why it Matters**
[1]Zainab Usman & [2]David Landry

4 **Effect of Organic Manure Rate on the Growth and Yield of Nsukka Yellow Pepper (Capsicum Anuum) Alvan Ikoku Federal College of Education, Owerri Imo State**
[1]Nwarieji Felistas (PhD) & [2]Asonye Ngozi

5 **Insecurity Challenges and Foreign Direct Investment in Nigeria**
[1]Emmanuel Eche, [2]Namo Akerewe Johanna, [3]Tsokwa Solomon & [4]Namo Samson Atari

6 **Analyzing Trading in Nigeria Stock Market from 1990-2020: An Issue to Attract Investors**
[1]Iliya Bawa, PhD, [2]Yusuf Alhaji Adamu & [3]Dauda Madu

7 **The Impact of Microfinance Banking on the Growth of Small and Medium Enterprises in Northern Nigeria**
John Nma Aliu

Conference Abstracts

Fighting Terrorism in Uganda: An Assessment

Dr. B.M. Magaji
School of Law, American University of Nigeria, Yola Nigeria
Formerly Dean of Law Islamic University in Uganda

Abstract

Terrorism became a major global issue especially after the September 11th 2001 attacks on World trade Centre in the United States. Uganda is among those countries to face serious terror threats especially from the Allied Democratic Forces, Lord's Resistance Army and the Alshabab a terror group in Somalia which was the master mind in the 11th July 2010 terror attacks in two places in Kampala which include Ethiopian village and Kyadondo Rugby grounds which led to severe loss of lives. In its endless efforts to counter terrorism, Uganda passed laws to address the problem. There is now a challenge on how to balance national security imperatives with protection of human rights as counter terrorism laws in place have undermined the human rights that arises from the previous terror abuses. The purpose of this research is to analyze the law on counter terrorism and human rights protection in Uganda. The study therefore confirms that law on counter terrorism measures has had great impact on fundamental human rights which have been violated by security agencies in Uganda in an effort to counter terrorism for example the right to life, right to fair hearing, right to liberty and the right to non-refoulement, freedom from cruel inhumane and degrading treatment, freedom against torture, freedom of speech and association. The study thus recommends that there is need to ensure that counter terrorism laws in place comply with international human rights law and ensure that counter terrorism operation do not target individuals based solely on race, religion or other similar distinctions and there is need to ensure through repeal or amendment of the Anti-terrorism Act does not contravene international human rights standard and also ensure security sector reforms to include counter terrorism security forces and provide stronger oversight and accountability mechanisms that require independent, impartial and transparent investigations into allegations of abuse, extra judicial killings and other serious violations of human rights associated with terrorism operations in Uganda and also respond to serious violations of human rights.

Keywords: *Terrorism, Challenge and Insecurity*

Abstract ID: ABS:11:19A-22

Africa's Roadmap for Long-Term Economic Growth

[1]Landry Signe & [2]David Dollar
Brookings, London

Abstract

This article shows why Africa is ripe for business investment, citing fast-growing consumer and business spending, improved political stability and business environments, regional integration, and a burgeoning youth population eager to capitalize on the Fourth Industrial Revolution. They paper explained that certain sectors can boost African economy – consumer market, agriculture and agri-industry, information and communication technologies, manufacturing and industrial development, banking, among others. So those sectors will foster economic growth and diversification, job creation, including for women and youth, and improve general welfare throughout the continent.

Keywords: *Africa, Roadmap, Economic Growth*

Abstract ID: ABS:13:23A-22

3

Economic Diversification in Africa: How and Why it Matters

[1]Zainab Usman & [2]David Landry
[1]Senior fellow and director of the Africa Program
The Carnegie Endowment for International Peace in Washington, D.C.
[2]Duke University Sanford School of Public Policy,
Duke Kunshan University, China.

Abstract

For decades, economic diversification has been a policy priority for low- and middle-income economies. In the words of former managing director of the International Monetary Fund (IMF), Christine Lagarde, "We know that economic diversification is good for growth. Diversification is also tremendously important for resilience." Unfortunately, this goal continues to elude many African countries. In fact, the continent is home to eight of the world's fifteen least economically diversified countries. This reality weakens the foundation of their economic transformation and slows their pace of progress. It also makes these countries particularly vulnerable to sudden external shocks, as the pandemic-induced disruption of tourism and oil-dependent economies has illustrated. Given the importance of diversifying African economies, it is critical to recognize how various dimensions of diversification can have different implications for the menu of policy options. Closely associated with the process of structural transformation from lower to higher productivity sectors, economic diversification has three evident dimensions. The first relates to the expansion of economic sectors that contribute to employment and production or gross domestic product (GDP) diversification, and the second is associated with international trade or exports diversification. This paper, however, focuses on a third dimension that the economics literature pays scant attention to: fiscal diversification. This fiscal element involves expanding government revenue sources and public expenditure targets and can therefore play a central role in helping to catalyze broader economic transformation through the expansion of activity in specific industries and sectors.

Keywords: *Economic Diversification and Structural transformation*

Effect of Organic Manure Rate on the Growth and Yield of Nsukka Yellow Pepper (Capsicum Anuum) Alvan Ikoku Federal College of Education, Owerri Imo State

[1]Nwarieji Felistas (PhD) & [2]Asonye Ngozi
Department of Agricultural Education
Alvan Ikoku Federal College of Education, Owerri, Imo State.

