



DEPARTMENT OF ECONOMICS
IN CONJUNCTION WITH
CENTRE FOR CONTEMPORARY ECONOMICS
AND ALLIED RESEARCH
UNIVERSITY OF NIGERIA, NSUKKA

2ND VIRTUAL INTERNATIONAL CONFERENCE

**ECONOMIC GROWTH AND DEVELOPMENT
IN AFRICA IN THE POST PANDEMIC ERA**



BOOK OF ABSTRACTS

7TH TO 8TH FEBRUARY, 2023

**OPENING CEREMONY OF THE 2ND VIRTUAL INTERNATIONAL CONFERENCE
OF THE DEPARTMENT OF ECONOMICS, UNIVERSITY OF NIGERIA, NSUKKA**

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**THEME: ECONOMIC GROWTH AND DEVELOPMENT IN AFRICA IN THE POST
PANDEMIC ERA**

DATE: 7TH FEBRUARY, 2023

Time: 10am

PROGRAMME OF EVENTS

10:00am – 10:05am	Introduction and Welcome of Guests and Participants by: Dr. Jonathan E. Ogbuabor , Chairman, Conference LOC
10:05am – 10:10am	Opening Prayer by: Dr. Tony Orji , Vice Chairman, Conference LOC
10:10am – 10:15am	National Anthem & University of Nigeria Anthem
10:15am – 10:25am	Opening Remarks by Chairman of the Ceremony: Professor Ifeoma Stella Madueme Vice President, Nigerian Economic Society and Director, CBN Centre for Economics and Finance, University of Nigeria, Enugu Campus
10:25am – 10:35am	Head of Department's Welcome Address: Dr. Mrs. Ifeoma C. Mba Head, Department of Economics, University of Nigeria, Nsukka
10:35am – 10:40am	Goodwill Message: Professor Ike E. Onyishi Dean, Faculty of the Social Sciences, University of Nigeria, Nsukka
10:40am – 11:10am	Keynote Speech: Patterson C. Ekeocha, PhD Senior Advisor to the Executive Director Africa Group 1, International Monetary Fund (IMF), Washington DC, USA
11:10am – 11:20am	Official Opening of the Conference by: Professor Charles Arizechukwu Igwe Vice Chancellor, University of Nigeria, Nsukka
11:20am – 11:25am	Announcements and Vote of Thanks by: Mr. Divine N. Obodoechi , Secretary, Conference LOC
11:25am – 12:00pm	Break
12:00pm	Concurrent Paper Presentation Sessions Begin

A WELCOME ADDRESS BY THE AG. HEAD, DEPARTMENT OF ECONOMICS, UNIVERSITY OF NIGERIA, NSUKKA ON THE OCCASION OF THE 2ND VIRTUAL INTERNATIONAL CONFERENCE OF THE DEPARTMENT OF ECONOMICS IN CONJUNCTION WITH THE CENTRE FOR CONTEMPORARY ECONOMICS AND ALLIED RESEARCH, UNIVERSITY, UNIVERSITY OF NIGERIA, NSUKKA, THIS 7TH DAY OF FEBRUARY, 2023

The Vice Chancellor, University of Nigeria, **Prof. Charles Arizechukwu Igwe**

The Dean of the largest faculty in Sub-Saharan African, Faculty of the Social Sciences, University of Nigeria, **Prof. Ernest Ike Onyishi**

The Chairman of this Ceremony, who is also the Vice President, Nigerian Economic Society and Director, CBN Centre for Economics and Finance, University of Nigeria, Enugu Campus, **Professor Ifeoma Stella Madueme**

Our Distinguished Keynote Speaker and Senior Advisor to the Executive Director, Africa Group 1, International Monetary Fund (IMF), Washington DC, USA, **Patterson Chukwuemeka Ekeocha, PhD**

Distinguished Professors and other Academics here present

Our highly esteemed Conferees

Great Lions and Lionesses

On behalf of the Department of Economics, I warmly welcome all of us to this 2nd Virtual International Conference of the Department on the theme: **“Economic Growth and Development in Africa in the post Pandemic Era”**. You will recall that the Department held its 1st Virtual International Conference in February 2022. The high number of impactful abstracts received from both local and international participants affirmed the relevance of the Conference towards promoting development policymaking in Africa. The Department is determined to ensure that this conference holds in the first week of February going forward, so that academics around the world will continue to bring their research outputs to the doorsteps of policymakers through this channel.

The theme of this year's Conference is apt given that most African economies witnessed massive decline in real GDP growth as a result of the Covid-19 Pandemic. Interestingly, with 4.7% of GDP growth in 2021, Sub-Saharan Africa was already on the path of recovery from the ravaging impact of the Pandemic when the shock occasioned by the Russia-Ukraine war hit the continent and threatened its economic prospects. Presently, the continent risks sliding into stagflation, which is a situation of slow growth and high inflation, even as real GDP is projected to decelerate in 2022. This expected deceleration in growth highlights the severity of the impact of the Russia-Ukraine war on Africa's economy during the post-pandemic era. Apart from disruptions to global trade and supply chains occasioned by this war, other threats to Africa's medium- and long-term growth prospects in the post-pandemic era include persistent sovereign debt vulnerabilities, high debt levels, rising food and energy prices, rising insecurity, and climate and environmental concerns. The sub-themes of this year's conference have been carefully selected so that participants will brainstorm on these and other relevant issues affecting Africa's economic growth and development in the post-pandemic era.

The Department appreciates our amiable Vice Chancellor and our indefatigable Dean for finding time to grace this occasion in spite of their very busy schedules. We also greatly appreciate the Chairman of this Occasion, Professor Ifeoma Stella Madueme, for her unflinching support and contributions towards the growth of our Department. History is also being made today as a great and distinguished alumnus of the Department, Patterson Chukwuemeka Ekeocha, PhD, will be presenting the keynote speech on this occasion. We greatly appreciate him.

We also appreciate our conferees, who have sent in their abstracts from different parts of the globe. We wish you well as you break into the technical sessions.

We thank our staff and students for all their support towards the organisation of this Conference. We cannot thank them enough.

Once again, I say welcome to all of you.

Thank you and remain blessed.

Dr. Mrs. Ifeoma Christy Mba

Ag. Head, Department of Economics, UNN

A GOODWILL MESSAGE PRESENTED BY THE DEAN, FACULTY OF THE SOCIAL SCIENCES, UNIVERSITY OF NIGERIA, NSUKKA ON THE OCCASION OF THE 2ND VIRTUAL INTERNATIONAL CONFERENCE OF THE DEPARTMENT OF ECONOMICS IN CONJUNCTION WITH THE CENTRE FOR CONTEMPORARY ECONOMICS AND ALLIED RESEARCH, UNIVERSITY, UNIVERSITY OF NIGERIA, NSUKKA.

Protocols

It is my pleasure to welcome you to the 2nd Virtual International Conference of the Department of Economics, University, University of Nigeria, Nsukka. The Faculty of the Social Sciences, University of Nigeria, Nsukka prides herself as the largest faculty in the Sub-Saharan Africa with nine Departments. The Department of Economics, is one of the Departments in our great faculty that has become distinguished as a trail blazer among other Departments of Economics globally. The Department of Economics has produced great intellectuals and leaders that are making great impact locally and globally, including Prof. C.C Soludo (the Executive Governor of Anambra State and former Governor of the Central Bank of Nigeria), Dr. Abraham Nwankwo (former Director General of the Debt Management Office, Abuja Chief Elijah Onyeagba (Nigeria's Ambassador to Burundi), among others.

It is this great department that has gathered us today on the occasion of their 2nd Virtual International Conference. We are most excited because this conference promises to be intellectually enriching. The theme of this year's conference is Economic Growth and Development in Africa in the Post Pandemic Era. Nigeria as a country has suffered a lot of setbacks in her quest for growth and development. Different studies have also shown that the Covid-19 pandemic has had some negative impacts on basic macroeconomic variables in Nigeria such as inflation, employment, exchange rate, GDP growth, among others.

The health impacts of COVID-19 have not spared Nigeria. The first case of COVID-19 was recorded on February 27, 2020 in the country and has subsequently suffered three distinct waves of infection, peaking in June 2020, January 2021, and August 2021. Notable health and safety measures (including school closures, restrictions on mass gatherings, inter-state and international travel bans, among others) have waxed and waned with case numbers, as the federal government has sought to contain the spread of the virus.

Nevertheless, many of the primary effects of the COVID-19 crisis on Nigeria have been economic, rather than health related. The deepest recession ever experienced in Nigeria since the 1980s was ushered in during early part of the COVID-19 crisis. The services, trade and manufacturing sectors were hit hard as the lockdown measures restricted people's ability to go to work or do their normal business. In addition to that, the price of oil, which represents more than 50 percent of government revenues and more than 80 percent of Nigeria's exports tumbled more than 60 percent between February and May 2020.

Even though economic activity began to recover in the later stages of the COVID-19 crisis, inflation started to accelerate, especially for food items that are crucial for consumption among the vulnerable and the poor. By disrupting markets, the crisis has exacerbated pre-existing structural distortions (including trade restrictions, such as the 2019 border closure) which were already driving up prices and eroding purchasing power, even before the pandemic struck.

Distinguished scholars, ladies and gentlemen, the aim of the conference is to understand how Sub-Saharan African countries have been managing the post pandemic era and their economic

growth recovery plan. It is our expectation that the plethora of papers that would be presented in this conference and the intellectual debate that would follow, will provide a policy blueprint for Sub-Saharan African countries to follow in their quest for economic revival in the post pandemic era. Once again, I welcome you to this noble conference and I wish you fruitful presentations and deliberations.

Professor Ike E. Onyishi
Dean, Faculty of the Social Sciences,
University of Nigeria, Nsukka

BOOK OF ABSTRACTS

Economic Growth and Development in Africa in the Post Pandemic Era. Key- Note Speech

By

EKEOCHA, Patterson Chukwuemeka PhD

Senior Advisor, Office of the Executive Director Africa Group 1

MOTIVATION

The conference topic is apt because Africa needs to rise and claim its right of place. Africa is a resource-rich continent. It has about 30% of the world's mineral reserves, 8% of the world's natural gas reserves, and 12% of the world's oil reserves.

According to United Nations Environment Programme (UNEP), the continent has 40% of the world's gold and up to 90% of its chromium and platinum reserves. Africa has the world's greatest deposits of cobalt, diamonds, platinum, and uranium. It has 65% of the world's arable land and 10% of the planet's internal renewable fresh water supply.

However, Africa is the least-developed continent other than Antarctica, with many of its countries still mired in issues including poverty, government corruption, and armed conflict.

Recent growth has been due to growth in sales in commodities, services, and manufacturing. West Africa, East Africa, Central Africa and Southern Africa in particular, are expected to reach a combined GDP of \$29 trillion by 2050. 3.9% (2023 est.)

Economic growth in Sub-Saharan Africa (SSA) decelerated from 4.1% in 2021 to 3.3% in 2022, owing to a slowdown in global growth, rising inflation exacerbated by the Ukraine war, adverse weather conditions, a tightening of global financial conditions, and an increase in the risk of debt distress.

The African continent has been put in a very critical situation being one of the hardest hit developing regions of the world from the COVID-19 Pandemic in terms of economic downturn. The crisis threatened to leave long-lasting scars on the global economy, particularly in Africa, such as weaker productivity growth, heavier debt burdens, heightened financial vulnerabilities, and higher poverty and inequality. Other longstanding challenges also persist.

Nonetheless, growth paths remain divergent in the context of the differential effects of the conflict which is conditioned on country-specific exposures. More generally, growth prospects remain dominated by the tightening financial conditions from monetary policy normalization by major central banks. Africa's post pandemic growth and development would therefore require countries to make difficult choices on the macroeconomic level. Again, it depends on where the post pandemic growth and development would come from.

POLICY IMPERATIVES FOR A POST PANDEMIC GROWTH & DEVELOPMENT

Post pandemic growth would come from grassroots development issues. Country authorities should make sure that the growth is sustainable. I agree with policy makers that African economies should identify sectors that should be covered and funded.

Economies should endeavor to digitalize all government infrastructure processes for resource mobilization and good governance.

Second, is connected to energy issues. It is obvious that there is no development without energy. So, it is important to governments ensure equitable access to energy supply and this energy sources must be the least carbonized possible.

Third is agriculture, particularly on food security. From rising fuel and food prices to inflation and supply chain disruptions, the Russia-Ukraine war has taken its toll on Africa's economies and food systems, with varying implications for rural and urban populations across various commodity sectors.

The intensification of the Ukraine-Russia conflict in February 2022 has disrupted the global supply chains of agricultural and food commodities, which had only just started recovering from COVID-19-induced shocks.

Fourth relates to real estate, especially social housing, and tourism.

Fifth, is related to health and education, and environment which has been exposed by the COVID-19 pandemic crisis

Sixth, is related to trade. Africa should harness the vast continental market, which should allow the circulation of goods and services.

Seventh is good governance.

The African region is also experiencing a wave of terrorism both in the Sahel (Burkina, Mali, and Burkina Faso) and Sub-Saharan. Terrorism must be defeated at all cost for growth and development to hold grip and advance.

Banks should also be involved in the building of the post pandemic growth and development in Africa.

CONCLUSION

Those are some of the policy areas that African governments should take up. I do expect that some of the papers to be presented would also touch on some of those thematic areas.

I wish the Department and all participants fruitful deliberations in this International Conference

THANK YOU FOR LISTENING

ASSESSMENT OF MAINTENANCE MANAGEMENT PRACTICE OF AUTO-TECHNICIANS AND THEIR IMPACTS ON VEHICLE OPERATIONAL PERFORMANCE IN MINNA, NIGER STATE

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Abstract

Understanding the impact of auto-technicians on vehicle maintenance management is very critical to efficient and effective transportation of goods and people. This is why this study focused on assessing the maintenance management practices of auto technicians and their impacts on vehicle operational performance in Minna. A questionnaire survey of registered auto-technicians and licensed vehicle drivers was carried out to elicit information about maintenance management practices developed by auto-technicians and the impacts of their maintenance practices on vehicle operational performance. Using Yaro Yamane sample size formular, a total of 386 questionnaires were administered on both the two groups of respondents; the data collected were analyzed descriptively using mean and averages to determine the rating of various parameters on maintenance management practices and their impacts. The results show that auto-technicians maintenance management practice are rated very high and considered to be of a high standard with overall mean of 3.05. There was an agreement between the drivers and auto-technicians that the impact of auto-mobile technicians on vehicle operations is very high with overall mean of 3.51. The study therefore recommends that training and retraining of auto-technicians should be encouraged by their unions and government of Niger State to enhance their capabilities and competences.

COVID-19 AS ANOTHER CAUSING FACTOR OF MORE ECONOMIC POVERTY IN KWARA STATE – NIGERIA: POST PANDEMIC ERA

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Abstract

Corona virus disease properly tagged COVID-19 pandemic is a global problem which broke out in Wuhan, China in the late 2019. It is widely spreading globally since its inception in China. Today most of the countries of the world are infected with this so-called COVID-19 pandemic. In Nigeria, most of the states have been infected with this plague. This study aims to examine the impacts of this covid-19 pandemic on the economic condition of people in kwara State i.e. economic poverty in kwara State. The data and information employed in this paper are majorly sourced and collected from secondary ones such as journal articles, reports, internet, newspapers supported with target-group discussion and interview. The findings reveal that COVID-19 pandemic has significant negative impact on the poor people in kwara State. Finding also exposes lapses on the side of government / system in the State. The paper comprises of introduction, definitions of concepts, situation of the COVID-19 pandemic and poverty in kwara State, impacts of covid-19 pandemic on poverty in kwara State in the post pandemic era and major challenges of the plague in the State. The paper finally presents remarking conclusion and policy implication.

Keywords: Covid-19; Coronavirus; kwara State; Nigeria; Post-Pandemic Era; Poverty

FIFTH GENERATION (5G) NETWORK ROLLOUT AND ACCEPTABILITY: EVIDENCE FROM NIGERIA

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Abstract

The rollout of the Fifth Generation Network (5G) across in the continent of Africa is slow as the network is in operation in only 5 countries. Many of the countries are still studying the environmental effect of the network, especially on humans before its rollout. The technology has been approved for rollout in Nigeria amid fears and concerns. The authors examined the acceptability of the network in Nigeria to find out what may constrain its optimal use. Data were generated through online questions and distribution of questionnaires. Logit regression method was adopted for the analysis with the Probit estimation used for robust check of the logit result. Probit result supports the logit analysis that acceptability of 5G network is significantly explained by network use, which is in line with the theory of Technology Acceptance Model, and secondly, by people's feeling. The findings suggests that the more the negative feeling (health risk) about 5G, the less the acceptance of the network in Nigeria. Therefore, proper sensitization about the series of network technology is needed in the country as response to questions in the questionnaire reveals poor knowledge of the 5G network.

Keywords: Fifth Generation, Network, Rollout, Acceptability, Nigeria,

INFLUENCE OF GREEN PRODUCT KNOWLEDGE ON GREEN PURCHASE INTENTION OF SMARTPHONE USERS IN A B U ZARIA: GREEN CONSUMER BEHAVIOUR AS A MODERATOR

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ABSTRACT

The growing awareness about the implications of global warming, non-biodegradable solid waste, and harmful impact on pollutants has made both marketers and consumers to become increasingly sensitive to the need for switching to green products and services. This study sought to determine what accounts for consumers' ignorance about the influence green product knowledge has on the environment and its negative consequence on human beings and other animals in terms of pollution, theory of reason action (TRA) was used to underpin this study. The study used descriptive survey research design using primary data with instrument adapted. The population of the study was made up of 43,929 of A B U students, using Smartphone. The sample size for this study was (381) which are determined by using Krejcie and Morgan sample size table and simple random sampling was adopted for the selection. Partial Least Square-

Structural Equation Modeling (PLS-SEM) was used version 3.0 to analyze the data and test the hypothesis formulated. The findings revealed that objective knowledge, and trust positively affects green purchase intention, while subjective knowledge was positive and insignificant and experience-based knowledge was negative and significant on green purchase intention. The study recommends that firms should increase their green product knowledge for Nigerian consumers through personal approach.

KEYWORDS: Green Product Knowledge, Green Purchase Intention, Green Consumer Behaviour, Smartphone users

THE IMPACTS OF POLITICAL RISKS ON FOREIGN DIRECT INVESTMENT (FDI) IN SUB-SAHARAN AFRICA

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Abstract

Foreign Direct Investments (FDIs) are believed to be key source of productivity expansion because they have capacity for technology transfer. It is believed that FDI can increase access to foreign markets and in concert with local resources can increase competitiveness of products when there is cheap labor in the host country. This study describes the nature of Foreign Direct Investment (FDI), as well as evaluating the impact of political risks on (FDI) in the Sub-Sahara African region. The study adopted a time-variant data covering the period 2000 to 2019 from which a panel was compiled on 15 SSA countries. The FDI Data for the study were obtained from World Development Indicator (WDI) while Country Risks Data were sourced from the International Country Risk Guide (ICRG) published by the Political Risk Service (PRS) Group (PRS Group, 2014). The study employed System Generalized Method of Moments (GMM) Regression techniques in analyzing the data. The result revealed a significant negative relationship between corruption index (-0.45) and FDIs in the Sub-Saharan Africa. Also, the findings show a negative significant effect of government stability (-0.16) and democratic accountability (-0.11) on FDI in SSA. Similarly, the study revealed that ethnic tensions (-0.59) and internal conflicts (-0.15) have a negative significant effect on FDI in SSA. The study concludes that political risks are causes of FDIs decline in SSA. The study recommends among others that the individual government in SSA should come up with FDI friendly policies capable of increasing their share of Foreign Direct Investment (FDI), campaign against corruption and bad governance and also reduce the incidences of political violence especially during election periods as this will promote investment stability, reduce capital flight and also encourage new FDIs inflow in to SSA countries.

