

National Development Conference on
**Governance, Security &
Sustainable Development**



GOMBE STATE UNIVERSITY, NIGERIA

Theme:

**Governance, Security &
Sustainable Development**
in Nigeria: Issues, Challenges & Solutions

ABSTRACTS & PROCEEDINGS

16th - 17th September, 2025





VENUE: GOMBE STATE UNIVERSITY

NATIONAL DEVELOPMENT CONFERENCE ON GOVERNANCE, SECURITY & SUSTAINABLE DEVELOPMENT

THEME

Governance, Security & Sustainable Development in Nigeria: Issues, Challenges & Solutions

DATE: Tuesday 16th - Wednesday 17th September, 2025

TIME: 10:00am

CONFERENCE LOC

Dr. Wilson Danbature

Chemistry Department

Gombe State University

CONFERENCE PEER REVIEW PANEL

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MAUTECH, Nigeria

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Wright State University, USA

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VENUE: GOMBE STATE UNIVERSITY

NATIONAL DEVELOPMENT CONFERENCE ON GOVERNANCE, SECURITY & SUSTAINABLE DEVELOPMENT

CONFERENCE PROGRAMME

DAY ONE – Tuesday 16th September 2025

Arrival of Guest/Conferees/Delegates

DAY TWO – Wednesday 17th September 2025

OPENING SESSION/AWARD/PLENARY

Conference Registration	- 9:00am – 10:00am
Opening Prayer/Welcome Remark	- 10:00am – 10:15am
Institutional Brief/Chairman's Opening Remark	- 10:15am – 10:30am
Plenary Session	- 10:30am – 12noon
Launch Break/Group Photograph	- 12noon – 1:00pm
Plenary Session 2/Research Training	- 1:00pm – 4:00pm
Policy Review Session	- 4:00pm – 5:00pm

DAY THREE – Thursday 18th September 2025

Departure of Guest/Conferee/Delegates



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Dated this day 5th November, 2019
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research for africa's development
research and capacity building accelerated economic development




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


Dr. Bassey Anam
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Nigeria


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¹Mu'azu Saleh & ²Saleh Umar

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School of Management Studies, Federal Polytechnic, Damaturu Yobe State

Abstract

This paper presentation provides a comprehensive overview of the role and impact of Information Technology (IT) in modern society, emphasizing its evolution, applications, and future trends. IT has become an indispensable part of various sectors, including business, healthcare, education, and governance, revolutionizing the way we communicate, process information, and solve problems. The presentation begins by tracing the historical development of IT, from early computing systems to the current era of cloud computing, artificial intelligence (AI), and the Internet of Things (IoT). It highlights key technological advancements that have shaped the IT landscape and discusses the transformative effects of digitalization on industries and daily life. The presentation focuses on the practical applications of IT across different domains. For instance, in business, IT facilitates data-driven decision-making, enhances operational efficiency. In healthcare, IT supports telemedicine, electronic health records (EHR), and predictive analytics for disease management. Similarly, in education, IT promotes e-learning, personalized learning experiences, and global collaboration. The presentation also addresses the challenges associated with IT adoption, such as cyber security threats, data privacy concerns, and the digital divide. Finally, the paper explores emerging trends and future directions in IT, including quantum computing, blockchain technology, and AI-driven automation etc.

Keywords: *Information Technology, Innovations, Health, Education and Business*

Ineffective Communication and its Impact on the Productivity of Staff Federal Polytechnic Damaturu

¹Ibrahim Adamu Jauro & ²Saleh Umar

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School of Management Studies, Federal Polytechnic, Damaturu Yobe State