Abstract

Field trial was carried out during the early cropping seasons of 2020 at Alvan Ikoku Federal College of Education, Owerri Imo State, Nigeria to evaluate the effects of poultry manure rates (0, 7, 14, 21 t/ha) on growth and yield of Nsukka yellow pepper (Capsicum annum) to examine and identify the effect of poultry manure application rate on the Plant height per plant, Number of branches per plant, Total leaf area per plant, Number of flowers per plant, Number of fruits per plant. A randomized complete block design with three replicates was adopted. Data collected through direct observation and measurements was subjected to analysis of variance (ANOVA). The result shows that there were highly significant differences on yellow pepper performance based on rate of organic manure application. Results showed that increase in poultry manure rate resulted in increase in growth and yield of pepper up to 21t/h. It is therefore recommended that farmers apply 21t/h of poultry manure per hectare for sustainable production of Nsukka yellow pepper.

Keywords: *Organic Manure, Rate, Growth, Yellow Pepper, Yield*

Abstract ID: ABS:01:11A-22

Insecurity Challenges and Foreign Direct Investment in Nigeria

[1]Emmanuel Eche, [2]Namo Akerewe Johanna, [3]Tsokwa Solomon & [4]Namo Samson Atari
[1]Department of Economics, Federal University, Wukari
[2&3]Department of Political Science, Federal University, Wukari
[4]Department of Public Law, Federal University, Wukari

Abstract

This study examines the effect of insecurity on Direct Foreign Investment in Nigeria. Secondary method of data collection was employed to source data for the period of (1980-2014), which were analysed using Descriptive and inferential statistics, Augmented Dickey-Fuller test for unit root (ADF),Autoregressive Distributed Lag Estimate (ARDL) and Error Correction Representation Model (ECRM).The result of the findings reveals that, 0.30814 reduction in the level of insecurity will lead to a unit increase in economic growth in Nigeria, also a reduction in the level of insecurity by 3.32293 will yield 1 unit increase on Foreign Direct Investment in Nigeria on the same vein the finding of the study reveals that 1.1319756 reduction in insecurity will result to 1 unit increase on Gross Fixed Capital Formation in Nigeria. The result of the Error Correction Model indicates that insecurity has negative relationship on the economy. The result shows that the relationship between insecurity and economic growth is of short term. The result concludes that even if there is disequilibrium between insecurity and economic growth variables, in 1 year 5 month the variables will converge to equilibrium there by establishing a relationship.

Keywords: *Insecurity, Challenges, Foreign Direct Investment*

Analyzing Trading in Nigeria Stock Market from 1990-2020: An Issue to Attract Investors

[1]Iliya Bawa, PhD, [2]Yusuf Alhaji Adamu & [3]Dauda Madu

[1&3]Department of Business Administration, Federal University Lokoja, Kogi State – Nigeria

[2]Department of Business Administration, Federal University Lafia, Nasarawa State – Nigeria

Abstract

The Nigeria stock market is viewed as a complex institution imbued with inherent mechanism through which long term funds are hard to mobilized, harness and made available to various sectors of the economy. This study analyze trading in Nigeria stock market from 1990 to 2020 with a view to attract investors. The research used expost facto research design. A sample of stock market capitalization and GDP at the end of each year was selected from 1990 to 2020. The study used two stock market development indicators, namely, stock market turnover ratio and stock market value traded ratio against GDP. The R-squared result (0.705770) indicates that 71 percent of the total variations in Gross Domestic Product are explained by the variations in the exogenous variables (Stock Market Value Traded Ratio (VTR) and Stock Market Turnover Ratio (TOVR) in the model. The Fstatistic (6.853455) provides evidence that the entire model is statistically and significantly explain the phenomenon. Evidence from the long-run regression estimate shows significant positive effect of Gross Domestic Product as well as significant positive impact on Stock Market Value Traded Ratio (VTR) and Stock Market Turnover Ratio (TOVR). This means that Nigeria stock market is illiquid with high transaction cost. Low liquidity means that it will be harder for investors to convert their stocks to cash easily and recommended that in order to improve liquidity, the cost of transaction in the Nigerian stock market and the determination of stock prices should be reviewed, to make raising capital cheaper. The infrastructure in the market need to be improve for efficient trading activities, to attract foreign investors and restore investor's confidence.

Keywords: *Market liquidity, Stock market turnover, Stock market, Gross Domestic Product, Stock market value*

Abstract ID: ABS:09:20A-22

The Impact of Microfinance Banking on the Growth of Small and Medium Enterprises in Northern Nigeria

John Nma Aliu
Department of Banking and Finance
College of Business and Management Studies (CBMS), Kaduna Polytechnic, Kaduna

Abstract

This study was carried out with the objective of finding out the impact of microfinance banking on the growth of Small and Medium Enterprises (SMEs) in Nigeria. The descriptive survey design was adopted for the study. The statistical random sampling technique was used to select 200 SMEs in the productive sectors of the economy in two states of Kaduna and Kano. The choice of these two (2) states is obvious – Kaduna seen as the capital city of Northern Nigeria and Kano- one of the most commercially active sates in Nigeria. A well-structured questionnaire was designed and administered on respondents for the purpose of gathering data for the study. In determining the reliability of the instruments, a cronbach alpha of 0.81 was obtained. The result of the study revealed among others that microfinance banks have impacted on the growth of Small and Medium Enterprises (SMEs) in Northern Nigeria especially at the Local Government levels. This influence accounts for 51% of the variation in their performance from the result of this study and some others. It was the conclusion of this study that Microfinance banks are key drivers of SMEs growth Northern Nigeria. In this context, a properly focused SMEs development programme in Microfinance Banks is achievable. It was recommended that government should empower microfinance through grants and matching loans for onward extension of credit facilities to SMEs.

Keywords: *Enterprises, Microfinance Banks, Credit Facilities, Entrepreneurship*

Note