Keywords: Foreign Direct Investment (FDI), Political Risks, GMM and Sub-Saharan Africa.

BOARD INDEPENDENCE, AUDIT EFFECTIVENESS AND THE QUALITY OF REPORTED EARNINGS IN THE NIGERIAN CONSUMER GOODS FIRMS

By

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ABSTRACT:

This paper studied the link of board independence, audit effectiveness and the quality of reported earnings in Nigeria. Using convenient sampling, 7 consumer-goods firms quoted in the Nigerian stock exchange (NSE) from 2016 to 2020 (5 years) were used in conducting the research. The data source was primarily obtained from firm's annual report and analyzed by using Random Effect GLS in STATA 14. The findings show that earnings quality is statistically significant in affecting the board independence and audit effectiveness. The result found board independence and audit expertise to be negatively affecting earnings quality in the Nigerian consumer goods firms. Notwithstanding the fact that the results found audit committee meetings and firm size not to be significant in affecting earnings persistence, the study recommended that the financial users should not over rely and have absolute confidence in using financial report. The monitoring mechanisms for shielding financial report may not be effective, and the final report can mislead the stakeholders in their various decisions. Thus, the regulatory bodies should focus more in revising it guides that will improve quality of earnings to restore stakeholder's confidence in using financial reports.

Key words: Earnings Quality, Earnings Persistence, Board Independence and Audit Effectiveness.

IMPACT OF CLIMATE CHANGE ON INTERNATIONAL TRADE IN NIGERIA

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Abstract

Prior to the outbreak of the COVID-19 pandemic, issues of global warming and climate change occupied the centre stage of international policy discourse. However, the COVID-19 pandemic led to unprecedented disruptions in international trade. As the world economies are implementing various policies towards recovering from the impact of the pandemic, there is need to ascertain the impact of climate change on international trade. Empirical evidence reveal that African economies, Nigeria inclusive, are the worst hit from climate shocks. As the world is transiting to green trade, it becomes necessary to study the impact of climate shocks on trade. The objective of this study focused on studying the impact of climate change on international trade in Nigeria. We utilized annual data (1981-2021) on Total Trade, Exchange rate, Total Export, Real GDP, Carbon dioxide emissions and Population growth rate sourced from CBN statistical bulletin (2021) and WDI (2021). We estimated a six variable non-recursive structural vector autoregressive (SVAR) model modified from Kim and Roubini (2000). Our result shows that CO₂ emissions negatively affects total trade by causing a 21 percent decline in Nigeria's total trade whenever there is a megaton increase in carbon dioxide emissions. The impulse response function (IRF) reveal that a shock to CO₂ emissions causes total trade to decline from the first year up till the third year. A shock to CO₂ emissions and exchange rate causes a decrease in total export. A percentage increase in exchange rate causes about 39 percent decline in total export while total export declines by 75 percent for a megaton increase in CO₂ emissions. Thus, we conclude that climate change affect both total trade and total export

in Nigeria. The IRF shows that on impact, exchange rate was neutral to shock from total trade until the second year. This is an indication of inertia in exchange rate adjustment due to other macroeconomic policies. The response of GDP to shocks emanating from CO₂ emissions and Trade remained negative throughout the 10 year response horizon. This confirms the negative relationship between economic growth and climate change. However, the negative impact of trade shocks to GDP growth is counterintuitive as trade is known to be growth enhancing. The estimated contemporaneous structural coefficient of CO₂ emissions shows that GDP decreases by 22 percent as a result of a megaton increase in CO₂ emissions while a one percent increase in trade causes GDP to decrease by about 0.4 percent. Based on the results, we recommend that as Nigeria strive towards diversification, issues surrounding climate change and green trade should become a relevant consideration. Therefore, climate change policies should be enacted to mitigate the growth of CO₂ emissions which will in turn ameliorate the negative environmental impact emanating from climate change. As Nigeria strives towards post-pandemic export-led growth, favourable environmental strategies should be implemented in order to forestall potential trade losses occasioned by climate induced shocks.

JEL classification codes: C51, F18, Q56

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EFFECTS OF TRADE OPENNESS AND INTERNATIONAL FINANCIAL FLOWS ON AFRICA'S PRODUCTIVE CAPACITY: A STUDY OF THE MODERATING ROLE OF GOVERNANCE INSTITUTIONS

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Abstract

We raised three vital questions in this study following the dearth of empirical evidence on the effects of trade openness and international financial flows on Africa's productive capacity as well as the moderating role of governance institutions on these relationships. First, how do trade openness and international financial flows (foreign direct investment, foreign aid and remittances) influence Africa's productive capacity? Second, how are governance institutions moderating the effects of trade openness and international financial flows on Africa's productive capacity? Third, what are the other significant macroeconomic drivers of productive capacity in Africa? To answer these questions, we adopted the dynamic system GMM modeling framework and used a panel of 40 African economies. We find that trade openness and the various international financial flows are significant drivers of productive capacity in Africa, and that governance institutions are significantly moderating and enhancing the

effects of trade openness and international financial inflows on Africa's productive capacity. We also find that the initial level of productive capacity, international tourism, and infrastructural development significantly enhance Africa's productive capacity. We highlighted the policy implications of these findings, which among others, encouraged policymakers and leaders in Africa to create enabling environment to continually attract financial flows, international tourists, and enhance cross border trade.

Key words: Trade Openness; International Financial Flows; Governance Institutions; Productive Capacity; System GMM Regression

JEL Classification Codes: F40; L83; N20; O14; C23

ASSESSMENT OF WILLINGNESS TO PARTICIPATE IN CLIMATE CHANGE ACTIVISM AMONG ATAP STUDENTS BAUCHI STATE, NIGERIA

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Abstract

The main purpose of this paper is to assess willingness of Abubakar Tatari Ali Polytechnic (ATAP) students to participate in voluntary climate change activism in Bauchi State, Nigeria. Willingness which is the outcome variable was measured in ordered categorical five point Likert scale: totally not willing, not willing, partially willing, willing and very much willing while explanatory variables such as field of study and place of permanent residence are measured as: Science and Social Science, and rural and urban. Stratified random sampling was used to select 384 sample for the study. Using SPSS version 18 descriptive statistics was employed to indicate student's willingness to voluntarily participate in climate change awareness campaign, whereas the Ordinal regression was applied to determine the influence of field of study and place of permanent residence on willingness to participate. About 82% of the respondent are willing to very much willing to participate in the voluntary awareness campaign on climate change while 6% are not willing to totally not willing to participate. The result also show that only 3.7% changes in willingness to participate is attributed to place of permanent residence and field of study indicating that about 96.3% of changes in willingness is explained by other factors. Also, while the students who leaves in rural areas and those studying social science related fields demonstrates more willingness to participate in the voluntary awareness campaign, their counterparts in urban dwellings and those studying natural Science courses exhibits low willingness to participate. The study recommends advocacy campaign to students who leaves in urban area and those who are reading Science related discipline for collective participation toward awareness campaign on climate change.

Keywords: willingness, climate change, Bauchi State, ordinal regression, ATAP.

The ROLE OF COMMUNITY PARTICIPATING IN CRIME PREVENTION AND CONTROL: EVIDENCE FROM BAUCHI METROPOLITAN, BAUCHI STATE NIGERIA

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ABSTRACT

The study would examine the role of community participating in combating crime in Bauchi metropolitan Bauchi state, Nigeria. This would provide an insight on the background of study. The objectives is to highlight the role of community participation in crime prevention and control with specific objectives as examining the predisposing factors, emergence, strategies, effectiveness and also challenges of community participation in crime prevention and control. Research questions is to find out that: What are the underlying factors for combating crime in Bauchi State, What are the strategies used by the community in combating crime in Bauchi, What are the challenges faced by community participation in crime prevention and control and solutions, The study intends to employ the survey research design method, a sample of three hundred and eighty four respondent will be drawn from the total population. Both quantitative data and qualitative methods will be used for data collection, questionnaire will be administered and in-depth interview will be conducted with community leaders, religious leaders and law enforcement officers. Base on the findings, the study intends to underlying challenges to be solved through adequate equipment, and enlightenment of the public. The research analysis will target responses of the adult's males and females and include both educated and uneducated members residing in metropolis of Bauchi local government area of Bauchi State, in respective of their religion belief and practice, and tribal affiliation. These include, community leaders, youths, governmental agencies (police force, Nigerian Security and civil Defense corps, Volunteer Community Members, Vigilante, and non-governmental organization, Traditional Leaders, Religious Leaders, large proportion of respondents is of the opinion that community participation in combating crime can be improved through: involvement of every head of household, provision of equipment, enhancing police cooperation, and awareness campaign expectation output/result it will enhance collaborative effort between law enforcement organization and community members in proactive responses to crime and social vices, to serve as roadmap in discovering performance of law enforcement agencies and community members in crime prevention and control, to find out challenges bedeviling community participating in crime prevention and control.

Keyword: community, control, crime, preventions

ASSESSMENT OF SOCIOECONOMIC FACTORS INFLUENCING THE EDUCATION OF VISUALLY IMPAIRED ECONOMICS STUDENTS IN UNIVERSITIES IN ENUGU STATE IN POST PANDEMIC ERA

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Abstract

The study investigated the socioeconomic factors influencing the education of visually impaired Economics students in Universities in Enugu State in post pandemic era. Three research purposes, three research questions were adopted. The study employed a descriptive survey design. The population of the study was eighty six (86) virtually impaired Economics students from both Federal and State Universities in Enugu State. The sample size of the study was the total population of the study. The instrument used for data collection was structured questionnaire developed by the researchers which has an overall reliability index 0.87. The data collected for the study were analyzed using mean and standard deviation to answer the research questions. The findings of the study revealed that socioeconomic factors affecting visually impaired Economics students are; difficulty in socializing with classmates, negative perception from other students about visual impairment, feeling of loneliness, inability to pay tuition, high cost of textbooks, inadequate pocket money, cost of living on campus, inability to write during lecture time, competition from other students, among others. The study recommended that government should train and employ more lecturers that specialized in Special Education for learners with virtual impairment. Moreover, parents of these virtually impaired Economics students should be sensitized on how to take care of them as those that needs special needs.

Keywords: Socioeconomic factors, virtually impairment, Economics, Education, University

PUBLIC INFRASTRUCTURAL DEVELOPMENT, INSTITUTIONAL QUALITY AND INTERNATIONAL TOURIST ARRIVAL IN AFRICA

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The tourism sector offers an important channel for growth and development of the developing countries of Africa. Based on the world Tourism Report (World Bank 2013), tourism can provide an economic base for a country or a region like Africa which only has comparative advantage in its rich cultural and natural resources. It is well documented that tourism is one of the few industries in which many developing countries especially those in Africa continent have comparative advantage over developed countries in terms of cultural heritage, climate, wildlife etc (Yunis 2004). Nevertheless, statistics show that compared with other regions tourist arrival in this part of the world remains among the lowest. This

could be due infrastructural deficiency, insecurity, poor institutional quality etc. The broad objective of this study is to investigate the role of infrastructural development and institutional quality on tourists arrival in Africa. To achieve this objective the study will use both generalized method of moment (system GMM) technique and Granger Causality in GMM framework.

Keywords: Tourism, Infrastructure and Institutional quality.

**FINANCIAL INNOVATIONS AND FINANCIAL SECTOR DEVELOPMENT POST
PANDEMIC ERA**

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ABSTRACT

The COVID-19 pandemic was declared in December 2019 by the World Health Organization. This generally led to a lockdown in virtually every corner of the world. This affected almost every facet of the lives of individuals, including major financial activities around the world. Moving forward, the post-pandemic era saw some changes in financial activities. For instance, financial innovations have experienced a higher level of financial and digital stimulation in the post-pandemic era. This, among other reasons, was to ensure easy access to financial services at a low cost for users. As a result, a greater synergy between fin-tech companies and banking institutions with the aim of easing banking transactions was recorded. Security measures have been strengthened to combat fraudulent activities as a result of increased digitization demand and lending financial transactions in the post-pandemic era. The main objective is to investigate the effect of financial innovation on financial sector development in sub-Saharan countries during the post-pandemic era. Applying the system generalized method of moments (sys-GMM) technique, this research explores the effects of financial innovation on sector development in Sub-Saharan African countries from 2012 to 2022. According to our findings, different types of financial innovations have different implications for financial sector development in Sub-Saharan Africa. The data also imply that the advent of new financial technologies has benefited Sub-Saharan Africa's financial openness. The data source remains the world financial development index (findex). We find that POS has a stronger beneficial influence on financial sector development in Sub-Saharan Africa countries during the post-pandemic era, but ATM usage also has a positive and significant impact on financial sector development in Sub-Saharan Africa countries. Mobile money and credit card ownership also significantly contribute to the financial sector's development in sub-Saharan Africa, especially during the post-pandemic era. As a result, the study suggests that the government and policymakers should target the policy of financial inclusion and digitalization of the entire financial sector, as well as target policies to strengthen institutional factors that exist in the country because they interact to create a harmonized and maintainable developmental pathway. Many individuals and businesses (borrowers and investors) may not be protected or confident in engaging in financial transactions when financial contracts cannot be honored in a country with weak and untrustworthy economic, legal, judicial, and political structures.

Keywords: *Financial Innovation; Financial sector Development; Sub Saharan Africa countries; Economic Growth.*

JEL Code: 031

**RELIGION AS ANTIDOTE TO PANDEMIC AND ITS SUSTAINABILITY IN
ECONOMIC GROWTH AND DEVELOPMENT IN POST PANDEMIC ERA IN
NIGERIA**

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Abstract

This paper examined 'Religion as Antidote to Pandemic and its Sustainability in Economic Growth and Development in Post Pandemic Era in Nigeria'. Pandemic is not strange in Islam, nor is it an unusual phenomenon across the globe. More than 1400 years ago, the Glorious Qur'an has outlined some of the pandemic through which man shall be tested and provide ways to heal from it. The relevance of Religion is not unique to economic growth but clearly reflected in all spheres of development. No country can develop under tension, hostility, disorder, chaos, illiteracy and poverty. Hence, by preaching peace and stability, provision of social welfare, like schools, skills acquisition centers, hospitals, orphanages, *Baytul-mal* (Islamic public treasury), *Sadaqah*, care for the old and poor by individual philanthropist or Religious Non-Governmental Organisations (RNGOs) are all evidences of relevance of Religion towards economic growth and sustainable development in Nigeria. The introduction provides the background information on the key concepts of the topic. This was followed by conceptual definitions of Religion and Pandemic, Economic Growth and Sustainable Development, Religion as Antidote to Pandemic, and The Relevance of Religion in Economic Growth and Development. The paper concludes that abiding to the injunctions of Allah as contained in the Qur'an and Sunnah of the Prophet peace be upon him (PBUH), obedience to the leaders are one of the antidote to pandemic. In addition, since Religion performs the role of social control, offers social services, teaches social co-existence, moral values and integration, Religion by implication fosters economic growth and development. It was therefore recommended that Government commitment is also necessary to realise the Religion function as partner in provider of social control, welfare and other charitable funds which could enhance economic growth and development in post pandemic era. This would, at end, contribute to have sustainable economic growth and development in Nigeria.

Keywords: Religion, Antidote, Pandemic, Economic, Development

IMPACTS OF CASHLESS POLICY ON NIGERIAN PENTECOSTAL CHURCHES

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ABSTRACT

Hardly had Nigerians recovered from the problems associated with COVID-19, when the cashless policy took effect. In Nigerian practice, Cashless policy refers to a system where financial transactions are not fully based on physical notes but are supported by electronic means such as credit cards, debit cards, bank applications and other payment platforms. It aims at reducing the amount of physical cash in circulation. The cashless economy has tremendously increased the problems of many Nigerians in various spheres of life. Just as COVID-19 had huge effects on the Pentecostal churches in Nigeria, cashless policy also has worrisome implications on Nigerian Pentecostal churches. This article investigates the impacts of cashless economy on Pentecostal churches in Nigeria and discovers that churches are experiencing low attendance to services, late-coming to services, early dismissal, low income and other effects, with churches in the rural areas being the most affected. The article also examines the responses of churches towards adjusting to the demands of the new policy. A greater percentage of the data used in this work were derived through personal communication. The informants of the data used are Pentecostal Christians, church workers and pastors who reside in Nigeria. The researchers utilised the descriptive research methodology in analysing the data derived from both primary and secondary sources. Amidst the expected positive outcomes of cashless economy on the development of Nigeria, findings from this work indicate that cashless economy is a challenge to growth and development of many Pentecostal churches in Nigeria. Hence, the researchers recommend that churches should wholeheartedly embrace the recent economic system by resorting to digital means of financial transactions and by educating their members on the dynamics of cashless economy.

GOVERNMENT EDUCATION SPENDING AND HUMAN CAPITAL DEVELOPMENT: EMPIRICAL EVIDENCE FROM NIGERIA

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Abstract

Nigeria's highest rating in the human development index is 0.539, which indicates low human capital development. In an effort to enhance the level of human capital development for better economic growth and development, this study investigates the impact of government education spending on human capital development for the period 2003q1 to 2021q4. Human capital development was proxied with the human development index, while the federal government's recurrent expenditure on education was used as a proxy for government education spending. Data for the human development index and federal government recurrent expenditure on education were sourced from the United Nations Development Programme and the Central Bank of Nigeria Statistical Bulletin, respectively. A linear ARDL-bound test model was employed for the study. The unit root tests results show that all variables are integrated of order one. The cointegration test shows the existence of long-run relationships between government education spending and human capital development. Government education spending has a positive and significant effect on human capital development in both the short and long run. Based on the findings, the study recommends increasing government spending on education in order to promote human capital development to a level that will boost Nigeria's economic growth and development.

JEL Classification: I28, I22, J24

Keywords: Human Capital Development, Government Education Spending, Linear ARDL, Nigeria.

IMPACT OF PUBLIC SOCIAL COST ON ECONOMIC GROWTH IN NIGERIA

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Abstract

This paper examined the impact of public social cost on economic growth in Nigeria from 1985 to 2021. The paper investigated the impact of government expenditure on education and health (Social Cost) on economic growth in Nigeria and analysed the causality relationship between social cost and economic growth in Nigeria. The variables used were Government expenditure on education (GEE), Government Expenditure on Health (GEH), Government expenditure on Transport and Communication (TC), Government Expenditure on Agriculture (GEA), Inflation Rate (INF), Interest Rate and Real Exchange Rate (RER). An Error Correction Model (ECM) was applied in order to capture the short run and long run impact of social cost on economic growth in addition to finding the speed of adjustment. Pre-estimation tests were also carried out using Augmented Dickey Fuller (ADF) unit root and ADF cointegration tests. The results of the findings showed that all the variable have long run relationship. It was also found out that expenditure on education, health and transport, real interest rate and communication had positive relationship with Gross Domestic Product while Agriculture (GEA) was found to have negative. The result of the granger causality test showed that there was no causality between Government Expenditure on Education and Gross Domestic Product. It indicated that shocks from GEE did not granger cause economic growth in Nigeria. It was recommended that infrastructural development in the education and health sector be prioritized.