Abstract

The research work studied the Ineffective Communication and its impact on the productivity of staff at Federal Polytechnic, Damaturu. The main objectives of studies is to examine how confusion and misunderstanding leads to ineffective Communication and affect the productivity of workers, also to examine the inappropriate channel leads to poor communication and affect workers' productivity and to examine the inaccurate information leads to ineffective communication and affect the productivity of workers in federal polytechnic Damaturu, The study employed the used of survey research design in which questionnaires were designed to collect data in order to ascertain facts. Findings revealed that Inadequate communication from Management affects staff Job Satisfaction, the current Communication channels in the Polytechnic are effective in disseminating information to staff and the use of unofficial Communication channels (e.g. social media, personal emails) hinders official Communication at Federal Polytechnic Damaturu in conclusion realistically, effective communication is an essential tool for the strategic Management of organizations. No doubt, low productivity, loss of customers, low turnover, conflict and absenteeism are caused by poor and ineffective communication and some recommendation were drawn simple organization structure should be designed and implemented for easy flow of communication. Downward, upward, and horizontal flow of information is better and easily facilitated in a modest organization structure.

Keywords: *Communication, Management, Employees and Organization*

Evolving an Effective Integration of Education, Skill Development and Entrepreneurship: A Strategy for Achieving Development Goals for African Nations

¹Dr. Hamaza Alhaji Sulaiman & ²Mode Marafa

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School of General Education, Shehu Shagari College of Education, Sokoto

Abstract

Education, Skills, and Entrepreneurship as Strategies for Achieving Development Goals in Africa. This paper encompasses various aspects of economic and social development in Africa, including education and skill development, the role of entrepreneurship in economic growth, and the impact of these factors on achieving development goals. The relationship between education and economic development in Africa, including the impact of education on poverty reduction, health outcomes, and economic productivity. The importance of developing specific skills and vocational training programs to address the needs of the labor market in Africa. The role of entrepreneurship in driving innovation, creating job opportunities, and contributing to economic growth in African countries. Policies and initiatives aimed at promoting education, skill development, and entrepreneurship as drivers of sustainable development in Africa. The paper should provide valuable insights for policymakers, educators, entrepreneurs, and development practitioners to design effective strategies and interventions that contribute to the overall development of African nations. Education and skill development, the role of entrepreneurship in economic growth, and the impact of these factors on achieving development goals.

Keywords: *Integration, Education, Skill Development, Entrepreneurships, Development Goals and Africa.*

Improving Architectural Education in Our Society

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Ogbonnaya Onu Polytechnic, Aba Nigeria*

Abstract

Architectural education is a term used to describe the process of imparting knowledge in the students to enable them understand and practice the skill of design and imaginative thinking. Architectural education is a multidisciplinary field that integrates design, structural engineering, sustainability, and urban planning. It prepares students to address the complex challenges of the built environment. However, over the years, the architectural learning system has been going down the drain due to many reasons which may include: the educational regulatory body (university commission or NBTE), out dated academic curriculum, government issues, inadequacies from the lecturers and lack of interest by the students. This research work is aimed at exposing all the problems in the architectural learning system, and then outlining the roles and duties of each of the parties mentioned above in improving the architectural learning system in Nigeria. At the end of this research work, we would have enlightened the public on the issues hindering the growth of architectural education and the necessary solutions to achieve a healthy academic system for the architectural students in our society.

Keywords: *Education, Standard, knowledge, Sustainability.*

Public Policy and Good Governance: An Operational Problematic Towards SDGs

Sunday O. Ogon, PhD

Department of Political Science Education

University of Education and Entrepreneurship

Abstract

Good governance appears to be the hall mark of every policy of government in every modern state system. Hence individuals, groups, government and Non-governmental relations whether at the level of Co-operation, or conflict are largely dependent on the efficacy and currency of public policy implementation. Thus, the paper interrogates President Bola Ahmed Tinubu's fuel subsidy removal on good governance as the fulcrum of public policy as the driver of Sustainable Development Goals (SDGs). Methodologically, the study will rely on both Primary and Secondary sources of data as the system theory shall be adopted as an analytical facility. The paper shall be centered on three thematic areas to include (a) Public policy and the Nigerian state (b) Fuel subsidy removal and the contemporary Nigerian state (c) Challenges of good governance. Recommendations shall be advanced according to the findings therefrom.