ANALYSIS OF CLIMATE CHANGE AND ITS EFFECT TO FARMERS' INCOME GENERATING ACTIVITIES IN ENUGU STATE NIGERIA

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ABSTRACT

The need to analyze the changes that the effect of climate change brings about on the income generating activities of farmers in Enugu state necessitated this study. The specific objectives of the study were to examine the socio-economic characteristics of farmers in Enugu state, determine the perceived effect of climate change among farmers, examine the change in income generating activities of farmers in the study area and examine the relationship between socio-economic characteristics and income generating activities. The study adopted the use of primary data and the instrument of data collection was a well structured questionnaire considering 120 respondents. The methods of data analysis used were descriptive statistics such

as frequency and percentages and also the Pearson products moment correlation (PPMC). The result on socio-economic characteristics shows that the majority (73.3%) of the respondents was male within the age bracket of 51 – 60 years and spent at least seven years in school. Results of the study also showed that reduction in productivity (89.2%), change in farming pattern (77.5%) and soil degradation (65.0%) were the most perceived effect of climatic change among the respondents. The result also revealed strong negative change in income generating activities in the areas of goat/sheep rearing (-33.4), fishing (-32.5), rabbit rearing (-15.0) and basket weaving (15.0), while petty trading (+23.4), hair barbing (+18.3) and food vending (+15.8) had strong positive change in the study area. There exist no significant relationship between selected socioeconomic characteristics and income generating activities of farmers. The null hypothesis of no relationship between selected socio-economic characteristics of respondents and changes in their income generating activities is accepted. Also, the null hypothesis of no change in income generating activities is rejected and the alternative accepted. The study recommends that farmers should concentrate on those income generating activities that have positive relationships with their incomes. There is also need to address climate change by employing some ecological practices such as crop rotation, shift cultivation, use of organic manure etc so as to improve on farming pattern, and subsequently reduce soil degradation and increase productivity.

NEXUS BETWEEN SECTORAL PERFORMANCE, SECTORAL LOAN AND BANK PERFORMANCE IN NIGERIA

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Abstract

The financial institutions in the country is recently facing some problems leading to acquisition and closure of most banks. This is despite the reforms being introduced for their development. The objectives of the study is to examine the effect of agricultural sector and manufacturing sector performance on bank performance and the effect of sectoral loan on the performance of the banking sector. Annual time series data on the variables was obtained from central bank of Nigeria bulletin from 1981 to 2021. Auto regressive distributed lag (ARDL) approach was employed. The result shows that in the short run non oil revenue, agricultural performance and loan to the sector positively affect banking sector performance while loan to the manufacturing sector affects bank performance negatively. In the long run, loan to the agricultural and manufacturing sector, manufacturing performance affects banks performance negatively while money supply, agricultural performance and non oil revenue have positive impact on Nigeria's bank performance. the study therefore recommends that efficient policies that will help in improving the performance of manufacturing sector should be introduced, this will help properly utilized the loan collected from bank. Tax generating non oil revenue should be reduced. More loan should be made available to the agricultural sector.

Key words: bank, agricultural sector, manufacturing sector,

SALESPERSON'S CUSTOMER-ORIENTED SELLING ATTRIBUTES AND CUSTOMER SATISFACTION IN THE HOSPITALITY INDUSTRY

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Abstract

There is a growing concern to eliminate customer complaints and achieve absolute customer satisfaction by providing solutions to every customer problems in the hospitality industry. The study sought to determine the relationship between salesperson's customer-oriented selling attributes and customer satisfaction in the hospitality industry. The specific objectives were to determine the relationship between salesperson's adaptive selling approach and customer satisfaction in the hospitality industry; to ascertain the relationship between salesperson's solution selling approach and customer satisfaction in the hospitality industry; and to ascertain the relationship between salesperson's relationship selling approach and customer satisfaction in the hospitality industry. The study comprises customers who patronize local/native restaurants in Enugu metropolis whose population are not known. The sample size of 384 was determined using Cochran's formula. Survey method was adopted and copies of structured questionnaires were distributed to the 384 respondents who returned 270 questionnaires that were properly filled. Reliability was conducted using Cronbach's Alpha and the value of 0.940 was realized. Analysis of data was done using Pearson's product moment correlation coefficient and the findings revealed that the three independent customer-oriented selling constructs such as adaptive selling, solution selling and relationship selling approaches have significant positive relationships with customer satisfaction respectively. However, salesperson's customer-oriented selling, solution selling and relationship selling approaches should be continuously improved as they are key to guaranteeing customer satisfaction in the hospitality industry. Therefore, managers should employ salespersons with requisite consultative and relationship selling abilities to encourage customer acquisition, long term relationship and satisfaction in the hospitality industry.

Keywords: Salesperson, customer-oriented selling, adaptive selling, solution selling, relationship selling, customer satisfaction, native restaurant and assimilation-contrast theory.

JEL Classification M31, O15, P17

FIRM EFFICIENCY AND COST OF ELECTRICITY IN NIGERIA: EVIDENCE FROM FIRM – LEVEL DATA

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Abstract

Nigerians and firms therein have in recent times been facing high cost of electricity. This situation is made worse with the epileptic electricity supplies to citizens and to firms who engage in economic productions using electricity. The number of electric power outages in a day has the likelihood of affecting the efficiency position of a good number of Nigerian firms in terms of productivity. Majority of these firms are charged based on estimated billing due to the fact that they do not have meters. Those that have post-paid meters are sometimes billed based on estimated billing based on the fact that their meters were not read. Some firms that even have prepaid meters complain of high cost of recharging their credit units in a bid to have access to electricity, whenever it is restored due to frequent outages. It is on this footing that this study intends to examine firm efficiency and cost of electricity in Nigeria, using firm-level data from the Nigerian enterprise survey of the World Bank. The study shall apply the stochastic production frontier model based data envelopment analysis (DEA) anchored on efficiency theory. The finding of this study would be better appreciated by entrepreneurs, firms, international and domestic investors, electricity generation and distribution companies, government and its agencies on power and electricity, and the general public.

Keywords: Firm, Efficiency, Electricity Cost, Nigeria, Firm–Level data, Data Envelopment Analysis.

NIGERIA'S ELECTORAL PROCESS, ECONOMIC GROWTH AND DEVELOPMENT IN THE POST PANDEMIC ERA

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Abstract

Nigeria's 2023 General Elections are coming on the heels of the Covid 19 pandemic. The Covid 19 pandemic has had some of the worst impacts on the economies of nations the world over. Recovery, growth and sustainable development are key to sustenance and stability in the post pandemic era. Does Nigeria's electoral process as exemplified in the 2023 general elections have a role to play in the economic growth of the country post pandemic? That is the focus of this paper. The paper therefore, aims at articulating the role of the electoral process in determining the path to economic recovery and growth post pandemic Nigeria. In doing this, the paper adopts a doctrinal approach. The paper finds that the electoral process has a fundamental role to play in Nigeria's path to economic recovery and growth post pandemic. This role is to throw up leaders who are visionary and competent to initiate, develop and implement economic policies that will not only lead to economic recovery and growth but sustainability. The paper recommends that the electoral umpire in Nigeria, the Independent National Electoral Commission (INEC) must not compromise in conducting a free, fair and credible election in Nigeria in 2023.

Keywords: Nigeria's Electoral Process, Economic Growth, Economic Development, Post Pandemic Era, Sustainable Development, 2023 General Elections

JEL Codes: A12; D72; D78;E60; Q28; F21; F40; F50; KO; K16; O1; O4; P48

EMPLOYEE SATISFACTION AND DIFFERENT METHODS OF JOB TURNOVER IN NIGERIAN UNIVERSITIES

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Abstract

The study examined employee satisfaction and different methods of job turnover in Nigerian Universities' workers. The specific objectives of the study are to investigate if employee retirement, resignation and sacking methods have relationship with employee satisfaction. The

population of the study is 8,542 while the sample size of the study is 399 and the retrieved questionnaire is 312. That data were analysed with Pearson Product Correlation Coefficient. The first objective found that employee retirement has high positive relationship with employee satisfaction; the second objective revealed that resignation has moderate positive relationship with employee satisfaction; the study third objective showed that sacking methods has low positive relationship with employee satisfaction. The study recommended that Nigerian Universities watch out for these different mechanisms of job turnover and the relationship they have on employee satisfaction.

**ACQUISITION AND MERGER STRATEGIES AS LESS ATTRACTIVE OPTIONS
IN FIRMS' PROPENSITY TO SURVIVE ENVIRONMENTAL TURBULENCE IN
NIGERIA**

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Abstract

As the environment become increasingly turbulent, survival of many organizations therein is largely threatened and undermined resulting in failures. Howbeit, organizations must deal with and exist in the complex environment by their very propensity to survive turbulence strategically. This paper is an extension of the search to obviate organizations failures, examines organizations' propensity to survive environmental turbulence via Acquisition and merger (**A&M**) strategies in Nigeria. The study adopted the descriptive and ex-post facto research design, which are subsets of quantitative research design. The research anchors on Popper's propensity interpretation to explain organization's propensity to survive turbulence (dependent variable) in Nigeria. The researchers primarily relied on secondary sources to obtain a data set of observations [facts and figures on successful **A&M** deals (independent variable) for the period: 2000-2010], which has repeated measurements at different time periods (Park, 2009). Data obtained were analyzed using tables, frequency distribution and line chart to ascertain organizations' propensity to survive turbulence via **A&M** strategies. A model also was evolved to assess propensity intent mused on the turbulent state. The paper unveils among others that there is waning propensity to survive turbulence induced by constraints to **A&M** processes. The paper concludes that the waning propensity to survive turbulence among organizations reaffirmed strongly that **A&M** strategies are less attractive options in Nigeria.

The paper recommends among others that a close attention to **A&M** processes is desirable to attenuate inherent constraints.

Keyword: *Acquisition & Merger Strategies, Environmental Turbulence, Options, Propensity, Survival, Constraints.*

COVID-19 PANDEMIC, SOCIO ECONOMIC LOCKDOWN AND CRIME IN ENUGU STATE

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Abstract

The aim of the present study was to examine COVID-19 pandemic, socio economic lockdown and crime. An insight on the experiences and responses of workers in Enugu state southeast Nigeria. It is a qualitative study and the interviews were interpreted using an interpretative phenomenological analysis (IPA). The interview questions includes (i) what are your experiences during COVID 19 pandemic lock down? (ii) What was the rate of crime in your area and state generally during the lockdown? (iii)How did the economic lockdown affect your job/work? Semi-structured interview was used to collect data from the participants. The participants were workers in different organizations (government and private). Thirty five workers participated in the study. The lowest qualification of the workers was secondary school certificate examination. The participants were both married and singles, their ages were between 21-40.The results showed that COVID 19 pandemic seriously affected workers (government and private) very badly, many breadwinners lost their jobs and source of livelihood during lockdown, inclusively many private organizations were closed down and the workers were faced with unemployment and untold hardship. The findings shows that COVID 19 posed a serious threat on the lives and wellbeing of workers at large.

Keywords: COVID-19, Enugu state, , hardship, unemployment , workers,

**THE IMPACT OF COV-19 LOCKDOWN ON MARKET VALUE AND WORKERS
IN AHMADU BELLO UNIVERSITY ZARIA, KONGO CAMPUS**

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ABSTRACT

The main objective of this study is to assess the impact of COVID-19 Lockdown on market value and workers in Ahmadu Bello University Zaria, Kongo Campus. The study adopted descriptive survey design with questionnaire on COVID-19 as instruments for data collection. Convenient sampling technique was used in distributing the questionnaire to the 412 people structured validated Likert-Scale questionnaire that assessed the impact of COVID-19 Lockdown on market value and workers. Data was analyzed using 4-point likert scale. The overall results between the individual variables and COVID-19 variable of this study rejected all the hypotheses. It suggested that policy makers should intensify efforts to ensure that corona virus is completely prevented both inside and around the campus. Government should ensure strict compliance to PTF directive on COVID-19 by everyone carrying out any marketing activity and working around the campus environment and every Nigerian citizen should always wear facemask and maintain proper hygiene.

Keywords: Marketing activities, workers productivity workers income and COVID-19

**FINANCIAL INCLUSION AND ECONOMIC GROWTH IN NIGERIA: EVIDENCE
FROM ARDL**

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Abstract

Financial inclusion has become a very important aspect of the global development agenda and has attracted the interest of most government and non-governmental institutions. Leading global institutions championing financial inclusion include; the World Bank Group, the International Monetary Fund (IMF), the Alliance for financial Inclusion (AFI) and the Consultative Group to Assist the Poor (CGAP) among others. These institutions have come up with many policies and initiatives to reduce financial exclusion throughout the world. In Nigeria, there have been several policy measures to entrench financial inclusion and in recent times, technology has enabled the financial inclusion effort in Nigeria. Mobile banking, agency banking, internet banking, USSD (Unstructured Supplementary Service Data) banking and social

media banking among other initiatives have helped to deepen financial inclusion in Nigeria. The study examines the impact of financial inclusion on economic growth in Nigeria from 1986 to 2020. The statistical properties of data were tested using Zivot-Andrew unit root test. The Zivot-Andrew unit root test indicates that gross domestic product, commercial bank branches and mobile phone-based transactions are stationary at first difference while Automated Teller Machines and foreign direct investment are stationary at level. Bound test for long run shows that there is a long run relationship among the variables of interest. The Auto regressive Distributive Lag (ARDL) result indicates that in the short run, commercial bank branch has positive and statistically significant impact on gross domestic product in Nigeria. Automated Teller Machine has negative but statistically insignificant impact on gross domestic product in Nigeria. The long run coefficient shows that commercial bank branch has positive and statistically significant impact on gross domestic product in Nigeria. Automated Teller Machine has positive and statistically significant impact on gross domestic product in Nigeria. Mobile phone-based transaction has positive and statistically significant impact on gross domestic product in Nigeria. Foreign direct investment has positive and statistically significant impact on gross domestic product in Nigeria. The error correction term (ECT) meets all the theoretical and statistical requirements both in the sign and size. The ECT coefficient is -0.522626 and significance at 5%. This indicates that at 52.26% of the disequilibrium due to the shock in the previous years is adjusted back to the long run equilibrium in the current year. The Granger causality test shows that commercial bank branches, automated teller machine domestic depositors' money in banks and foreign direct investment granger causes gross domestic product while mobile phone-based transactions do not granger cause gross domestic product. The study recommend that Central Bank of Nigeria should continuously provide incentives and policies that encourages banks to deploy more resources deepen financial inclusion. Specifically, the banking sector should deploy f more Automated Teller Machine (ATMs) in each branch and at strategic locations and ensure constant service delivery service of the machines for customer to have access to their funds.

Keywords: Financial inclusions, Economic growth & ARDL

EVALUATING THE IMPACT OF HUMAN CAPITAL FLIGHT ON NIGERIA'S NATIONAL DEVELOPMENT IN THE POST COVID-19 PANDEMIC ERA

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Abstract

This paper evaluates the impact of human capital flight on Nigeria's national development in the post covid-19 pandemic period. The continuous emigration of educated and highly skilled Nigerian professionals to foreign countries in search of greener pasture clearly demonstrates that the Nigerian government has not learnt any lesson from the overwhelming and catastrophic consequences caused by the Covid-19 pandemic. In other words, the failure of the Nigerian leaders in this post pandemic era to urgently and effectively address critical issues such as poor human capital development, brain drain syndrome, paucity of investment in research and development as well as the deplorable state of critical infrastructure, shows that Nigeria will

continue to lose some of her best brains to other countries and this to a very large extent will continue to hinder development in every sector of the country's economy. The problems emanating from human capital flight has reached disturbing proportion in Nigeria. The unprecedented magnitude of this outward movement, coupled with its devastating consequences on the overall development of the country, calls for urgent interrogation of the causes, consequences and solutions to this menace. This study therefore, argues that human capital is one of the key drivers of sustainable development in every country, of which Nigeria is no exception. The paper suggests that one of the effective ways of addressing human capital flight is by resolving those push factors that facilitate the phenomenon in the source countries. The work therefore concludes among other things that, national development will continue to elude Nigeria as long as the country continues to lose her highly skilled professionals (whose services are seriously needed in the country) to other nations.

Key Words: Human Capital Flight, National Development, Nigeria, Post-pandemic Era, Push Factors.

SME DEVELOPMENT IN POST-PANDEMIC NIGERIA: THE ROLE OF BANKS

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Abstract

This paper empirically examined the role of banks in small and medium-scale enterprise development in Nigeria from 1991–2021. The literature showed that the coronavirus pandemic impacted SMEs negatively from both the demand and supply sides; SMEs' ability to function was severely impacted by a dramatic and sudden loss of demand and revenue, which reduced confidence in the financial market and resulted in severe liquidity shortages. The pair-wise Granger causality test was used to check whether commercial bank loans to SME's (CBL SME) were a cause of the development of SME's in Nigeria during the period of study. Among the variables used are SME share of total GDP as a proxy for SME development, share of total commercial bank loan to SME, inflation (INF), and exchange rate (EXCR). Our results showed that CBL SME and INF do not cause SMEs with no reverse causality, while EXCR has a reverse relationship with SMEs' development in Nigeria. Thus, we concluded that the independent variables have a long-run relationship with the dependent variable. Based on this, it was recommended that the government work with commercial banks to increase the percentage of total loans made to SMEs.

Keywords: SME, Bank Loan, Interest Rate, COVID-19, Development

EXPLORING THE EFFECTS OF INTERNATIONAL FINANCIAL INFLOWS ON ECONOMIC COMPLEXITY IN AFRICA AND THE MODERATING ROLE OF INSTITUTIONAL QUALITY

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Abstract

Following the paucity of empirical evidence on the effects of international financial inflows on economic complexity in Africa as well as the moderating role of institutional quality on this relationship, we raised two vital questions. First, how are international financial inflows, such as remittances, foreign direct investment and foreign aid, impacting on economic complexity in Africa? Second, how is institutional quality moderating the effects of these international financial inflows on economic complexity in Africa? To answer these questions, we adopted the dynamic system GMM framework and used a panel of 31 African countries. We find that remittances, FDI inflow and foreign aid inflow are significant drivers of economic complexity in Africa, and that institutional quality is significantly moderating and enhancing the relationship between these international financial inflows and economic complexity in Africa. In addition, the initial level of economic complexity, trade openness, international tourism, and infrastructural development are also significant drivers of economic complexity in Africa. We highlighted the policy implications of these findings, which among others, encouraged policymakers and leaders in Africa to create enabling environment to continually attract foreign investors, international tourists, and enhance cross border trade.

Key words: International Financial Flows; Institutional Quality; Economic Complexity; System GMM Regression

JEL Classification Codes: O14; L83; N20; C23

NIGERIA INFORMAL SECTOR PERFORMANCE DURING AND POST-COVID-19 PANDEMIC: A BAYESIAN META-ANALYSIS APPROACH

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Abstract

Regardless of serving as the ubiquitous resort for most Nigerians, the size and performance of the Nigerian informal are undervalued and mismeasured. The study uses Bayesian beliefs to investigate this performance during and post-pandemic. The study also explains what the sources of the publication bias in extant literature about the informal sector discourse are. To achieve this, the following two objectives are presented (1) to investigate how the Nigerian informal sector performed during COVID-19 pandemic and how the sector is performing post-pandemic (2) to highlight the sources of heterogeneity and publication bias in extant literature about the subject. We found that the informal sector is resilient during COVID due to growth in the demand for alternative services sorted informally by many Nigerians during the pandemic. Albeit the performance of the profit and survival indicators appear bleak post-pandemic, the overall performance exhibits a robust post-pandemic outlook. Poor governance, security risk, and mismeasurement are attributable causes of the bleakness. Selection bias characterizes this literature, whilst OLS methods, and few publishing journals raise heterogeneity in the results. Policy evolutions towards national integration, a paradigm shift in the measurement framework and providing facilitating regulations are discussed. As well as the importance of improving national security.