Keywords: *Policy, Goods governance, fuel subsidy, Implementation, Development, Sustainable*

The Need for Anthropometrics in an Architectural Design

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Ogbonnaya Onu Polytechnic, Aba Nigeria*

Abstract

Anthropometrics may be referred to as a quantitative assessment of the human body or an object reflecting its dimensions, proportions and compositions. Even though these dimensions are very necessary for an architectural design, architects and engineers have constantly neglected it there by producing designs which are substandard or functionally not suitable for its use. This research work is aimed at exposing the simple ways of gathering anthropometric information in our daily designs such as: residential buildings, schools, churches, etc. exposing the standards for the sitting arrangement, size of the aisle, size of the car park etc. At the end of this research work, we will be able to understand some simple data gathering techniques, the objectives and advantages of anthropometric data in our daily architectural designs.

Keywords: *Measurement, Standard, Dimensions, Functionality*

School-Related Factors Preventing Education Access in Primary Schools in Katagum LGA, Bauchi State, Nigeria

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Abstract

As powerful as education is recognised to be, Nigeria is taking up strategies to ensure equitable access to primary education as universal human right as well as an issue of public good and responsibility for children from diverse background. This pursuit is grounded in the belief that education is not just a privilege but a powerful catalyst for personal growth and social progress. Despite this, Nigeria has the highest number of children not enrolled in schools globally. This study explores school-related factors preventing education access in primary schools in Katagum Local Government Area in Nigeria. The Human Capital Theory by economists Gary Becker and Theodore Schultz guided this study. A qualitative study framed within an interpretivism paradigm, drawn on a phenomenology design was used. 29 participants purposively sampled from the study's population were stakeholders of primary education including parents, teachers, head teachers and Education Secretary while the data were generated using interviews and focus group discussions and thematically analysed. Trustworthiness was ensured and ethical principles were adhered to. Findings revealed that the stakeholders perceived school factors affecting enrollment in primary schools as inadequate classrooms structures, inadequate teaching and learning facilities, lack of water and toilet facilities in schools, unavailability of qualified teachers as well as negative attitude of some teachers. It was envisioned that, strategies like school improvement projects such as building of more schools and provisions of physical infrastructural facilities, introducing skills acquisition training as well as employing more teachers for the system would improve and sustain enrollment in primary schools.

Keywords: *School-Related, Factors Preventing, Education Access, Primary Schools*

Effect of Sprouting on Proximate and Antinutrient Composition of Common Beans Seed (*Phaseolus Vulgaris*)

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Abstract

Legumes play significant role in diet and common beans (*Phaseolus vulgaris*) is one of the most commonly consumed legume in the world. One of the most serious problems the developing countries are facing is protein-energy malnutrition. This work aimed to evaluate the effect of sprouting on the proximate and antinutrient compositions of common beans seeds (*Phaseolus vulgaris*). Proximate and Antinutrient compositions of the sprouted and raw samples were carried out using standard analytical procedures. Significant increase ($P < 0.05$) was observed in Fibre, Protein and Moisture content of the sprouted seed and significant decrease ($P < 0.05$) was observed in Carbohydrates, Ash, Phytic acid, Oxalic acid and Tannins in the sprouted seed as well, while no significant difference ($P < 0.05$) was observed in fat and cyanogenic glycoside content. Sprouting improves the nutrient content and reduces the antinutrient compositions of the common bean seed (*phaseolus vulgaris*)

Keywords: Common beans, Sprouting, Proximate composition, Antinutrient

Contribution of Modern Communication Equipment and its Impact on the Job Performance of Secretaries

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²Department of Office Technology and Management, School of Management Studies
Federal Polytechnic, Damaturu Yobe State