Keywords: Informal sector, COVID-pandemic, Performance, Bayesian Meta-Analysis Approach, Publication Bias

**ECONOMIC DIGITALIZATION AS A MILESTONE FOR ECONOMIC REVAMP
IN POST COVID-19 SUB-SAHARA AFRICA: A REVIEW**

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ABSTRACT

This paper reviews some the importance of digitalization for economic growth in Africa in a post covid-19 era. The main objective of this paper is to present the advantages of adopting digitalization for economic growth of African countries the after covid-19 pandemic. Phrases with relevant keywords were developed and used to search for primary publications in journals, conference proceedings, book chapters, high impact newspapers as well as reports and articles from key organisations such as the United Nations. It was discovered that the developed countries took advantage of digitalization for their economic growth. Most African countries face one problem or the other in terms of adoption of a digitally accelerated economy. Such problems include but not limited to; insufficient power supply, deficiency in digital infrastructure more especially in rural areas and the willingness to accept digitalization by a large chunk of the populace. One of the recommendations offered by this paper is that governments at all levels should not relent in enforcing digitalization on the people as they will be the ones to enjoy it when the aim is achieved.

**BORDER CLOSURE AS A POLICY INTERVENTION FOR SUSTAINABLE FOOD
SECURITY: IMPLICATIONS FOR NIGERIA'S AGRICULTURAL PRODUCE**

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Abstract

The Nigerian government has injected a lot of money into various policies among which include border policy intervention to make the country free from food insecurity. Despite these efforts Nigeria's agricultural sector faces many challenges which impact on its productivity. These include; poor land

tenure system, low technology, high production cost and poor distribution of inputs, etc. While previous studies on border closure policy in Nigeria have focused on the Politics of Border Closure and its implications on the Nigerian Economy, very little research exists especially from the viewpoint of sustainability food security. The study examined border closure as policy intervention for sustainable food Security and its implications for Nigeria's agricultural produce. The study relied on authenticated sources of secondary data. Findings indicate that overall, the Nigeria's economy has suffered due to significant increase in the nefarious activities of her neighbours and this had led to serious downfall in revenue accrued to the country. Finally, the study recommended intensive promotion of research which will help to increase food production, environment friendliness as well as policy change in order to achieve sustainable food security.

Keywords: Border, Closure, Policy, Food Security, Nigeria

CLIMATE CHANGE, DISPLACEMENT AND MIGRATION IN AFRICA

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Abstract

Africa continues to be one of the most susceptible regions in the globe that will experience the worst effects of climate change while not having contributed to its causes. Millions of underprivileged people in Africa will be badly impacted by the harmful consequences of climate change. In general, human migrations inside and beyond African borders are predicted to be impacted by climate change. This is the outcome of things like the intensification of droughts and other extreme weather events, the rise in sea levels, and the acceleration of environmental deterioration. Additionally, climate change will have a negative impact namely on public health, food security, livelihoods, and water supply. This will therefore have an effect on human mobility, most likely causing a significant increase in the volume of migration and displacement across Africa. All types of migration—internal or international, short- or long-distance, temporary or permanent, and forced or voluntary—are anticipated to be impacted by climate change. As of the end of 2021, the Internal Displacement Monitoring Centre reported that 265,400 people who were internally displaced (IDPs) as a result of disasters (such as floods, storms, or landslides), or about 3% of all IDPs, were living in West and Central Africa. Due to heat stress, harsh weather, and loss of land, certain regions of the continent will become uninhabitable, while others may become more desirable as a result of climate-related changes, such as greater rainfall. If left unchecked, these changes may not only result in migration brought on by the climate, but they may also exacerbate current vulnerabilities and increase poverty, fragility, conflict, and violence. A vicious loop is being created by poverty, reliance on agriculture, environmental deterioration, and population expansion, and it can be anticipated that this circle will result in further forced migration. The World Bank predicts that more than

86 million people may relocate inside Africa as a result of climate change by 2050. The effects of climate change on 'forced' migration in Africa are investigated in this study. Additionally, makes an effort to comprehend how climate refugees are generated and moved across the borders of Africa.

Keywords: *Climate Change, Displacement, Migration, Climate Refugees, Humanitarian Crisis, Vulnerability, Africa.*

THE ROLES OF TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET) TOWARDS REVITALIZATION OF ECONOMY IN SUB-SAHARA AFRICA IN POST COVID-19 ERA: A REVIEW

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Abstract

Economic revamp is one of the crucial topics of discussion in countries around the world in the post covid-19 era. In order to be part of the global competition in that respect, a lot has to be done in terms of Technical and Vocation Education and Training (TVET). This is because technology has become the driving force for every economy. The purpose of this paper is to present the opportunities for economic growth embedded in TVET and suggest ways of applying them in order to achieve their objectives. The method used in data collection involved the use of Google Scholar search engine with the appropriate search terms to generate relevant information from journals, textbook chapters, conference papers as well as reports from key players in education around the world. The result of the research proved that TVET is one of the most important tools that drive the economy of a nation. TVET policy improvement and proper application and curriculum redesign are some of the revealed options to be adopted in order to take advantage of TVET. The paper recommends that Governments and investors around Sub-Sahara Africa should improve funding and investments in TVET in order to accelerate economic growth.

IMPACT OF GOVERNMENT CAPITAL EXPENDITURE ON THE ECONOMIC GROWTH RATE OF NIGERIA

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ABSTRACT

Public spending aims to allocate resources among its citizens as well as to provide public amenities. Government expenditure can be broken down into three primary groups, government consumption, transfer payments, and interest payments. In Nigeria, government expenditures are in the form of capital and recurrent costs. These are further categorized into administration, social and community service, economic services and transfers. Unlike capital expenditure, which creates assets for the future, recurrent expenditure is one that neither creates assets nor reduces any liability of the government. Salaries of employees, interest payment on past debt, subsidies, pension, etc, fall under the category of recurrent expenditure. In addition to assessing how effectively government expenditure performed in the years after the pandemic in 2021, this study attempts to scientifically examine the effects of government capital expenditure in its disaggregated form (administration, social and community service, economic services, transfers and government deficit) on Nigeria's economic growth rate from 1981 to 2021. The analysis used secondary data that was obtained from the CBN statistical bulletin, 2021. The study employed the autoregressive distributed lag model for the good reason that the variables have mixed order of integration. The bounds test revealed a long run relationship the variables of study. The error correction model revealed that administrative and economic services have positive and significant relationship with Nigeria economic growth rate.

Keywords: Capital expenditure, Economic growth rate, Administration services, Social and Community service, Economic services and Transfers.

JEL Classification Code: C32, E12, H54, H55, O47

CLIMATE CHANGE, CONFLICT, AND POVERTY IN NIGERIA

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ABSTRACT

Conflicting evidence from previous studies have shown that conflict causes poverty, and both resource wealth and poverty cause conflict. But little evidence has been established on the nexus between climate change, conflict, and poverty. Using Nigerian household survey data from 2004 to 2014, we examine the economic and sustainable development factors that contribute to the increase of conflict. We also used data from the Sustainable Development Report (SDR) to gauge the level of preparedness of respective country's Life below water. Preliminary findings show interesting findings. On the side of Conflict and Poverty, we confirm that poorer areas are more exposed and prone to conflict. Also, linguistic, and religious dominance rather than diversity is a powerful contributory factor in civil conflict and that the dominance of one ethnic group is associated with higher risk of civil conflict. The relationship between conflict and poverty is robust when we use alternative measures of human development such as literacy rate and under-five mortality rate. Areas with high illiteracy and under-five mortality are most prone to conflict. There is therefore need for policy formulation around these factors that contribute to civil conflict.

KEYWORDS: Climate Change, Conflict, Poverty, Development, Quasi-experimental design, Nigeria

THE ROLE OF INDUSTRIALIZATION, TECHNOLOGICAL INNOVATIONS AND REGULATORY FRAMEWORK ON ENVIRONMENTAL QUALITY IN AFRICA

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ABSTRACT

A quality environment promotes life's sustainability. For this reason, the United Nations has continued to lay the blueprint for achieving environmental sustainability as part of its target. This study empirically examines the effect of industrialization, technological innovations and regulatory framework in promoting environmental quality in 44 developing economies by utilizing a long-term data set from 1990-2020. Adopting the Panel Method of Moment Quantile Regression (PMM-QR) estimation technique and the Dawoud-Kibria (DK) estimation

approaches. The findings indicate that amid increasing population growth and rising economic earnings which degrades environmental quality, developing economies are marred by low level of technological innovation and ineffective regulatory framework in promoting environmental quality when compared to the developed economies. This study recommended that developing economies team up with the developed nations for the advancement of technological innovations. Also, the developed economies should strengthen her policy formulation approach in promoting and supporting the transition towards renewable energy consumption. In addition to other benefit inherent in this study, Agenda 2063 and sustainable development goals (SDG-7, 8, 13, and 16) can be achieved with policy recommendation of this study.

THE IMPACT OF COVID-19 ON ACADEMIC ACTIVITIES AMONG THE STUDENTS IN SOUTH-EAST FEDERAL TERTIARY INSTITUTIONS IN NIGERIA, 2019-2022.

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Abstracts

The closures of tertiary institutions in Nigeria due to incidents such as the COVID-19 lockdown and strike actions by the Academic Staff of the Universities have severely impacted and disrupted the education system. These circumstances significantly impacted Nigerians since they negatively impacted the education and academic pursuits of students in Nigeria's tertiary institutions. As a result of the COVID-19 pandemic, lockdowns were implemented, and tertiary institutions were also impacted as schools were closed. Even after the lockdown was lifted, tertiary institutions continued their strike action. However, this exacerbated the decline in learning activities among Nigerian students. As tertiary institutions have reopened, the Nigerian government should prioritize making up for the months of lost education. In light of the preceding, this study investigates the impact of Covid-19 and strike actions on academic activity in tertiary institutions in South-eastern Nigeria and identifies the most effective recovery strategies. This study is based on Mezirow's transformative learning theory (1997).

The information from secondary sources was sorted and analyzed using a content analysis technique. 2019-2023 was selected since 2019 was the pre-Covid year, and 2023 was the post-Covid-19 year, allowing us to examine academic activity before COVID-19, throughout the Covid-19 era, and after COVID-19. The study found that the COVID-19 epidemic harmed students' academic activities, as it caused learning losses and dropouts. *In addition, it was discovered that there was a loss of academic sessions and the graduation year was also prolonged.* The study recommends that the Nigerian government create learning recovery programs through the ministry of education to help solve the learning gap. The government should encourage students to continue in school by providing them with grants and scholarships. The academic staff should be trained and retrained on improving their digital skills, and a pay raise should be implemented for the academic staff. At the same time, the Schools should be outfitted with digital learning facilities.

ACHIEVING SMALL SCALE ENTREPRENEURSHIP DEVELOPMENT IN POST PANDEMIC ERA

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Abstract

Men and women enter into the entrepreneurship world without vision and passion. They persistently do everything, including change of name of business, change of location of the business, sack and recruit new staff, borrow and pump more money into the business but to no avail. In the light of the period under review, (pos COVID-19 pandemic era) where some government policies seem to be at variance with the popular view, the focus of this paper is to examine the place of vision and passion to achieving small scale entrepreneurship management and sustenance. The paper notes that without serious vision there is nothing a business is headed to achieve, as there is no focus, no direction with obvious no destination. It notes also that employer in an enterprise do not respond to the entrepreneurs but much more to the ideas of the business. It recommend that when entrepreneurs are not moving as planned, the entrepreneurs should review their visions and re-communicate the future in clear terms.

AGRICULTURAL FINANCING, TECHNOLOGICAL INNOVATION AND ECONOMIC GROWTH IN ECOWAS COUNTRIES: DOES GOVERNANCE REALLY MATTER?

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Abstract

It has been established in literature that beside agricultural financing, technological innovation greatly accounts for the cross-country or regional differences in growth rate. However, this study contends that institutional quality indicators are critical to complement the role of technological innovation in enhancing economic growth. Using data from ECOWAS countries for the period, 2015-2021, this study performs governance indicators-related step-wise system GMM estimations of the effect of agricultural financing, un-interacted technological innovation and the interplay between technological innovation and governance indicators on economic growth. Findings suggests that agricultural financing and the un-interactive technological innovation have significant negative effects on economic growth in ECOWAS countries in both the short-and long-runs. On the converse, governance indicators (control of corruption, political stability, regulatory quality, rule of law and government effectiveness) complement technological innovation to exert positive effects on economic growth in ECOWAS countries.

Keywords: Agricultural financing, technological innovation, economic growth, governance, panel analysis

JEL Classification: C23, C33, O11, Q14, Q55

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THE POLITICAL ECONOMY OF TOURISM DEVELOPMENT: THE NIGERIAN EXPERIENCE

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ABSTRACT

Despite the touristic attractiveness of Nigeria as a tourist destination whose revenue reached 321 USD mn in December 2020 and 1 USD bn in 2021, tourism industries in Nigeria still

perform below their potential. Empirically studying the economy of tourism development in Nigeria has been problematic due to the fact the medium through which Nigeria's tourism investment flows to the 36 states is relatively not defined in the national budget of the country when compared to other developing regions of the world. However, observers have blamed the various types of perceived risk factors such as rational choice, institutional corruption and distributional politics for negatively impacting tourism development in Nigeria. This study is designed to empirically investigate the political economy of tourism development in Nigeria using the available data on tourism development. It employed time series data spanning the period 1995 to 2021 to specifically appraise the development of the tourism industry and examine the influence of the perceived risk factors on tourism performance in Nigeria. This will be analyzed using Classical Linear Regression Approach. In the end, it is expected that the economic condition of the country greatly influences its tourism, for instance, security condition, disposable per capita income, governance effectiveness index, human resource availability and health consideration (outbreak of disease) are serious factors that affect tourism development in the country. Thus, repositioning these factors in the right direction would greatly improve tourism development in Nigeria

Keywords: Nigeria, Tourism investment, political economy, risk

ASSESSMENT OF COMMUTERS PERCEPTION ON SERVICE QUALITY FOR AVAILABLE MOTOR PARKS FACILITIES IN MINNA, NIGER STATE

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Abstract

Motor Parks facilities are very important in the operation of public transport. Apart from the essential purpose (i.e., center for freights and commuters' collection) of motor parks, it also offered shelters, safety and comfort to commuters. Therefore, the aim of this paper is to assess commuters' perception on service quality for available motor parks facilities in Minna. The objectives were to determine the overall service quality of the available facilities, and commuters' satisfaction on the condition of the available facilities. Using a need assessment, the authors pick 9 major motor parks in Minna and utilizing random sampling techniques to administered 400 questionnaires to commuters. The information gathered were analyzed using descriptive statistics and hypothesis were tested with Pearson Product moment correlation. However, the results show among others that the overall service Quality remains at '-5.6072' which indicate a very bad service. The study also shows that that majority (i.e., 118 responses) of the respondents were satisfied with the condition of available facilities at the Motor parks. The study concluded that the Motor parks authority should work in collaboration with owners of business in the motor parks to ensure clean environment, clean toilets and provide water for use by commuters.

Key words: Service Quality, Service Satisfaction, Commuters, Motor Park and Bad Services

**GOVERNANCE AND ECONOMIC RECOVERY IN POST COVID-19
PERSPECTIVE**

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Abstract

This paper X-rays governance as an act, and also as an art that directs, dictates and organises activities in a state. With its government policies and programmes under certain and prevailing situations, conditions and circumstances, affairs of the state are better piloted. In the light of the period under review (POST COVID-19 PANDEMIC ERA) where prevailing circumstances presents itself. Governance therefore, plays important role in the economic recovery process. This paper therefore, examines economic policies, plans and programmes of government that are geared towards repositioning the crisis or pandemic ridden economy such as: debt relief, sustainability of subsidy on the oil sector, support for small and medium enterprises (SMEs) e.g (Nigerian National MSME Survival Fund) as well as economic and social relief pacts with cooperate bodies and the international or global community, sustainable of existing employment (and improvement on unemployment), and the redesigning of the currency. The paper also examines the challenges facing these plans, policies and programmes of government in the recovery of the economy such as insecurity, banditry, issue of herdsmen, terrorism, secessionist agitations, flooding among others. Based on the works reviewed, it was recommended among others; that the Nigeria government should endeavour to sustain its socio-economic and cultural pact with the global community for a sustainable faster economic recovery in the era in question. Nigerian government should give priority attention to security issues so as to guarantee safe environment for economic activities. Federal government should liberalize economic policies and provide enabling infrastructure to attract foreign investors.

IMPACT OF CONTINGENCY RISK PLANNING ON COST PERFORMANCE OF BUILDING PROJECTS IN NORTH CENTRAL NIGERIA

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ABSTRACT

Multifarious conditions such as weather, environment, resource constraints, price fluctuations, exchange rate turbulences, etc, constitute clear economic risks that affect construction project outcome, especially the final cost. Hence, project managers must accept certain level of these risks and plan for them. Contingency risk plans represent a strategic economic allocation of costs during the project pre-execution stages in order to absorb the effects of shocks induced by unforeseen risks and uncertainties that might impact on project cost performance at implementation stages. Many construction projects in Nigeria are characteristically completed at final costs higher than the initial cost of award owing to the effect of several economic risk impacts. Thus, many of the nation's public projects fail to meet pre-planned cost performance objectives owing to a lack of Contingency risk plans that helps to evaluate and absorb project economic risk impacts. This study is an ongoing Master's degree research project which specifically aims at examining the impact of Contingency risk planning on cost performance of building projects in North-Central Nigeria. Mixed methodology approach involving both qualitative and quantitative data would be used. Critical reviews would be conducted on contemporary related studies, while empirical studies would be via structured questionnaires administered to construction companies in selected North-Central Nigeria states with operations in the past 10 year period (2013 to 2022). Data would be analysed using multiple regression and correlation tools to determine if significant positive relationship exists between Contingency risk plan and Final construction cost of the projects. The findings are not reported for now, since this research is ongoing. It is hoped that the research outcome would benefit to several construction industry stakeholders especially the government being the major spender on public projects, the consultants, contractors, financiers, suppliers, project managers and their various project team members. This study at the interim concludes that construction projects are not absolutely free of risks and uncertainties that impact project objectives, especially the final completion costs, hence the imperatives for a Contingency risk plan to ensure project completion at a final economic cost devoid of attendant high cost of delays and abandonment.

Keywords: Contingency, Risk, Planning, Economic Cost Performance, Building Projects, North-Central Nigeria.

FOOD SECURITY IN POST COVID-19 ERA IN NIGERIA: A CASE OF SOUTH EAST NIGERIA

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Abstract

Covid -19 pandemic brought a lot of challenges to countries all over the world, Nigeria is not an exception. These challenges range from health protection, food security, and availability etc. Food security means the availability, accessibility and utilization of safe nutritious foods to everyone which is solely dependent on the maintenance of the food supply chain. The food security status of Nigeria as a developing country before the pandemic was, problematic, but has become worse off after the Covid -19 due to several factors including the disruption of the food supply chain, reduced agricultural output as a result of the global lockdown, and lack of access to agricultural imputes, facilities and products, such as fertilizers, manpower, and restrictive policies. These challenges resulted into food scarcity which led to price inflations, that is increasingly threatening the economic stability of households within the country. This paper examines how the food security status of households in Nigeria has been affected by the COVID-19 pandemic and the effects on household welfare. A multi-stage random technique was used to select 250 households. Data for the study was collected with the aid of a structured questionnaire and was analyzed using descriptive statistics, z-test, and food security model, Findings from the descriptive statistics showed that only 14% of the households are food secure, 7% are mildly food insecure, 23% are moderately food insecure and more than half of the households (56%) are experiencing severe food insecurity. This study found that more than two-thirds of households surveyed are suffering food insecurity which had affected their general welfare. Strategies to improve local food production, availability and accessibility, through government interventions, such as financial incentives (grants and loans) to farmers, the revival of moribund agricultural agencies, and encouraging local production and processing of foods so as to increase food supply in order to bring down food prices were explored.

KEY WORDS: Covid -19 Pandemic, Food Security, Food Prices, Food Availability

**AN ASSESSMENT OF THE CONDITION OF PARKING FACILITIES WITHIN
MOTOR GARAGE IN KADUNA METROPOLIS, KADUNA STATE**

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ABSTRACT

The study examined the condition of parking facilities and management in the motor garage in Kaduna metropolis, Kaduna State, Nigeria. Nine motor parks were studied. Stratified sampling technique was employed in selecting respondents for the study while questionnaires and interviews were utilized for data collection. 363 questionnaires were administered in the nine (9) park under investigations among the park users and the park operators. Data collected were analysed using mean and percentages while the hypotheses were tested using the Pearson and Spearman correlation. Results revealed that most of the parks lack basic facilities, and where available are mostly in bad conditions. Results also showed that the users were mostly unsatisfied with the cleanliness of the parking facilities and that corrective maintenance was the type of maintenance carried out at the parks after the facilities might have reach a dilapidated state. Based on the findings, it was recommended that motor parks manager should enhanced the practice of preventive scheduled and unscheduled maintenance of these facilities as well provision of basic necessary facilities in the park such as modern security gadgets, installation of CCTV camera, emergency firefighting equipment, emergency health facilities.

Keywords: Facilities, Parking Facilities, Parking Management, Garage

**INFLUENCE OF CREDIT ACCESS ON THE TOTAL SALES OF HOUSEHOLD
NON-FARM ENTERPRISES IN NIGERIA: EVIDENCE FROM BINARY LOGIT
REGRESSION**

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Abstract

This study examined the influence of credit access on the total sales performance of non-farm enterprises in Nigeria. We adopted the binary logistic regression model approach and used cross-sectional data from the General Household Survey (GHS) conducted in Nigeria in the period 2017/2018. Apart from the core variables, other covariates included in the analysis are official registration with the government, employee gender and age of enterprise. The findings indicate that credit access positively and significantly influences the total sales of household non-farm enterprises in Nigeria. Interestingly, the study established that official registration with government significantly impedes the total sales performance of the enterprises. This suggests that the Nigerian bureaucracy significantly retards the performance of household non-farm enterprises. The study, therefore, concludes that there is need for policies that will not only enhance credit access by these enterprises, but will also reform the Nigerian bureaucracy so that they can actively support the growth and development of these enterprises.

Key words: Credit Access; Enterprise Performance; Household Non-farm Enterprises; Binary Logit Regression Model

JEL Classifications: E51; G28; L33; C31

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EFFECT OF ACCELERATED AGEING ON THE NUTRIENT AND ANTI NUTRIENT LEVELS IN FINGER MILLET

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JEL classification code: JEL Q-10

Abstract

Finger Millet or ragi, (*Eleusine coracana*) is one of the most important millet crops, which is an important source of food during famine, as the grain can be stored for long years without much loss to deterioration. The general aim was to successfully simulate aging and determine the seed viability, the nutrients & anti-nutrients in accelerated aged Finger. The Accelerated Aging (AA) was carried out using standard method. At constant temperature, increase in Accelerated Ageing time led to significant reductions in the germination percentage (GP) and Growth rate (GR) ranging from (25 – 4 % and 36.22 – 16.85 %/s) respectively while Mean germination time (MGT) of all AA finger millet seed samples increases (1.90 – 6.45 days). The proximate composition of the AA seeds shows a decreasing high percentage of carbohydrate (74.44±0.01 - 64.16±0.33) and least percentage of the Ash contents (2.24±0.02 - 1.38±0.01). The moisture, crude fiber and protein contents increases with AA time. As observed in the current study, there were reductions in the levels of anti-nutrients (phytic acid concentration reduced as ageing increased). Additionally, there was an increase in total phenols in the ageing seeds. The levels of mineral content show a reducing significant difference in the potassium, calcium, sodium, magnesium and phosphorous value of the AA seeds as compared with the control. In conclusion, the study shows germination percentage reduces to a halt at 50 day AA time. The nutrients level was reduced while anti nutrients were reduced to barest minimum. Therefore, Accelerated Ageing Test is helpful in obtaining information on seed vigour and can be a useful tool in crop management for predicting breeding. However, to understand the exact function and contribution of these nutrients and anti-nutrients during germination further studies are required.

IMPACT OF COV-19 PANDEMICON MARKETING AND FINANCIAL ACTIVITIESIN NIGERIA

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ABSTRACT

The aim of this study is to investigate the impact of COV-19 pandemic on Marketing Activities and Human Life in Nigeria. The study employed the use of descriptive survey design with questionnaire on COVID-19 as the main tool for data collection. Convenient sampling technique was used in distributing the questionnaire to the 412 respondents structured validated Likert-Scale questionnaire that investigate the effects of COV-19 pandemic on Marketing and human activities. The data was analyzed using 4-point likert scale. The overall results between the various variables and COV-19 variable of this study rejected H_1 , H_2 and H_4 . The paper suggested that policymakers should analyse the marketing activities, financial activities, human activities, educational system so as to determine the effects and to provide a solution for future occurrence of any similar pandemic. Also, the role of temperament in their marketing activities, financial, human activities, educational system in COVID-19 Pandemic.

Keywords: Marketing activities, financial activities, human activities, educational system and COV-19 Pandemic.

THE IMPACT OF COV-19 LOCKDOWN ON MARKET VALUE AND WORKERS IN AHMADU BELLO UNIVERSITY ZARIA, KONGO CAMPUS

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ABSTRACT

The main objective of this study is to assess the impact of COV-19 Lockdown on market value and workers in Ahmadu Bello University Zaria, Kongo Campus. The study adopted descriptive survey design with questionnaire on COVID-19 as instruments for data collection. Convenient sampling technique was used in distributing the questionnaire to the 412 people structured validated Likert-Scale questionnaire that assessed the impact of COV-19 Lockdown on market value and workers. Data was analyzed using 4-point likert scale. The overall results between the individual variables and COV-19 variable of this study rejected all the hypotheses. It suggested that policy makers should intensify efforts to ensure that corona virus is completely prevented both inside and around the campus. Government should ensure strict compliance to PTF directive on COVID-19 by everyone carrying out any marketing activity and working around the campus environment and every Nigerian citizen should always wear facemask and maintain proper hygiene.

Keywords: Marketing activities, workers productivity workers income and COV-19

COVID-19 POLICY DEPENDENCY AND ITS IMPACT ON AFRICAN ECONOMIES: EVIDENCE FROM NIGERIA

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Abstract

The dynamics and manifestations of COVID-19 pandemic have led to an avalanche of intellectual attention from scholars of different theoretical and methodological persuasion. While scholars have interrogated the impacts of COVID-19 on both formal and informal economies of developed and developing countries, few or little scholarly inquiry have focused on how Western medical alarmism led to the formulation and implementation of COVID-19 policies and measures that affected negatively the economies of many African countries thereby increasing the level of poverty and unemployment in the continent. Adopting a mixed method of data collection and analysis while relying on dependency theory, this present study shows that medical alarmism especially from the Global West on COVID-19 forced the Nigerian government like other African countries to implement exogenous measures and policies that traumatized their economy and created untold hardship on their citizens. Going forward, the study recommends that the Nigerian government and as well other African countries should endeavor to evaluate and scrutinized Western led/backed policies and measures before implementation.

Keywords: COVID-19, Socio-economic and Political Policies, Dependency, Nigerian Economy, Africa.

CULTURAL INTELLIGENCE: A THEORETICAL DISCOURSE

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ABSTRACT

This research examined the concept of cultural intelligence with a bias to its relevance in advancing the growth and development of business organizations. The topical trend for a diversified employee base via the exploration of advantages inherent in diversified ethnicity and globalization has produced cultural diversity within organizations; hence, to ensure a sustained alignment to organizational values and goals, cultural intelligence is a strategic tool to such alignment in advancing organizational growth and development. The study furthered its discourse within the framework of the resource-based theory. The study deployed the narrative literature review which is apt for its potential to align diverse authors' view for correlation and clarification. The study is of the position that cultural intelligence is a strategic resource in optimizing organizational internal engagement and positioning organizations' strategic value benefits to their external environment. The study further made postulations on the theoretical and practical implication of the concept of cultural intelligence.

THE IMPACT OF COV-19 LOCKDOWN ON MARKET VALUE AND WORKERS IN AHMADU BELLO UNIVERSITY ZARIA, KONGO CAMPUS

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ABSTRACT

The main objective of this study is to assess the impact of COV-19 Lockdown on market value and workers in Ahmadu Bello University Zaria, Kongo Campus. The study adopted descriptive survey design with questionnaire on COVID-19 as instruments for data collection. Convenient sampling technique was used in distributing the questionnaire to the 412 people structured validated Likert-Scale questionnaire that assessed the impact of COV-19 Lockdown on market value and workers. Data was analyzed using 4-point likert scale. The overall results between the individual variables and COV-19 variable of this study rejected all the hypotheses. It suggested that policy makers should intensify efforts to ensure that corona virus is completely prevented both inside and around the campus. Government should ensure strict compliance to PTF directive on COVID-19 by everyone carrying out any marketing activity and working around the campus environment and every Nigerian citizen should always wear facemask and maintain proper hygiene.

Keywords: Marketing activities, workers productivity workers income and COV-19

ECONOMIC IMPACT OF DIETARY SUPPLEMENTS ON MATERNAL UNDERWEIGHT IN NIGERIA

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Abstract

The objective of this study is to determine the economic impact of dietary supplements on maternal underweight in Nigeria. The study employs probit estimated using the maximum likelihood technique, using the Nigeria demographic health survey NDHS, 2018 data in the analysis. The result shows statistically significant effect of dietary supplements on maternal underweight in Nigeria. The result clearly shows that the likelihood of dietary supplements impacting on maternal underweight is approximately 0.4% lower, on the average, for dietary supplements mother compared with non dietary supplements' mothers. The study recommends that Nigerian government should enhance health management information systems in order to sensitize mothers on the essence of dietary supplements before, during and after pregnancy as well as making dietary supplements affordable for women.

Key Words: Dietary supplements, maternal health, underweight, probit model, Nigeria

TECHNOLOGICAL INNOVATION AND FOOD SECURITY CHALLENGES IN DEVELOPING COUNTRIES POST PANDEMIC ERA: EVIDENCE FROM SELECTED SOUTH-EASTERN STATES IN NIGERIA

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Abstract

One of the critical post pandemic challenges being witnessed across the globe has been the worsening food insecurity occasioned by the evolution of digitalization of virtually all aspect of human endeavor, agricultural sector inclusive, and the resultant effect of ravaging hunger due to declining food production. Thus, while the developed countries are re-strategizing on how to contain this menace, the developing countries, Nigeria in particular, with her agrarian economy as the major employer of labor, is currently facing a monumental food crisis caused by a combination of socio-political imbalance in the system with the resultant rise in the general price level. This paper is aimed firstly, at determining the extent to which community land dispute/Herdsman conflict affect crop production in Nigeria. Secondly, examine how significance inadequate mechanized farming equipments help in predicting crop production in

Nigeria. Thirdly, evaluating the nature of the relationship between absence of irrigation system and crop production in Nigeria, and finally, demonstrate how these identified challenges expose the federal government to consequences of food insecurity in Nigeria. Data to be used shall be both primary and secondary data and shall be sourced from a well constructed questionnaire which will cover the period from 2010 to 2021. The paper is to be based on the famous basic theory of production as propounded by Baumol as its theoretical framework. Quantitative research design and descriptive statistics will be extensively employed to analyze the primary and secondary data to be collected. The expected result of this paper will be robust such that if the recommendations are applied will increase output of goods and services as well as sustained economic development in Nigeria.

JEL CLASSIFICATION: O13

Keywords: Digitalization, food security, technological innovation, Agrarian economy, descriptive statistics.

RELATIONSHIP BETWEEN EARNINGS MANAGEMENT AND FINANCIAL PERFORMANCE OF THE FINANCIAL SECTORS: EMPIRICAL EVIDENCE FOR A POST PANDEMIC ERA

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ABSTRACT

This study is designed to determine the relationship between earnings management and financial performance of the financial sectors for a post pandemic era. The study aims to investigate the extent and trend of earnings management practices of financial institutions and the impact of such practices on the post pandemic era in Nigeria. Empirical evidence on earnings management and financial performance of the financial sectors are taken from the review of extant literatures by trying to expose the concepts of earnings management by relating it to how it has been used in the past, including the practice by many countries. The reviews shows that earnings management significantly influences a company's financial performance. These review further suggested that a high level of earnings management leads to an enhanced social programmes. This study considers only the literatures and empirical

findings of other studies to draw her conclusion and future research should consider more industries, collect primary data and communication a more detailed findings on the effect of earnings management on financial performance. This study adds to the existing literature on corporate earnings management by providing evidence of the role of earnings quality and helps academics and practitioners to understand the role of corporate managers in earnings quality management.

Keywords: *Earnings management, financial performance, Pandemic era and Financial sector*

THE ROLE OF RELIGION IN SOCIO-ECONOMIC DEVELOPMENT OF NIGERIA: AN APPRAISAL

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Abstract

The quest for social and economic development has been a major recurring issue in the world particularly in Africa where many Societies/economies are far from being developed. Of the many factors impacting on the social and economic patterns of societies, religion is one. The connection between religion and socio-economy in Nigeria is manifest in the role of organized religion as an employer and as the owner of property and provider of social facilities, such as health care and education. Religious ideas contribute to social values and personal attitudes which motivate general forms of economic behaviour. Religion on occasion also stimulates consumption and therefore in a sense economic growth. Religion strives to alleviate some of Nigeria's socio-economic problems, providing medical and social services and raising funds for the needy. In addition to the above, it is widely believed that religion played an important role in the process of economic development in the early years of world history. This paper, discussed how religion as an agent of change is used to propel socio-economic development particular in Nigeria. The paper looked at how religion provide morals, ethics and standards that are normative for developments. Given that religion drives people's behaviour and actions in a more productive direction, it is not possible to separate religion from development. The paper adopted qualitative research method, and obtained data mainly from secondary sources. The findings revealed that Religion has contributed immensely to social and economic development of Nigeria. The paper concluded by recommending that government at all levels should support Religion/Religious bodies by making laws that are favourable to religious bodies/adherents/bodies so as to be able to continue with the good works of development in Nigeria.

Keywords: Religion, Social, Economic, Development and Nigeria.

ADVANCING POST-COVID 19 ECONOMIC RECOVERY AND ENERGY SOLUTIONS IN NIGERIA THROUGH RENEWABLE ENERGY OPTIONS

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ABSTRACT

The Covid-19 pandemic presented severe macroeconomic imbalances for countries across the globe. The world suffered from the throes of recession with all the global economy impacted. The consequences cut across several sectors such as health, education and most importantly the energy sector regarded as the major pillar for rapid and sustainable industrial development. The consequences of long decades of electricity crises experienced over the years in the Nigerian economy was reinforced during the covid-19 era presenting difficult moments for the households and the business sector survival. Most economic agents have relied on standby generators for their daily activities thereby suffering devastating setbacks and consequences. Apart from the financial losses incurred in the use and maintenance of these generators, the negative consequences on the environment are grossly enormous. More so, energy import bills continued to escalate while communities without access to the national grid continued to mope in darkness. Renewable energy resources which are in abundance supply in the country are therefore seen as one of the viable option to curbing the menace of electricity crises and propel post-covid -19 economic recovery efforts. This paper explores a holistic view of the macroeconomic imbalances of the covid era and the challenges faced by the Nigerian energy sector in stimulating economic growth and development. It discussed the opportunities and challenges of renewable energy application in advancing post-covid 19 economic recovery and energy access in Nigeria. The paper suggest the need to develop and implement policy options to promote the vast renewable energy potentials in Nigeria.

Key Words: Post-Covid 19, Renewable energy, Energy sector, Nigeria, Electricity crises, Industrial development

JEL Classification Numbers: Q22, : Q41; Q42; Q43

**FISCAL POLICY AND AGRICULTURAL OUTPUT IN POST-COVID-19 ERA:
IMPLICATION FOR ECONOMIC GROWTH IN NIGERIA**

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ABSTRACT

The impact of fiscal policy on Agricultural output on economic growth in post Covid-19 Nigerian economy was investigated from 1981 to 2020. The autoregressive distributed lag

model(ARDL) method was employed to measure the short and long run elasticity of the effects on Agricultural output. The specific objectives are to examine the impact of taxation on some agricultural inputs and how it affects economic growth. The study also evaluated the responsiveness of the agricultural expenditure on agricultural output especially after the devastating effect of covid-19 and to also investigate significant interactive effect of fiscal policy and agricultural output on economic growth in Nigeria. Findings revealed that all variables are stationary at level and at first difference. The ARDL bound test confirmed the existence of long run relationship among the employed variables. Furthermore, the result shows that fiscal policy instrument and agricultural output are statistically significant to economic growth both in the long run and in the short run periods. The study therefore recommends that government should put more commitment in funding the agricultural sector especially considering the quantum effect of Covid -19 on the global economy which had a trickling down effect on the Nigerian Economy. Massive investment in agricultural infrastructure will contribute more to economic growth.

Keywords: Fiscal policy, Agricultural output, Covid-19, Economic growth, Nigeria

EDUCATION AND HUMAN CAPITAL DEVELOPMENT IN THE POST PANDEMIC ERA

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Abstract

The menace of Covid-19 has left Africa with so many devastating situations, ranging from loss of lives of many potential and prominent individuals, wrecked economy, hardship on the citizens, dwindling of our educational system due closure of the classrooms for some period of time, to mention but a few. But as Africans, we cannot remain where Covid-19 has kept us, we need to move ahead. And one of the many ways we can move ahead is through education and human capital development which is the focus of this study. The objective of this study is to delve into the importance of education and human capital development in economic recovery in Sub-Saharan Africa in the Post Pandemic Era. This paper is an insight into the importance of education and human capital development in the nation building and economic recovery in post pandemic era. Education is a crucial sector in any nation. Being a major investment in human capital development, it plays a critical role in long-term productivity and growth at both micro and macro levels. Education is one of the top priority in human capital development because it is a basic human right and the foundation on which to build peace and drive sustainable development. Education is a fundamental and universal human right. Societies should make every effort to sustain it, by any means necessary. The acquisition of right knowledge, skills and health that people need to realize their potential is through education and human capital development. Human Capital Development which is the aggregate of investments in key areas such as Health, education, on-the-job training and migration that have high propensity of enhancing. Productivity in the labor market should be the emphasis of the government, stakeholders and everyone in Africa in boosting back the devastated economy in

the pandemic era. Improving human capital through training and education leads to a more profitable enterprise, which adds to collective wealth of the society,(Adams Smith). Investment in Education and human capital development should be the subject of discourse amongst scholars, following the emergence of the pandemic and its aftermath. This should coerce the Sub-Saharan Africa to look indepthly on how to harness their respective human resources in a bid to tackle the menace associated with Covid 19. This study adopted an ex post facto research design to examine the importance of education and human capital development in the post pandemic era. This paper therefore calls on national governments, international organizations, civil society and citizens to mobilize around the improvement in education and its financing, adequate provision for proper human capital development to tackle the menace of covid 19 aftermath.

EFFECT OF EXCHANGE RATE VOLATILITY ON INDUSTRIAL SECTOR PERFORMANCE IN NIGERIA

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Abstract

In most developed countries, the industrial sector plays a leading role among other sectors of the economy. It provides avenue for increased productivity in relation to export expansion and import substitution thereby increasing employment, creating foreign exchange earnings, promoting investment growth and as well promoting an efficient and wider linkage among other sectors of the economy. This study evaluated the impact of exchange rate (EXR) movements on industrial sector growth in Nigeria from the period of 1982 to 2021. The study employed the AutoRegressive Distributed Lag (ARDL) for analysis and employed the Exponential Generalised Autoregressive Conditional Heteroscedasticity (GARCH) Models and Threshold Regression to determine the effect of exchange rate volatility on industrial performance in Nigeria. The proxy of exchange rate (EXR), industrial output (INOUT), inflation rate (INFR), and capacity utilization (CU). This study employed weekly time-series data from 1982 to 2021. Data was sourced from Central Bank of Nigeria (CBN), statistical bulletin and World Development Indicator. The results from the GARCH Model showed that changes in the exchange rate have a significant impact on industrial performance in Nigeria. The research found that when the exchange rate is low, it has a positive significant effect on the inflation rate and capacity utilization and vice versa. Additionally, the study discovered that when the exchange rate is low, it has a negative significant impact on capacity utilization. The research suggests that the government should intervene in the foreign exchange market, but to do so with caution as it can lead to instability in exchange rates and ultimately negatively impact industrial capacity utilization and performance in Nigeria.