Abstract

This research work looks into the “Contribution of Modern Communication Equipment and its Impact on the Job Performance of Secretaries” in Federal Polytechnic, Damaturu. four objectives were formulated i.e how obsolete communication equipment affect the job performance of secretaries, how poor operational skills to handle modern communication equipment affect the job performance of secretaries, how lack of training and support on modern communication equipment affect job performance of secretaries, how unstable power supply affect the use of modern communication equipment in the job performance of secretaries. Study employed the used of descriptive survey and the total population is thirty two (32) secretaries in the study area, the instrument used was questionnaire, from the study, it was found that, lack of training and support on modern communication equipment lead to inability to maximize features, higher stress and frustration, decreased confidence, dependency and limited career growth which affect job performance of secretaries. Base on the findings, it is recommended that, The institutions should adequately organized training scheduled for the secretaries in order to enhance their operational skills to handle modern communication equipment and the institution should purchase adequate and updated modern communication equipment to curtail the increased in security risks and limited functionality.

Keywords: *Modern Communication, Equipment's, Secretaries and Operational Skill*

Use of Computer Based Management Information System and its Impact on Workers Job Performance in Yobe State Geographic Information Service Damaturu

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^{1&2}*Department of Office Technology and Management*

School of Management Studies, Federal Polytechnic, Damaturu Yobe State

Abstract

This project titled “Use of Computer Based Management Information System and its Impact on Workers Job Performance in Yobe state Geographic Information Service Damaturu” intended to examine the problem associated with documentation by staff of (YOGIS) Damaturu the study was guided by three objective which include To determine how inadequate knowledge to manipulate Data Base software affect the workers job performance in (YOGIS) Damaturu, To determine how inadequate manpower affect workers job performance in (YOGIS) Damaturu, the population of the study was 95 Staff, study adopted descriptive survey design and questionnaire Were use as instrument for data collection, and only 94 questionnaire Were retrieve which Was used for analysis, and the mean score Was use to analyzed. The results shows that Computer Based Management Information System help in Better Decision-Making, Enhance Collaboration and Communication, also the study recommend that, YOGIS should always update the software used for all fields in order to provide smoothness and ease of work, YOGIS should improve use of telecommunications networks, especially the internet, which can help complete the work of employees, so that it will be more effective and efficient.

Keywords: *Computer, Management Information System, Equipment's and Internet*

Enhancing Public Support for Nigeria's Carbon Market Through Effective Communication

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Abstract

This study critically examines the role of communication strategies in shaping stakeholder support for Nigeria's emerging carbon market (2019 to 2024), a key component of the country's climate change mitigation and sustainable development agenda. Recognizing that effective communication is essential for enhancing transparency, fostering trust, and ensuring broad stakeholder engagement, the research draws on frameworks from policy communication, stakeholder theory, and diffusion of innovation. Employing a cross-sectional survey design, approximately 100 diverse stakeholders, including government officials, community leaders, NGOs, and private sector actors across Nigeria's ecological zones will provide rich data. Quantitative analyses, including descriptive statistics, correlation, multiple regression, and mediation modeling, will be used to investigate how perceptions of communication clarity, transparency, and participation influence stakeholder trust and support. Expected findings indicate that transparent and participatory communication significantly enhances stakeholder support through increased trust, offering empirical evidence for refining communication policies tailored to Nigeria's socio-cultural context. By contributing novel insights into climate communication within a developing country, this research aims to advance theoretical understanding and provide practical frameworks for improving stakeholder engagement and governance in climate initiatives. Ultimately, the study underscores the centrality of culturally sensitive communication strategies in fostering sustainable development and climate resilience.