JEL Codes: L16, L50, N 10, N 11 and N 12.

Keywords: Exchange rate, Industrial output, Exponential GARCH, Threshold regression, Inflation rate and Capacity utilisation.

EFFECTS OF ECONOMIC GROWTH, ELECTRICITY ACCESS AND FOREST ON ECOLOGICAL FOOTPRINT IN NIGERIA: REVISITING THE ENVIRONMENTAL KUZNETS CURVE (EKC)

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ABSTRACT

Providing for both future and present generation is the hallmark of economic and environmental sustainability pursued by both developed and developing economies in line with Sustainable Development Goals (SDGs). This study is intended at exploring long run effects of available forest and electricity access in ensuring sustainable environment in Nigeria over the period of 1990 to 2020 based on data availability from world development indicators and global footprint network. Results from units root tests in this study permit the application of Autoregressive Distributed Lag technique (ARDL). Environmental Kuznets Curve is validated by the empirical estimates and in the long run forest and renewable energy are significant factors in reducing ecological footprint problem in Nigeria, while electricity access is insignificant at 5% to reduce ecological footprint given the low level of access rate. It is recommended that while inverted EKC avails Nigeria with sustainable environmental and economic future in the long run, to achieve that, it is imperative to take steps towards protecting our forest from deforestation and improving electricity access and renewable energy to suppressed demand for environmentally damaging energy sources like fuel wood.

Key Words: Economic Growth, Forest, Time Series, Ecological Footprint, Electricity.

JEL CLASSIFICATION: O40, L73, C32, Q57 Q40

ELECTRICITY CONSUMPTION AND ECONOMIC GROWTH: EVIDENCE FROM NIGERIA

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Abstract

With the current economic challenges facing the electricity consumption due to power failure in Nigeria and its multiplier effect on economic growth, the paper seeks to investigate the impact of electricity consumption on economic growth in Nigeria for the period of 1986-2021 by using Autoregressive Distributed Lag (ARDL) model. The properties of the series were first check using Augmented Dickey fuller (ADF) and Phillip Peron (PP) unit root tests and the result found a mixture of order of integration which paved the use ARDL model. The finding of ARDL bond test indicate the present cointegration. Evidence from the short run reveals that the speed of adjustment is negative and statically significant, confirming the expected equilibrium process in the short run dynamics among the variables under study. The results also show that, energy consumption, inflation is statistically significant and have positive effect on economic growth both in the short run and long run in Nigeria, while unemployment is statistically significant in the short run and has a negative impact on economic growth and statistically insignificant in the long run. Based on the findings the paper recommends that, government should undertake serious measures to curtail the shortage of electricity consumption in the country in to promote economic growth in general. More so, the government should adopt appropriate policy that will reduce the level of unemployment which has adverse effect on economic growth.

Keywords: *Electricity Consumption, Economic Growth, Unemployment, Inflation.*

JEL: Q43

RETHINKING HIGHER EDUCATION PEDAGOGY FOR SUSTAINABLE HUMAN CAPITAL DEVELOPMENT IN POST COVID-19 ERA

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Abstract

The system of education in Nigeria has witnessed devastating set-backs due to school closures leading to learning losses and worsening education inequality brought about by COVID-19 pandemic. This has taking a toll on the sustainability of human capital development. Human capital sustainability aims at maintaining and improving the human capital in society through investment in education/training at all level especially in higher education. Higher education is a rich cultural and scientific asset which enables personal development and promotes

economic, technological and social change. This has been affected by COVID-19 only because Nigeria education system was not moving with the global connectivity through e-learning. There is need for a re-think on the Pedagogy employed in higher education for human capital training and sustainability in this post COVID-19 dispensation. There is also need to embrace e-pedagogical instructional approaches for continuity and sustainability in the development of human capital in higher education system. Hence, this paper is an insight on post COVID challenges in Nigerian higher education and pedagogical alternatives for sustainable development of human capital in Nigeria.

Key words : Higher education, Pedagogy, Sustainable human capital, COVID-19

FUNGICIDAL EVALUATION OF *Rhizophora racemosa* AND *Ocimum gratissimum* LEAF EXTRACTS AND GREEN SYNTHESIS OF SILVER NANOPARTICLES AGAINST MYCOTOXIGENIC FUNGI

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JEL classification code: JEL I-10

ABSTRACT

The presence of fungi in feed grains can produce secondary metabolites, including mycotoxins in the mold of target feedstuffs, which is known to pose the most serious threats to human and animal health and cause significant economic losses. Due to the phytochemicals in plants, they present the prospect of substituting natural for chemical synthetic preservatives/pesticides which is more eco-friendly and furthermore silver nanoparticles (AgNPs) has the potential to provide solution to the problem of antibiotic resistance due to its mode of actions against microorganism. In the present study, the antifungal activity of hexane, ethyl acetate and methanol leaf extracts of *Ocimum gratissimum* and *Racemosa rhyzophora* were tested against three important mycotoxin producing fungi; *Aspergillus niger*, *Aspergillus flavus* and *Fusarium verticilloides* isolated from food products and morphologically identified. Concentration of extracts used was 3mg/ml, 6mg/ml and 10mg/ml, and the culture media without treatment served as negative control while the media treated with fluconazole served as the positive control. The poisoned food technique was used to determine antifungal activity and the percentage growth inhibition was measured. The three fractions of *R. rhyzophora* extracts had no significant antifungal activity against *A. niger*, *A. flavus* and *F. verticilloides* ($p < 0.05$). In the case of *O. gratissimum*, the ethyl acetate and methanol extracts showed significant level of fungicidal effect against the three fungi ($p < 0.05$) and the antifungal activity occurred in a dose dependent manner, while n-hexane fraction of *O. gratissimum* showed no significant antifungal activity ($p < 0.05$). The AgNP were bio-synthesized using the methanolic and ethyl acetate extract (average diameter/polydispersity index of 68.88nm/0.398 and 84.67nm/0.203 respectively) with peak wavelength of 405.5nm and 370nm respectively. The AgNP showed a significantly higher antifungal activity compared to the plant extracts

($p < 0.005$). Therefore methanol and ethyl acetate extract of *O.gratissimum* and even more potently the green AgNPs can be applicable in the development of more eco-friendly fungicidal formulations. Future studies might be needed to evaluate the antifungal potential of both treatment under realistic agricultural conditions.

Keywords: Mycotoxin, Antifungal activity, Silver Nanoparticles, *Aspergillus niger*, *Aspergillus flavus*, *Fusarium verticilloides*

EVALUATION OF ROAD TRAFFIC ENFORCEMENT ADMINISTRATION AMONG ROAD TRAFFIC ENFORCEMENT AGENCY IN NIGER STATE

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Abstract

Road transport being the most dominant means of transportation has achieved massive infrastructural development over the years. This development has led to the increase of car ownership across the nation and Niger State precisely. Road transport despite providing door-to-door services and most advantageous to the economy and national development has pose a serious problem to the society such as traffic accident, congestion, pollution and so on. For this obvious reasons Road Traffic Enforcement Officers was introduced to bring sanity on the road, despite that their effort appears to have less effect in curbing the road traffic issues. This study investigates road traffic rules and regulation enforcement in Niger State. The author utilized purposive sampling to pick four (i.e. Bida, Kotangora, Suleja and Minna) local government in Niger State and conveniently sampling 120 Road Traffic Enforcement Officers from three road enforcement organization (i.e. VIO, FRSC and MTP) out of which only 116 questionnaires was completed and analyzed. The author used descriptive statistic (i.e. table, percentages, mean, and figures) and inferential (i.e. Chi-Square and spearman rank correlation) for the data analysis. Therefore the outcome of this study among many others reveals that corruption among road traffic enforcement officers significantly influence road traffic enforcement, the authors concluded that duplication of duties among the VIO and FRSC may result to ineffective performance of road traffic enforcement regulation in curbing road traffic accident since there are no clear distinction as to which agencies has the mandate. It was finally recommended that Adequate finance and facilities should be made available by the government to the road traffic enforcement organization to prevent them from being handicap when the need to carry out their statutory function.

Keywords

Condition of facilities, enforcement organization, inadequate manpower, enforcement agency and public opinion

EXPLORING NATURAL GAS POTENTIALS IN NIGERIAN ENERGY MIX

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Abstract

The importance of the energy sector in national economic development cannot be overemphasized. Understandably, Nigeria ubiquitous primary energy resource endowments are said to be more than domestic requirement. Yet constraints in energy supply and consumption shocks remain the greatest impediment to industrial growth and household energy consumption utility malaise. The study explores the potential of one of Nigeria's vast energy resource, natural gas in contributing to addressing the failure in the hamstrung stride of the pace of the economy in achieving global standard in sustainable development. The main objective of the study is to estimate the contribution of natural gas to economic growth in a multivariate framework covering the period 1980 to 2020. Secondary data from the World Bank and the International Energy Agency were utilized in the estimation and analysis that was based on the Granger causality tests and Autoregressive Distributed lag (ARDL) technique. The results obtained from the estimation indicate that variables utilized in the model passed the parsimonious tests of stationarity making them adequate to be used in the ARDL cointegration tests. Further the methodological framework adopted show that the cointegration hypothesis alternative cannot be rejected. The twin proxy for natural gas in the model, natural gas exports and electricity production in Nigeria indicate significant long-run relationships in their contemporaneous and one period lagged relations. In addition, the pairwise Granger causality tests showed that electricity production and supply, and natural gas export both has pairwise causality with economic growth in Nigeria. Therefore, it is recommended that government economic policy should be enhanced to stimulate adequate investment in natural exploration, production and consumption both for domestic use and for export.

Keywords: Natural gas; economic growth; Electricity consumption, Granger causality; Bounds Test

JEL classification: Q41; Q42; Q43

MANAGING INSECURITY IN NIGERIA THROUGH QUALITY EDUCATION IN POST-COVID ERA

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Abstract

Nigeria's rising spate of insecurity has brought a clarion call to search for alternative measures to tackle the menace. The growing budgetary allocations to defense have failed to contain the rising insecurity, especially in this post Covid era; instead, the wave has continued to increase, resulting in the need to move into other directions to seek means to checkmate the trend. Therefore, the paper aims to examine how quality education can be used to tackle insecurity in the post-covid era in Nigeria. The research is based on content analysis as existing literature was studied and analyzed. The theoretical framework is derived from the education theory from studies made by EdQual Research Programme Consortium. The theory's general notion is that education must be of adequate quality for more significant achievements and developmental strides. The findings include that there is inadequacy of the various educational materials needed to inculcate the required skills, attitudes, and values, such as the curriculum and the instructional materials, low welfare service for the personnel involved in managing and imparting the skills and knowledge in the schools, also poor educational policies and poor funding. These are problems that limit the utilization of quality education to tackle insecurity in Nigeria post covid era. However, the recommendations advanced to the enhancement of quality education as a tool to manage insecurity in Nigeria, including the institutionalization of functional education, moral education, affordable or accessible education, leadership education, and technical education to create citizens that are confident and positive-minded, that are not prone to constituting a danger to the public. Quality education is an effective tool to tackle the rising trend of insecurity in Nigeria post-covid era.

Keywords : insecurity, Education, Education and post Covid-19,

FINANCIAL INCLUSION, HOUSEHOLD WELFARE, DRIVERS, AND IMPLICATIONS FOR POST-PANDEMIC INCLUSIVE ECONOMIC GROWTH IN NIGERIA

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Abstract

Financial Inclusion remains a policy goal to ensure inclusive growth, poverty and income inequality reduction as it can help families build assets, manage risks, increase consumption and consequently improve quality of life. The role of financial inclusion became very profound especially during the Covid-19 era where technology created new opportunities for digital financial services to enhance financial inclusion. To achieve the goal of financial inclusion contributing to inclusive economic growth in the post pandemic era, there is need to examine the impact of financial inclusion on household welfare in Nigeria as this has implications for post-pandemic inclusive economic growth. This study used the 2017 World Bank global financial inclusion index data set. The study also investigated the impact of financial technological innovation on financial inclusion in Nigeria so as to also identify drivers of financial inclusion. The sample for study includes 1000 randomly selected adults across the country. Principal Component Analysis (PCA) was used to construct the aggregate/composite financial inclusion index while ordinary least square regression was used in the estimations. The different dimensions of financial inclusion were used to construct the aggregate index. The findings of the study revealed that aggregate financial inclusion did not significantly impact on household welfare. However, the results suggest that education, age, and gender significantly influence household welfare. On the other, the results indicate that financial technological innovation impacted positively and significantly on financial inclusion. In the same vein, education, gender, and being employed in the workforce were found to significantly impact on financial inclusion. Importantly, the study found that financial inclusion increases with age until age of 58 years after which the likelihood of being financially included begins to decrease with age. On the basis of the findings, the study recommended need for government to put in place incentives that will improve financial inclusion in all ramifications. Again, Government should endeavour to expand the scope of people that will be using formal financial services and enhance financial inclusion. Effort should be intensified to enlarge the scope of coverage of internet and other ICT facilities and mobile banking in Nigeria. Effort in this regard, may be geared more towards getting the rural population integrated into the formal financial system as they are always far behind.

A SYSTEMATIC LITERATURE REVIEW OF PROJECT SUPPLY-CHAIN QUALITY MANAGEMENT AND BUILDING MATERIAL INDUSTRY PERFORMANCE IN NIGERIA

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Abstract

Construction materials are fundamental inputs to the activities and products of the construction industry worldwide. Over 70% of the total cost of a construction project is spent on materials and equipment at aggregate economic level. The Nigerian construction industry subsector constitute close to 60% of the nations' capital investment, influencing virtually every sector of the economy and with growing economic potentials to drive infrastructural growth and sustainable livelihoods of the citizenry. The building materials manufacturing industry subsector of the Nigerian Construction industry unfortunately have a paltry market share of about 37% while the remaining 63% share of the market is based on importation. Studies show that the poor share of the indigenous building material manufacturers is attributable to the perceived poor quality of products, low demands of products, and poor commercial status, thus leading to a higher patronage of foreign manufacturers. This study is an ongoing research in part fulfillment of the requirements of a postgraduate degree in Project Management. The study aims at evaluating the relationship between project supply-chain quality management and the performance of building material industry in Nigeria. As part of the mixed research methodology adopted in this research, an elaborate systematic literature review of global case studies was carried out using key search words that focus on the diverse operations and economic performances of the building materials manufacturing industry (the endogenous variable), such as supplier integration, information sharing, customer satisfaction, amongst several others. Preliminary results of the study revealed an existence of a strong positive relationship between project supply-chain quality management and building materials manufacturing industry economic/financial performance as a result of improved customer satisfaction, increased patronage of locally manufactured building materials, enlarged knowledge sharing, enhanced profitability and overall economic/financial prosperity of Nigerian building materials manufacturing industries. The study concludes that although this study is an ongoing research, the preliminary results hold a huge promise and reveals that supply-chain project quality management is a winning strategy and formidable tool for business competitive advantage in a post pandemic era. The researcher therefore recommends the adoption of project supply-chain quality management for improved economic/ financial performance of Nigeria's building materials manufacturing firms.

Keywords: building materials industry, economic performance, project supply-chain, quality management.

IMPACT OF GOVERNMENT CAPITAL EXPENDITURE ON THE ECONOMIC GROWTH RATE OF NIGERIA

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ABSTRACT

Public expenditure strives to provide amenities for the general public as well as distribute resources among its citizens. Government spending can be divided into three main categories: consumption, transfers, and interest payments. Capital and recurrent expenditure make up the majority of government spending in Nigeria. These are further divided into administration, social and community services, economic services, and transfers. Recurrent spending, in contrast to capital spending, does not result in the creation of assets for the future or the reduction of any government liabilities. Recurrent expenses include payments for pensions, interest on prior debt, subsidies, and employee salaries. This study attempts to scientifically examine the effects of government capital expenditure in its disaggregated form (administration, social and community service, economic services, transfers, and government deficit) on Nigeria's economic growth rate from 1981 to 2021 in addition to evaluating how well government expenditure performed in the years following the pandemic in 2021. Secondary data from the CBN statistical bulletin, 2021, were used in the analysis. Because the variables have a mixed order of integration, the study used the autoregressive distributed lag model. The bounds test showed a long-run association between the study's variables. The error correction model showed a strong and positive association between administrative and economic services and the rate of economic growth in Nigeria.

Keywords: Capital expenditure, Economic growth rate, Administration services, Social and Community service, Economic services, and Transfers.

JEL Classification Code: C32, E12, H54, H55, O47

INFLUENCE OF INSTITUTIONS IN THE EXCHANGE RATE VOLATILITY AND GROWTH NEXUS IN SUB-SAHARAN AFRICA: EVIDENCE FROM THE POST-PANDEMIC ERA

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Abstract

Exchange rate volatility is a critical endogenous factor that impacts economic growth and other macroeconomic outcomes. In the same vein, the importance of institutions in the growth performance across countries and regions is emphasized in the empirical literature. In light of this, a better understanding of exchange rate volatility, given the institutional environment is useful for policymaking, underscored on their role in providing incentives that leverage the process of responding to macroeconomic problems. The main objective of this study is to examine the influence of institutions in the exchange rate volatility and growth nexus in Sub-Saharan Africa in the post-pandemic era, and to test the hypothesis that institutions mediate the effect of exchange rate volatility on economic growth. The study will cover the post-pandemic period from 2020 to 2021 and utilize annual data drawn from publicly acknowledged sources. The model to be estimated is theoretically anchored on an augmented Cobb-Douglas function, and deploying the least square dummy variable (LSDV) technique and using the Huber-White Sandwich correction setting, which allows modelling the autocorrelation in the disturbance term and a robustness check using the system generalised method of moments (SGMM) estimator, which addresses the possible endogeneity bias of exchange rate volatility and other regressors. Addressing Africa's exchange rate volatility and institutional issues elicits renewed interest which dovetails into the public policy arena. This study hopes to contribute to the discourse and make actionable recommendations.

INSECURITY AND ECONOMIC DEVELOPMENT IN NIGERIA

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Abstract

The insecurity is one of the key issues in Nigeria as it affects all economic sectors which hinder the desire progress in the country. This paper tries to investigate the effect of insecurity on the economic development in Nigeria for the period of 1986 to 2021 by using structural vector autoregressive (SVAR) model. The properties of the time series data were first checked by using ADF and PP unit root tests to avoid the spurious regression. The results of unit root tests with trend and intercept, indicate that the series are stationary at first deference which indicate that the series are integrated of order one i.e. I(1) process. The results from the SVAR model using impulse response function and variance decomposition show that the response of insecurity to economic development is negative and insecurity account for more than 50% variation of economic development in Nigeria. Based on the findings the paper recommends that appropriate measure should be taken by the government to tackle the level of insecurity by equipping the security personnel with modern and sophisticated weapons to deal with insecurity in the country.