Keywords: *Climate Communication, Stakeholder Engagement, Climate Policy, Sustainable Development, Innovation, Carbon Market, Governance*

Comparative Nutritional Analysis of Four Common Varieties of Beans in South-Western Nigeria

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⁴*Federal Polytechnic Medical Centre Ede, Osun State*

Abstract

This study aimed to assess the nutritional profiles of four popular bean varieties commonly consumed in South-Western Nigeria: white beans, drum beans, "Oloyin pelebe" beans, and "Oloyin nla" (Honey beans) in both big and small sizes. Proximate, mineral, and vitamin compositions were analyzed post-cooking to determine differences in their nutritional contents. Results showed variations in moisture content (61.89% to 68.69%), crude protein (7.61 % to 10.31 %), fat content (1.55 % to 2.07 %), and carbohydrate content (16.26 % to 20.52 %). Mineral analysis revealed ranges for phosphorus (379.17 to 797.50 mg/kg), sodium (455.70 to 1086.72 mg/kg), potassium (279.05 to 848.63 mg/kg), iron (9.36 to 13.87 mg/kg), and calcium (115.81 to 339.45 mg/kg). Vitamin content (mg/100g) varied for Vitamins A (1.85 to 2.94), D (0.10 to 0.24), E (0.17 to 0.60), and B1 (0.15 to 0.17). This study contributes to a better understanding of the nutritional benefits of these beans, crucial for promoting dietary diversity and health awareness in the region.

Keywords: *Beans variety, Proximate analysis, Nutritional compositions*

Effective Communication: A Strategic Tool to Manage Leadership Crisis in an Organization

Saude Saidu

*Department of Mass Communication, School of General Studies,
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Abstract

The paper examines the role of effective communication as a strategic tool to manage leadership crisis in an organization. The aim of the paper amongst others explained the significant impact of effective communication in managing leadership crisis in an organization; and the communication skill the leader or the communicator needs in managing organizational leadership crisis. This paper talked about what leadership and leadership crisis in an organization are. The study showed that effective communication is vital in reducing leadership crisis in an organization and communication skill of the communicator is crucial in managing leadership crisis amongst other. The paper recommends the need for leaders to properly communicate their goals and objectives to staff of the organization, that will help in managing unforeseen crisis and aid in actualizing their vision; it believes that leaders must endeavor to reduce communication barriers, create good rapport between leaders and the staff of the organization; and that leaders must constantly promote upward communication within the system as a way of facilitating feedback information, amongst others.

Keywords: *Effective communication, Strategic Tool and Leadership*

Impact of Domestic Investment on Manufacturing Sector Performance in Nigeria

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Abstract

This study examines the impact of domestic investment on the manufacturing sector performance in Nigeria. The analysis is based on annual data spanning from 1981 to 2022 and employs the Autoregressive Distributed Lag (ARDL) approach as the technique of data analysis. The findings reveal that domestic investment and the exchange rate significantly influence the manufacturing sector performance in Nigeria. In contrast, interest rate and foreign direct investment have no significant influence on manufacturing sector performance in Nigeria. Additionally, the study uncovers that domestic investment is a significant driver of the sector's short-run performance, while the interest rate has a negative effect. On the other hand, the study finds that the exchange rate and foreign direct investment do not exert significant influences on the manufacturing sector performance in the short run. Based on the findings of the study, several policy recommendations can be made to foster the growth and competitiveness of Nigeria's manufacturing sector. Firstly, policymakers should prioritize measures to attract domestic investment. This can be achieved by creating an enabling business environment that is conducive to investment. This includes streamlining bureaucratic processes, reducing regulatory burdens, and providing incentives such as tax breaks or investment grants. Additionally, efforts should be made to improve infrastructure, particularly in industrial areas, to attract investors. By attracting more domestic investment, the manufacturing sector can benefit from increased capital inflows, job creation, and technological advancements. Secondly, maintaining a competitive exchange rate is crucial for the manufacturing sector's growth and competitiveness. Policymakers should implement policies that ensure a stable and competitive exchange rate. This can be achieved through effective monetary policy management, including interventions in the foreign exchange market to prevent excessive volatility. A competitive exchange rate makes Nigerian manufactured goods more affordable in international markets, thereby promoting export growth and increasing the sector's global competitiveness.

Keywords: *Domestic investment and Manufacturing sector*

Impact of Oral English (Spoken Communication) on Academic Performance and Employability of NCE Students in Nigeria

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Abstract

This study investigates the impact of oral English (spoken communication) competence on the academic performance and employability prospects of Nigeria Certificate in Education (NCE) students in Nigerian Colleges of Education. Using a descriptive survey design, data were collected from 300 NCE students across three Colleges of Education selected purposively. Instruments included a questionnaire and oral proficiency assessment checklist. Analyses used descriptive and inferential statistics. Findings are expected to show positive relationships between oral English competence and both academic achievement and employability readiness. The study recommends curriculum strengthening, enhanced oral practice opportunities, and teacher professional development to boost spoken English competence among NCE students.

Keywords: *English, Communication, Performance, Employability & Students*

Comprehensive Paper on Comprehension and Summary Writing in English

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Abstract

This paper examines comprehension and summary writing as essential components of English language learning and communication. Comprehension involves the ability to read, understand, and interpret written texts, while summary writing focuses on condensing information into a clear, concise, and objective form. The paper highlights their importance in developing critical thinking, improving vocabulary, and enhancing academic performance. It also discusses the techniques required, common challenges students encounter, and provides practical examples for clarity. The conclusion emphasizes that mastery of these skills is indispensable for both academic success and effective communication in everyday life.

Keywords: *Comprehensive, Comprehension & Summary Writing*

Sustainable Built Environment and Climate Change: The Place of Neighbourhood Security and Effective Property Management in Neighbourhoods of Kaduna Metropolis, Kaduna State

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Abstract

In Man's quest and pursuit for agricultural, socio-economic welfare and general physical development on land space, he has so much altered nature and natural resources. This is why the concept of sustainable development was established with its attendant strategies to ensure human and physical development which will be in conformity with the demands for the protection of our fragile environment. Sustainable development placed emphasis on some target areas of the environment including infrastructural development, security, housing, agricultural development, tackling climatic change among others. However, the effectiveness of sustainable development may be hindered if adequate attention is not given to urban neighbourhood security. It is against this backdrop that this study attempts to examine the place of neighbourhood security with emphasis on effective property management in achieving sustainable development and liveable environment. Four neighbourhoods in Kaduna metropolis were selected as case study with the view of making a general deduction of the state of security in the community. The four neighbourhoods were selected using a stratified sampling method. The four neighbourhoods selected include Kurmin Mashi, Ungwan Rimi, Barnawa, and Kakuri. The variables examined in the study are; building condition, sanitary condition, record of health cases, and access to portable water, accessibility and security. It was discovered through the study that poor neighbourhood property management could lead to emergence of neighbourhood slum, poor economic productivity, pollution, outbreak of epidemic diseases, and insurgence of social disturbance among others. At the end of the study the following recommendations were advanced; rehabilitation of urban neighbourhoods, provision of community infrastructures, orientation of the public on the dangers of climate change and importance of property management among urban neighbourhood dwellers.

Keywords: *Sustainable Built Environment, Climate Change, Neighbourhood Security, Effective Property Management*

Revitalizing Education Through Alternative Funding of Public Universities for Sustainable Economic Development in North Central Zone, Nigeria

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Abstract

University education is the instrument par excellence for development and there is the ultimate need to make it relevant and responsive to the needs of the society. It is a commonplace knowledge that education and some other sectors had suffered from inadequate funding in Nigeria over the last two and a half decades. A reliable and sufficient funding platform is a necessity for achieving access to and excellence in university education in Nigeria and Africa as a whole. Sources and systems of funding for Nigerian Universities have proven inadequate and innovative or alternative funding mechanisms have become very important more than ever before. This paper investigates the revitalizing of education through alternative funding of Public University for sustainable development in North Central Nigeria. The paper used the descriptive research design and expo facto. The population for the study were all the public universities in Nasarawa State. The paper made use of a self-design questionnaire titled "Alternative Source of Funding University Inventory" (ASFUI) for data collection. The data collected were analyzed with descriptive statistics such as percentage and bar charts. Findings shows that tuition for post graduate, other fees such as registration library I.D card, private donations by individuals, Gift and endowment, consultancy services/ups linkages, are the available alternative sources in universities in North Central, Nigeria. The finding also revealed that all the available alternative sources funding is not available in the Federal Universities as compare to the State Universities. The study recommended that; Universities must increase their internally generated funding levels and make all stakeholders to share in the cost of Education. It is important that funding for Postgraduate training and research be enhanced.