Key words: *Insecurity, Economic Development, Structural Vector Autoregressive (SVAR) model*

LEADERSHIP VALUES AND GOVERNANCE OF THE STATE: THE THEORETICAL PERSPECTIVES

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Abstract

Leadership involves inspiring others to work as a team towards achieving a common goal. It is critical aspect of directing management functions for organisational goals. The value of leadership is based on its relevance and ability to govern members of the organisation or state, hence, leadership value is a critical aspect of leadership whose core belief and principles guide

the actions of the leaders in their personal activities to achieve the goal of the organisation. The aim of this study to examine the nature and characteristics of leadership, as well as the leadership values and its effects on governance of the state. Secondary source of data is used to achieve the objectives of the study, and content analysis used as tool of analysis. Behavioural leadership theory is adopted for the study to explain the specific behaviour and actions of the leaders, rather than their characteristics traits, and that other leaders can emulate such specific behaviours and actions where necessary. The study is basically a theoretical perspective based on scholarship argument. The findings proved that there are different nature and characteristics of leadership such as personal quality of the leader, leaders must have followers, the leader must have influence on the followers, etc., and further identified the leadership values as leadership influence, leadership vision, leadership passion, personal development of the leader, etc., and such values have significant effects on the governance capacity of the leader on the organisation and state. The study concludes that leadership values determine the ability of the leader to achievement good governance of the state, and therefore recommends that leaders should at all times maintain moral leadership values in order to achieve good governance of the state.

Keywords: State, value, leadership, governance, theoretical perspectives.

**IMPACT OF MACROECONOMIC VARIABLES ON NATURAL GAS
CONSUMPTION IN NIGERIA IN THE POST COVID-19 PERIOD: NONLINEAR
ARDL APPROACH**

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Abstract

In the first quarter of 2020, a lockdown was imposed in most parts of the world Nigeria inclusive, due to COVID-19 global pandemic, which contributed to structural changes in macroeconomic variables, including production and distribution of goods and services, foreign exchange, inflation and in the structure of the natural gas consumption, which decreased in the industry, power sector, and other commercial uses, while household consumption increased. This study examined the impact of macroeconomic variables on natural gas consumption in Nigeria during the period 1980–2021, which covered both pre COVID-19 and the pandemic periods. The study applied ADF unit root tests to examine the properties of the variables and identify the effect of COVID-19 pandemic using trend analysis. The study also applied nonlinear autoregressive distributed lag (NARDL) model. The results from the trend suggested that, during the COVID-19 and post pandemic, economic performance has slowed down in Nigeria. Findings from the NARDL indicated that, natural gas consumption falls with a rise in exchange rate, and rises with a fall in exchange rate in Nigeria. Also, natural gas consumption falls with increase in inflation rate, whereas, increases with the fall in the rate of inflation, suggesting that exchange rate fluctuations and high rate of inflation are unfavorable to natural gas consumption in Nigeria. The findings also showed that, money supply shocks affects

natural gas consumption negatively. Finally, the results also revealed that, a rise in economic growth increases natural gas consumption, and as well, a fall in economic growth raises natural gas consumption in Nigeria. Therefore, the study recommended that, instead of proffering quick solutions for the COVID-19 impact through relief packages, policy changes must be designed to shape industrial and macroeconomic indices in a way that they become compatible with future challenges. Also, adjusting the growth in money supply and checking the inflation rate can help to a great extent in stimulating natural gas consumption and propelling growth in the country.

Keywords: Natural gas, Macroeconomic variables, COVID-19, NARDL, Nigeria

JEL Classification Code: Q43

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MEASURING THE DYNAMICS AND PERSISTENCE OF ENERGY POVERTY IN NIGERIA

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Abstract

This paper examines the persistence and dynamics of household energy poverty, using longitudinal data from South Nigeria. Our empirical strategy accounts for household-specific unobserved heterogeneity and relaxes the exogeneity assumption between energy poverty at the initial period and household unobserved heterogeneity. After accounting for both individual-specific unobserved differences and the initial conditions problem, we find that a large proportion of the persistence in household energy poverty is caused by selection into energy poverty based on observed and unobserved household characteristics. However, a significant amount of true state dependence still exists after this adjustment, which implies a causal link between past and current household energy poverty. Therefore, short-term policies targeted at reducing household energy poverty will need to be complemented with long-term or structural policies to break the vicious cycle of household energy poverty.

Keywords: Household energy poverty; state dependence; persistence; initial conditions; unobserved heterogeneity.

**MATERIAL QUALITY MANAGEMENT AND HOUSING PROJECTS
PERFORMANCE IN NORTH-CENTRAL NIGERIA REGION**

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Abstract

Housing is a basic human need, and one of the most important economic treasures in people's daily lives. Materials constitute a major economic resource input and gulp quite a substantial amount of scarce available capital in housing infrastructure provisioning of nations globally and Nigeria is no exception. Material quality is a critical requirement in ensuring that housing projects meet stakeholders' requirements of safety, reliability, comfort, aesthetics, economic-maintainability, cost effectiveness, and general economic utilization of material resources that go into the entire housing delivery value-chain.

This study therefore, examines the factors affecting material quality management in housing projects in selected North-Central Nigeria states, including - FCT (Abuja), Kwara, Kogi and Niger states. The study methodology involved descriptive survey approach, while study's research instrument involved semi-structured questionnaire for purposes of primary data collection. The questionnaires were administered to a sample population of 210 construction professionals comprising project managers, contract managers, architects, engineers, quantity surveyors, and material procurement officers, each with a minimum of five years construction industry housing sector project delivery practice experience in the selected North -Central Nigeria states. Out of the 210 survey questionnaires issued, a total of 189 survey questionnaires were properly filled and returned thus, representing 90% success rate. This ongoing research is in part fulfillment of the requirements for the award of a Master of Technology degree in Project Management. The study intends to apply both descriptive statistics involving frequencies, percentages, and means; and inferential statistics involving Pearson's Product Moment Correlation Coefficient (PPMCC) analytical tools in the data analysis of retrieved data. The expected study's results are predicated on the mean rankings of the identified variable factors affecting materials quality management in housing project performance in the selected North- Central Nigeria states on the one hand, and the mean ranking of the materials quality management techniques used for effective housing project performance in the region on the other hand. Also, it is expected that the PPMCC analytical results would reveal the correlation or otherwise between the identified variable factors and the material management techniques adopted by the construction industry professionals for a cost-effective physical, and economic development of housing projects in the North- Central Nigeria region.

Key Words: Housing, Performance, Management, Material, Quality

THE IMPACT OF COVID-19 PANDEMIC ON KATSINA STATE MARKETING DEVELOPMENT

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Abstract

The Covid-19 pandemic is a global pandemic that has affected marketing and business development around the world, particularly in Nigeria, where all of our business channels have not been modernized, which will have an impact on our country's marketing development. The purpose of this research is to predict the impact of the Covid-19 pandemic on marketing development in Katsina State, as well as to clearly identify the causes of the Covid-19 pandemic on marketing development in Katsina State metropolis. The focus of this paper is on ideas. The article and journals are the sources of my research, and the approach of this paper is secondary sources of data. The purpose of the study is to examine the impact of Covid-19 on the growth of marketing in Katsina State and Nigeria as a whole, as well as to make recommendations to this worldwide pandemic for effective marketing and economic development, which leads to a country's global success. The study recommends that the government empower and encourage small businesses in Katsina state in order to achieve the state's marketing development goals, and that the federal government, through the ministry of commerce and tourism, provide adequate support to our small and medium businesses and commercial organizations in order to achieve the state's marketing development goals.

Key words: Covid-19 pandemic, covid-19 impact, marketing development, katsina state.

MATERIAL QUALITY MANAGEMENT AND HOUSING PROJECT PERFORMANCE IN NORTH-CENTRAL NIGERIA REGION

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Abstract

Housing is a basic human need, and one of the most important economic treasures in people's daily lives. Materials constitute a major economic resource input and gulp quite a substantial amount of scarce available capital in housing infrastructure provisioning of nations globally and Nigeria is no exception. Material quality is a critical requirement in ensuring that housing projects meet stakeholders' requirements of safety, reliability, comfort, aesthetics, economic-maintainability, cost effectiveness, and general economic utilization of material resources that go into the entire housing delivery value-chain. This study, therefore examined the factors affecting material quality management in housing projects in selected North-Central Nigeria states, including - FCT (Abuja), Kwara, Kogi and Niger states. The methodology of study involved the use of descriptive statistics for the analysis of the retrieved data including frequency, percentage, and mean and inferential statistics of Pearson Moment Correlation Analysis (PMCA) to analyze the data. The results of the study revealed that lack of detailed consideration for the period over which deliveries are spread without affecting the contract, and inadequate protection of materials which can cause problems of workmanship and general finishing are the topmost factors that affect materials quality management in housing project performance in Nigeria, with means scores of 4.83 each. The topmost materials quality management methods used for effective housing project performance in Nigeria are- the building of quality awareness amongst employees, and the recognition of employees for superior quality performance with mean scores of 4.83 and 4.69 respectively, while the PMCA indicates a positively weak, and a strong correlation between the factors with correlation coefficients of 0.432 and 0.757 when respectively

correlated against housing project performances (HPP). The study concludes that materials quality management contributes to housing project performance mostly in the areas of project scope acceptance, project on-quality delivery, and zero defect of the housing projects with mean scores of 4.57, 4.55, and 4.28 respectively. The study recommends enactment of top management policies that seeks to reward the culture of quality awareness, and recognize superior quality performance by employees of construction organizations in order to keep and maintain their own side of the quality management bargain, as this leads to improved performance of housing construction projects.

STRATEGIC IMPACT OF EFFECTIVE ORGANIZATIONAL STRUCTURE ON WORKER'S PERFORMANCE IN ILORIN, KWARA STATE, NIGERIA

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ABSTRACT

The study investigates the strategic impact of effective organizational structure on workers performance in Ilorin, kwara state. Nigeria. This focus in establishing and becoming more automated in nature and more complex, hence, the need to maintain and improve performance by structuring and restructuring based on changing strategy. The study was conducted using the survey approach. The geographical scope of study was Hi merit Water in Ilorin, Kwara State. Two sources of data were utilized in the study: they included primary and secondary sources. The primary source was the administration of copies of designed questionnaire to a total of eighty (80) respondents that made up the sample for the study. Out of the eighty (80) copies administered, seventy eight (78) were completed and returned. Simple percentage (%), chi-square (*a) and correlation were used in analysis of the data and in testing the three hypotheses. Findings revealed that decentralization enhanced better and more informed decision making in technical and service firms in kwara state. Nigeria; that task routine affected staff productivity both positively and negatively; and that a significant positive relationship existed between narrow span of control and efficiency in organizations. The study therefore recommended among others that managers of organizations should adopt more decentralized forms of structures as means of improving the decision making process; that managers should combine both task routine and variety in organizing employees for carrying out task in order to reap the advantages of both systems of task assignment; and that employees should be empowered to be more innovative in carrying out tasks, whether routine or not.

Keywords: *Organizational Structure, Workers performance, Automated, Restructuring, Effective and Changing Strategy*

AFTER THE PANDEMIC: THIS IS THE TIME TO GET IN FRONT! THE ESSENTIALITY OF SUSTAINABILITY LEADERSHIP COMPETENCIES FOR SUSTAINABLE PERFORMANCE OF NIGERIAN TERTIARY INSTITUTIONS

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ABSTRACT

COVID 19 has come and gone. But its impacts is visible everywhere. One area that the pandemic has adversely impacted on is the educational sector. Indeed after the pandemic, different and strong measures are being taking by individuals and organizations to '**get in front**'. This is the bottom line of this research work. The study propose a model rooted on sustainability leadership competencies for the survival and sustainable performance of Nigerian tertiary institutions. To this end, selected tertiary institutions in the north-eastern Nigeria were considered by the study. The propose framework proposes a sustainability leadership variable with five dimensions. viz: conventional leadership competencies, visionary thinking competencies, change agent competencies, ethical consideration competencies and enviromntal consideration competencies. A cross-sectional design approach was adopted by the study were survey was admisnistered to a sampled lecturers in the selected institutions. SPSS softwere was used to run a regression to determine the effects of the dimensions of the independcent variable on the dependnt variable. Recomndations were offered for practical application of the study

KEYWORDS:

Sustainable leadership competencies, Tertiary institutions, Noirth eastern Nigeria, Post COVID 19, Institutional performance

DO FDI INFLOW AND TRADE OPENNESS INFLUENCE INTERNATIONAL TOURISM DEMAND IN AFRICA? A STUDY OF THE POST-GLOBAL FINANCIAL CRISIS ERA

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Abstract

Background and Objectives of the Study: Following the paucity of evidence on the roles of foreign direct investment (FDI) inflow and trade openness in Africa's tourism development, particularly in the post-Global Financial Crisis era, this study intend to examine the roles of FDI inflow and trade openness as drivers of international tourism demand in Africa. We will also investigate how infrastructural development, terrorism, climatic condition and institutional quality influence the FDI-tourism and trade openness-tourism relationships in Africa.

Data: To examine the role of FDI inflow and trade openness in international tourism demand in Africa, data will be drawn from 42 African countries over the period 2010-2020. The scope, which is dictated by the availability of sufficient observations on the variables of interest is needed to situate the study to the start date of 2010 in order to capture the post-global financial crisis era, which is also justifiable as most African countries show substantial loss of tourism and trade data in pre-2010 years. Data will be sourced from World Bank's World Development Indicators (WDI); Africa Infrastructure Development Index (AIDI); Institute for Economic and Peace (IEP); Worldwide Governance Indicators (WGI); and World Climate Data (WCD).

Methodology: The system GMM modelling framework will be used.

Expected Results: It is expected that FDI inflow would not have contributed significantly towards the growth of tourism demand in Africa. However, infrastructure and climatic condition on the continent should have the prospects of positively influencing the FDI-tourism relationship, while terrorism will hamper it. Trade openness should impact positively on international tourism demand in Africa.

Key Policy Recommendation: The present challenge of poor infrastructural development facing Africa should be addressed. This is necessary since it is expected that infrastructure has the potential of enhancing the FDI-tourism relationship.

Keywords: International tourism demand; foreign direct investment; trade openness; system GMM; Africa

JEL Classifications: E02; L83; E22; F43; C23; N17

DOES FOREIGN DIRECT INVESTMENT (FDI) ENHANCE ECONOMIC GROWTH IN DEVELOPING COUNTRIES? ANOTHER EMPIRICAL VERIFICATION USING NIGERIAN DATA

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Abstract

This study investigates the empirical nexus between foreign direct investment and economic growth in Developing countries using Nigeria data from 1981 to 2021. A linear model and an autoregressive distributed lag model were used for the estimation. The cointegration result shows that foreign direct investment, real gross domestic product, trade openness, inflation, exchange rate, and education (human capital) exhibit a long-run relationship. The results of this study further indicate that foreign direct investment impacts Nigeria's economic growth positively and significantly. Following the result, it is recommended that the government should develop policies to attract more foreign direct investment to all sectors of the economy, especially in service and manufacturing sectors. In addition to improving infrastructure and production of goods, the country should also improve its educational policy and work ethics to build human capital stock.

Keywords: Foreign Direct Investment, Economic growth, Auto-regressive Distributed Lag, OLS, Nigeria.

JEL Classification: F35, O40, O47

ANTIBACTERIAL EFFICACY OF *LAGUNCULARIA RACEMOSA* LEAF EXTRACTS AND BIOSYNTHEZIZED SILVER NANOPARTICLES ON SOME ISOLATES FROM DIABETIC FOOT INFECTION

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JEL classification code: JEL I-10

Abstract

Among diabetics, diabetic foot problems are associated with ulcerations, infections and gangrene. Diabetic foot infection (DFI) is a syndrome characterized by inflammation which ranges in severity from superficial paronychia to deep infection involving bone in diabetics. This study determined the antibacterial efficacy of *Laguncularia racemosa* leaf extracts and silver nano-synthesized particles on some isolates from diabetic foot infection. Phytochemical constituents, antioxidant studies using 1,1-diphenyl-2-picrylhydrazyl (DPPH) and ferric reducing antioxidant power assay (FRAP), as well as the antibacterial efficacy were determined using standard methods. Silver nanoparticles synthesized by green synthesis and serum biochemical indices were determined using standard methods. The extracts contained some phytochemicals with Tannins having the highest concentration (149±0.36, 316±0.02 & 711±0.01 mg/100g) in the n-hexane, ethyl acetate and methanolic extracts respectively. *Laguncularia racemosa* extracts showed a dose dependent antioxidant activity in DPPH and FRAP analysis with significantly different (p<0.05) IC₅₀ for the ethyl-acetate extract (72.88 / 85.31µg/mL) and methanolic extract (50.56 / 75.86µg/mL) as compared with standard (Gallic acid) (12.32 / 19.42µg/mL). The ethyl-acetate and the methanolic extracts of the *L. racemosa* leaves exhibited significant antibacterial activity against *Pseudomonas aeruginosa*, *Escherichia coli*, *Staphylococcus aureus* and *Klebsiella pneumoniae* at 200 mg/ml. The silver nanoparticle (AgNPs) formed was at peak wavelength (432 / 425 nm) and average size (96.16 / 74.20 nm) for the ethyl-acetate and methanol extracts respectively with significantly different (p<0.05) antibacterial activity than the extracts. The Minimum Inhibitory Concentration (MIC) of the methanol extract-AgNPs for *Escherichia coli* and *Klebsiella pneumoniae* was 50mg/ml and 100mg/ml and 2000mg/ml for *Pseudomonas aeruginosa* and *Staphylococcus aureus* respectively while the Minimum Bactericidal Concentration (MBC) of the methanol extract-AgNPs for *Escherichia coli*, *Pseudomonas aeruginosa* and *Klebsiella pneumoniae* was 100mg/ml and 200mg/ml for *Staphylococcus aureus*. The methanol extract-AgNPs was bactericidal on the test isolates. The methanol extract was safe at >5000 mg/kgbw. Oral administration of the methanol extract caused no alterations of serum biochemical indices. This study showed the therapeutic potentials of *L. racemosa* extracts against isolates infecting Diabetes Foot Ulcer (DFU). Based on the outcome of this study, it is recommended that: In-vivo study should be carried out on the *L racemosa* methanol-AgNPs on experimental animals.

DIGITAL ORIENTATION AND SME PERFORMANCE: ROLE OF DIGITAL INITIATIVE

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Abstract

Post pandemic era and today's unpredictable, uncertain, complex, and ambiguous environment, Small and Medium Enterprises (SMEs) face a barrage of digitalization that threatens their survival in an increasingly competitive marketplace. SMEs who cling to their old ways of doing business are doomed to fail, whereas those who can adapt to the changing digital landscape and use their strategic response capabilities will succeed. Thus, this study will analyze these implied links in order to determine their impact on SME performance utilizing second generation statistical analysis importance-performance map analysis. It will examine the consequences of digital orientation and the function of digital initiatives as interlaced adaptive mechanisms, supported by the dynamic capability theoretical perspective, which may achieve higher performance and risk-free effects from digitized origins. In order to test this IPMA analysis, a sample of Nigerian small and medium-sized enterprises (SMEs) was analyzed using hypothetical statements from the importance matrix of the components. Predicted findings show that SMEs with a successful digital orientation use opportunities and deflect risky digital situations in order to achieve a favorable importance-performance connection. The precise nature and dynamic effect of digital initiative remain unexplored in the literature; hence, link the indirect effect.