Keywords: *Alternative financing, University, Funding of Education, Funds Allocation*

Tourist Perceived Naturalness of Zoo and Conservation Behaviour: Evidence from University of Ilorin Biological Garden

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Abstract

The declining biodiversity and urban expansion continue to deprive people of opportunities to enjoy nature, especially for people who engage less frequently with nature because they live far away from natural regions. These deprive individuals of several advantages offered by nature, including restoration of attention, personal happiness, and human health. This study thus provides an empirically based investigation on how visitation to tourist sites provides an opportunity to reconnect people with nature and encourage conservation habits as well as biodiversity awareness. The study employed a survey research technique based on questionnaires distributed to a sample of 205 respondents who have visited the University of Ilorin Biological Garden in the past. The data collected were analyzed using descriptive and inferential tools, including the mean, standard deviation, mean rating, and multiple regression. The study found evidence in support of substantial naturalness at the biological garden. In addition, the multiple regression results reveal that visitors experience at the zoo enhances their behavior towards conservation of the natural environment and protection of animals. Hence, the naturalness of tourist sites could be leveraged to promote sustainable environment through increased conservative behavior and culture in Nigeria.

Keywords: *Conservation; Naturalness; Sustainable; Tourism; Zoo*

Sustainable Digital Finance in Nigeria: Assessing the Environmental Impact of Mobile Money and Renewable Energy Investments

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Abstract

This study examines the interplay between digital financial inclusion (DFI) and environmental sustainability (ENS) in Nigeria, an emerging economy characterized by rapid industrialization (IND) and energy-intensive growth. While the DFI enhances financial access, promotes inclusive economic development, and facilitates green investments, its environmental implications remain ambiguous. Extant studies assessing this interplay relied on indirect proxies for DFI; this study employs the direct indicators that capture both the breadth and depth of DFI through mobile money account ownership (MIU), volume of mobile money transactions (MMT), and value of mobile-based financial transactions (VMB). This study investigated whether DFI promotes ENS through renewable energy (REN) adoption or contributes to environmental degradation through increased energy consumption (EC). Using a Dynamic Autoregressive Distributed Lag (DARDL) model within the extended Stochastic Impacts by Regression on Population, Affluence, and Technology (STIRPAT) framework, the findings reveal an N-shaped Environmental Kuznets Curve (EKC) relationship. The positive long-run coefficients of PGDP (0.418, 0.512, and 0.341) and the negative coefficients of PGDP² (−0.762, −0.581, and −0.592) support the inverted U-shaped EKC hypothesis, while the positive coefficients of PGDP³ (0.235, 0.192, and 0.274) confirm environmental degradation at higher income levels. MMT reduced emissions by 51.2%, whereas MIU and VMB increased emissions by 41.8% and 34.1%, respectively, owing to the expansion in digital infrastructure. Urbanization (URB), industrialization (IND), foreign direct investment (FDI), and REN adoption improved ENS by 71.8%, 68.2%, 61.9%, and 90.1%, respectively. In contrast, EC and trade openness (TOP) exacerbate emissions by 60.2% and 23.0%, respectively. The short-run error correction terms (−0.850, −0.833, and −0.932) indicate a strong adjustment towards long-run equilibrium. These findings underscore the dual role of DFI in shaping ENS outcomes, and highlight the need for policy frameworks that harness digital finance for sustainable development. This study recommends incentivizing DFI for renewable energy adoption, reinforcing energy transition strategies, and reducing the carbon footprint of digital financial services.

Keywords: *CO2 emissions, digital financial inclusion, classical financial inclusion, environmental sustainability, Nigeria, STIRPAT, EKC*

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