Keywords: Digital Orientation, Digital Initiative and SME Performance

**PERFORMANCE STATUS ON SHAREHOLDINGS OF LISTED NIGERIAN BANKS
IN THE POST PANDEMIC ERA**

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ABSTRACT

From corporate governance perspective, shareholding categories can be a veritable instrument in managing and ascertaining corporate performance of Nigerian banking sector. The banking sector is a key sector in Nigeria and a sine-qua-non driver of the economy for sustainable economic development. The Nigerian banks just like any other business organisations in Nigeria and the world over, had some operational challenges during the COVID -19 pandemic era and its spill -over effects till date. This paper therefore, investigates the effect of shareholdings characteristics on corporate performance of the Nigerian banks in terms of Earnings per share, Dividend payout and Tobin's Q. Specific objectives of the study include to; ascertain whether CEO ownership has significant impact on corporate performance of deposit money banks, ascertain whether Board/managerial ownership can significantly impact on corporate performance of deposit money banks, determine whether Family ownership has significant effect on corporate Performance of deposit money banks, determine whether Government ownership has significant influence on corporate performance

of deposit money banks, Ascertain whether Foreign ownership has significant impact on corporate performance of deposit money banks in Nigeria. Data were collected from annual financial reports of all listed deposit money banks in Nigerian Exchange Group (NGX) from 2011 – 2020. Descriptive statistics, correlation, and pooled OLS regression analysis were employed. The study findings show that CEO ownership has a negative but with non - significant influence on EPS, Tobin's Q and Dividend Pay-out of the banks; Board/Managerial ownership has positive but with a passive effect on bank's Tobin's Q and dividend Pay-out, and negative and passive impact on bank EPS, Family ownership has positive and passive impact on bank EPS and Tobin's Q but with negative and passive effect on bank dividend Pay-out respectively; Government ownership has negative and passive impact on bank EPS and bank dividend Pay-out but with positive impact on bank Tobin's Q; whereas Foreign ownership has a positive but with non - significant impact on EPS, Tobin's Q and Dividend Pay-out of the listed Nigerian banks. The study recommends that the financial regulatory authorities in Nigeria should consider the passive impacts brought to limelight by this study because its implications suggest a weak capital base and that the banks are thriving through customer deposits.

Keywords: Share ownership, Banking Sector, Corporate Governance, Performance, Voice, Exit Theory , Weak capital base, Nigeria

ASSESSMENT OF THE QUALITY OF INTERSTATE ROAD TRANSPORT SERVICE IN MINNA, NIGER STATE

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ABSTRACT

This study focuses on assessing the quality of interstate road transport service in Minna, Niger state using SERVPERF and IMPORTANCE PERFORMANCE ANALYSIS (IPA). A sample of 301 passengers was used for the study, while proportional stratified random sampling was used to compose the sample size for each park. Questionnaires were administered to the passengers for data collection. Structured questionnaire was used to collect data on level of satisfaction with services provided. Mean, frequencies, tables and charts were used for analysis. It was found that about 15.3% of users were very unsatisfied, 27.6% were unsatisfied, 32.2% were neither satisfied nor unsatisfied while 24.9% were either satisfied or very satisfied with quality of service. Long waiting time, bad terminal facilities, safety of luggage, congestion at parks, bad driver attitude, uncomfortable vehicles and overloading were the major issues users faced with inter-state services. Based on the findings, it was recommended that service providers should look to decreasing waiting time by sticking to schedules where available, improve on provision and maintenance of terminal facilities and orient drivers to curb bad attitudes.

The ROLE OF COMMUNITY PARTICIPATING IN CRIME PREVENTION AND CONTROL: EVIDENCE FROM BAUCHI METROPOLITAN, BAUCHI STATE NIGERIA.

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ABSTRACT

The study would examine the role of community participating in combating crime in Bauchi metropolitan Bauchi state, Nigeria. This would provide an insight on the background of study. The objectives is to highlight the role of community participation in crime prevention and control with specific objectives as examining the predisposing factors, emergence, strategies, effectiveness and also challenges of community participation in crime prevention and control. Research questions is to find out that: What are the underlying factors for combating crime in Bauchi State, What are the strategies used by the community in combating crime in Bauchi, What are the challenges faced by community participation in crime prevention and control and solutions, The study intends to employ the survey research design method, a sample of three hundred and eighty four respondent (384) will be drawn from the total population. Both quantitative data and qualitative methods will be used for data collection, questionnaire will be administered and in-depth interview will be conducted with community leaders, religious leaders and law enforcement officers. Base on the findings, the study intends to underlying challenges to be solved through adequate equipment, and enlightenment of the public. The research analysis will target responses of the adult's males and females and include both educated and uneducated members residing in metropolis of Bauchi local government area of Bauchi State, in respective of their religion belief and practice, and tribal affiliation. These include, community leaders, youths, governmental agencies (police force, Nigerian Security and civil Defense corps, Volunteer Community Members, Vigilante, and non-governmental organization, Traditional Leaders, Religious Leaders, large proportion of respondents is of the opinion that community participation in combating crime can be improved through: involvement of every head of household, provision of equipment, enhancing police cooperation, and awareness campaign expectation output/result it will enhance collaborative effort between law enforcement organization and community members in proactive responses to crime and social vices, to serve as roadmap in discovering performance of law enforcement agencies and community members in crime prevention and control, to find out challenges bedeviling community participating in crime prevention and control.

STUDY OF INTERACTIONS, INTERDEPENDENCE AND MUTUAL PERCEPTIONS BETWEEN THE BORDER COMMUNITY AND LAW ENFORCEMENT IN ILLELA, SOKOTO STATE

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Abstract

Border management control is thus one of the top priorities of the Nigerian Government to protect the country from the negative impacts of migration (NMP, 2015). Consequently, it becomes imperative to take into account the border communities' needs and count on their support to ensure the effective management of the borders. This perception study of interactions, interdependence and mutual perceptions between the border communities and law enforcement (Nigeria Immigration Service), is built around effort to counter irregular migration which includes engaging and collaborating with border communities to address the factors that enable and support criminal activity across the border corridor. It allows us to identify more precisely factors that facilitate irregular migration and ways of controlling it. This study mainly consisted in collecting and analyzing the people's and law enforcement agency's views on the experiences of interactions, interdependence and mutual perceptions between the border communities and law enforcement agencies in border areas. The study was conducted in Illela border community of Sokoto State using a qualitative approach which draws on the responses of survey participants in the border community made up of community elders, traditional rulers, youth, women, vigilante groups and law enforcement agency. It proposes a series of recommendations to help ensure positive changes in relations between the border communities and law enforcement that will facilitate effective border management.

INVESTIGATING THE ROLE OF STRATEGIC LEGITIMACY AND SELF-EFFICACY IN SME INTENTIONS AMONG ENTREPRENEURS IN THE POST PANDEMIC ERA IN SUB-SAHARAN AFRICA: EVIDENCE FROM NIGERIA

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Abstract

The COVID-19 pandemic had devastating effects on businesses around the world particularly small and medium enterprises (SMEs) as many of such businesses folded up due to the protracted lockdown meant to contain the spread of the virus. Yet, research has not provided insights into the intentions of SME owners to either restart their businesses or venture into new ones in the aftermath of the pandemic in Africa. To close this gap, this paper collected data from the owners of the affected SMEs in Abuja between July and November 2022 to understand their intentions toward the business. Therefore, the specific objective of the study is to determine (i) how strategic legitimacy relates to Nigerian entrepreneurs' intentions to restart their businesses in post COVID-19 pandemic era; (ii) how self-efficacy relates to Nigerian entrepreneurs' intentions to venture into new SME businesses in post COVID-19 pandemic era in Nigeria. Regression analysis was used to test the proposed hypotheses and the outcomes suggest that although the SME owners have the intention to continue with their SMEs businesses, they lack the intention to float new ones. It is concluded that the Nigerian government through the Small and Medium Enterprises Development Agency (SMEDAN) should initiate training programmes for Nigerian entrepreneurs to reinforce their self-efficacy in SME business in the aftermath of the pandemic.

JEL: M13-Entrepreneurship

THE IMPACT OF SUBSIDY REINVESTMENT AND EMPOWERMENT PROGRAMME (SURE-P) ON THE EMPOWERMENT OF YOUTH IN KOGI STATE, NIGERIA.

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Abstract

Nigeria is the world's 14th largest producer of crude oil; and possesses the world's 8th largest. In spite of having fabulous economic potentials, and a territory blessed with natural resources, Nigeria has not fared so well, economically. Yet the country is a large net importer of gasoline and other petroleum products, the youths are the worst hit and unemployment rate is always on the increase proven natural gas reserves. The objectives of this study are to investigate the contribution of SURE-P to skill acquisition/employment generation among youths in Kogi State. To examine the extent SURE-P facilitated access to funds for youth entrepreneurs/SMEs in Kogi State. To identify the impediments of SURE-P with regards to youth empowerment in Kogi State. The Marxian theory of the state is employed to further buttress the subject matter. For the Marxian Scholars, therefore, the development of the productive forces in the capitalist society produced surplus value and thus the appropriation of property for private use that necessitated the constitution of the State. The survey research design method is employed here due to its numerous advantages over other methods, especially in academic research. Key stakeholder interviews were also conducted as a back-up to the questionnaire. Research findings revealed that the government is advised to encourage start-up businesses among the youths; mechanize and commercialize agriculture and invest more in vocational/technical education as recipe for addressing youth unemployment in Kogi State. The study based on the findings revealed that the extent SURE-P facilitated access to funds for youth entrepreneurs/SMEs in Kogi State was averagely effective. One of the recommendations is that there is need for continuity in contributions of government schemes and policies related to SURE-P as it is the key to achieving success and sustainability of initiatives. Thus, government should define procedures that allow a government to continue its essential operations in the event of new administration so as to build on the contributions of SURE-P to skill acquisition/employment generation among youths in Kogi State.

Keywords: Subsidy, Empowerment, Unemployment, Nigeria

ON A NEW PROCEDURE FOR COMPUTING ASSYMPTIC CRITICAL VALUES OF THE MAXIMUM ABSOLUTE STUDENTIZED RESIDUAL STATISTIC IN LINEAR MODELS

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ABSTRACT

The maximum absolute studentized residual statistic is a standard criterion for detecting the presence of a single outlier or for one at a time outlier detection in linear regression. However, due to the complexity of the associated distribution, its exact critical values are difficult to obtain and available ones are based on the Bonferroni inequality or simulations. In this work, a straightforward technique for obtaining its critical values for large sample sizes is proposed. The proposed technique is shown to be independent of the number of regression parameters or independent variables in the model. Thus, the computational cumbersomeness and tedium imposed by the complexity associated with the distribution of this statistic and the application of the Bonferroni inequality are circumvented. The main advantages of the proposed procedure are its computational simplicity and efficiency to handle large data sets. The proposed procedure is compared with an existing one through well-referred data sets and a Monte Carlo simulation study.

STOCK RETURNS AND INFLATION IN THE ERA OF COVID-19 IN NIGERIA: FISHER'S HYPOTHESIS OR FAMA'S PROXY?

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Abstract

The study examined the relationship between stock returns and inflation in Nigeria. It also put to test, the applicability of Fisher's hypothesis during COVID-19 pandemic. Weekly time series data that covered the period between 27th February, 2020 and 26th February, 2021 were used for the analyses. Unit root test was conducted and results revealed that the variables are of different orders of integration. This justified the use of ARDL estimation technique. The ARDL bound test confirmed the existence of a long run relationship among the variables. Findings revealed that despite COVID-19 pandemic in Nigeria, inflation has positive and significant relationship with stock returns in the long run. The import of this is that, inflation can be used as a hedge against stock returns in Nigeria; hence, the study affirmed the relevance of Fisher's hypothesis despite COVID-19 pandemic. It was therefore recommended that investors should put their investible funds in Nigerian stock market with or without COVID-19 pandemic.

Key words: COVID-19 Pandemic, Stock Return, Inflation, Fisher's hypothesis

JEL Classification: E31, G12, G19

COVID – 19 AND STOCK MARKET VOLATILITY IN NIGERIA

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Abstract

After the discovery of corona virus, in Wuhan city of Hubei Province in central China in the late part of December, 2019, the disease spread like wildfire across almost all the continent of the world within a short period of time. Nigeria records its first Covid-19 case on the 27th February, 2020 in Lagos the seat of the Nigerian stock Market. Since then Government started imposing some measures in a bid to curtail the spread of the disease, these measures has adversely affected the activities of individuals, firms, public and private corporations. This scenario led the whole economy into a difficult economic condition such as a drastic reduction of money in circulation, slowdown in almost all the sectors of the economy like the services sector manufacturing sector, transportation sector, construction sector, the financial and the capital markets. However, through its effects on supply and demand conditions thus affecting the overall productivity, the crisis turned into a financial and economic crises. Global financial markets and particularly the stock markets have experienced deep dive in the value and abnormal volatility. The objective of this research is to assess the impact of Covid-19 on the Nigerian Stock Market Volatility using daily time series data ranging from January, 2020 to December, 2022. The data to be used in this study are Secondary data that will be sourced from the Nigerian Stock Exchange (NSE) website and the Central Bank of Nigeria (CBN) Website, the Nigeria Center for Disease Control (NCDC). Unit Root Test: The unit root test will be used to check the stationarity of a data series. the Augmented Dickey-Fuller (ADF) (1979), Phillips-Perron (PP) (1988) and KPSS (1992) tests will be applied for this purpose. ARCH-LM Test will be conducted to find presence of ARCH effects in the model to be estimated. Testing for the ARCH effects is one of the most important step before applying the generalized autoregressive conditional heteroskedasticity (GARCH) methodology to examine the residuals for evidence of heteroscedasticity. ARDL will be used to find the impact of covid-19 on stock market volatility.

**IMPACT OF INFLATION UNCERTAINTY ON ECONOMIC GROWTH IN AFRICA
IN THE POST-PANDEMIC ERA**

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ABSTRACT

This study aims at examining the impact of inflation uncertainty on economic growth in Africa in the post-pandemic era. Underpinned on a neo-classical growth formulation and using data from 2020 and 2021, in the form of short panel ($N > T$), the study will necessitate the deployment of an appropriate econometric technique for analyzing panel data with short-time horizon, encompassing the system Generalized Method of Moment technique, which controls for unbalanced panel, unobserved individual heterogeneity, endogeneity, Nickell bias, reverse causality or simultaneity bias, omitted variable bias, measurement error, heteroskedasticity and autocorrelation, while reducing finite sample biases. Addressing Africa's growth trajectory underpinned on inflation uncertainty is a matter of public policy, which requires coordinated efforts. This study will contribute to this intellectual discourse.

SPENDING PATTERN AND PROFIT PERFORMANCE OF NONFARM HOUSEHOLD ENTERPRISES IN NIGERIA: AN EMPIRICAL ANALYSIS

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Abstract

The purpose of this study is to ascertain the influence of spending pattern on the profit performance of nonfarm household enterprises. The study used the 2018-2019 General Household Survey data from the National Bureau of Statistics, while descriptive analysis and binary logistic regression were adopted to unveil the patterns in the data. The results indicate that the spending pattern relating to business cost, transport and purchase of raw material influence the profit performance of nonfarm household enterprises in Nigeria positively and significantly, while the influence of the spending pattern relating to demand for products and loan repayment remained negative throughout. The study concluded that government should provide favourable business environment for nonfarm household enterprises through policies that will enable these enterprises not only to enhance their business capital but also to invest or engage in spending patterns that will optimize their performance on a sustainable basis.

Keywords: Profit; Spending; Household; Enterprises; Nigeria

JEL Classifications: L21; L11; C42; C31; N17

PLANTAE MOUNTAIN PRODUCTS BEARING ESSENTIAL OILS, SUPPORT FOR ANIMALIA PRODUCTS, MOUNTAIN ECONOMY AND HUMAN FOOD BEHAVIOUR

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Abstract

Aim/background: The paper addresses the issue of mountain products and essential oils bearing in terms of the nutritional value offered to them. The mountain products and essential oils bearing considered in the study are *Plantae* products (fruits/vegetables), with an impact on *Animalia* products (animal and apicultural origin). Mountain products represent the main pylon of the mountain agricultural value chain.

Methods: The products are collected from all mountainous areas of Romania and are analyzed in terms of nutritional and physicochemical properties. The research in the paper was conducted explorative and experimentally during the years 2020-2022, by various methods mentioned for each product. The results confirm the high quality of the mountain products, in the present Romanian case.

Results: The research is carried out in the context of similar studies in different countries, which produces mountain product. Experimental and clinical studies in other countries on the high quality of mountain products and their essential oils show that the mountain agricultural product, under certain conditions of low pollution ecosystem, is superior in quality to the plain agricultural product.

Conclusion: This research confirms that the nutritional value of foods consumed daily by human subjects, to ensure the optimal immune level, must be quantified by important macronutrients and micronutrients - elements found in high-quality mountain products and their essential oils.

Keywords: **Agricultural quality food, Animalia products, Essential oils, Mountain agriculture, Mountain products, Mountain economy, Plantae products**

JEL codes: O13, Q13, Q15

**ASSESSMENT OF THE QUALITY OF INTERSTATE ROAD TRANSPORT SERVICE IN
MINNA, NIGER STATE**

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ABSTRACT

This study focuses on assessing the quality of interstate road transport service in Minna, Niger state using SERVPERF and IMPORTANCE PERFORMANCE ANALYSIS (IPA). A sample of 301 passengers was used for the study, while proportional stratified random sampling was used to compose the sample size for each park. Questionnaires were administered to the passengers for data collection. Structured questionnaire was used to collect data on level of satisfaction with services provided. Mean, frequencies, tables and charts were used for analysis. It was found that about 15.3% of users were very unsatisfied, 27.6% were unsatisfied, 32.2% were neither satisfied nor unsatisfied while 24.9% were either satisfied or very satisfied with quality of service. Long waiting time, bad terminal facilities, safety of luggage, congestion at parks, bad driver attitude, uncomfortable vehicles and overloading were the major issues users faced with inter-state services. Based on the findings, it was recommended that service providers should look to decreasing waiting time by sticking to schedules where available, improve on provision and maintenance of terminal facilities and orient drivers to curb bad attitudes.

**ENVIRONMENTAL IMPACTS OF INFORMAL SOLID WASTE RECYCLING
ACTIVITIES IN MINNA, NIGER STATE**

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Abstract.

This study on assessment of environmental impacts of informal solid waste recycling activities in Minna seeks to assess the impact informal recycling Centre has on the soil, heavy metal concentration at the vicinity of those Centres. This was carried out through laboratory test of soil samples of five (5) major Centre, using the atomic absorption spectroscopy (AAS) test method, the result of the soil analysis was compared to that of the Nigeria's National Environmental Standards and Regulations Enforcement Agency (NESREA) and the World Health Organization (WHO) standard. The result of some of the locations are Pb= 9.24 mg/kg, Cd= 15.30 mg/kg, Cu= 33.34 mg/kg and Zn= 72.48 mg/kg which exceeded the NESREA permissible limit of and WHO permissible limit of (Pb0.01-1.0/kg, Cd 1.3/kg Cu 36/kg, Zn 50/kg). It therefore, means that the primitive techniques employed by the informal recycler's releases harmful substances into the environment which also has direct impact on human

health. The study therefore recommended the training of all the recyclers and public enlightenment on the health hazard inherent at unofficial recycling centres.

Keywords: Heavy metal, Informal sector, Livelihood, Soil pollution, Waste recycling.

THE EFFECTS OF FINANCIAL INCLUSION ON THE GROWTH OF MICRO, SMALL AND MEDIUM ENTERPRISES IN AFRICA

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ABSTRACT

This study examined the effects of financial inclusion on the growth of micro, small and medium enterprises in Africa and we based our study on 10 African countries, employed annual time series data ranging from 2000 to 2020 sourced from World Bank's World Development Indicator, World Bank's financial Development Indicators and each of the country's annual data of registered SMEs in a year for SMEgrt. To analyze the specified models, we employed panel dynamic ARDL model with emphasis on mean group (MG), dynamic fixed effects (DFE) and pooled mean group (PMG) estimators and robust checked the findings with panel dynamic fully modified ordinary least squares (FMOLS) and dynamic ordinary least square (DOLS) estimation techniques. Evidence from the result of cointegration test showed that there is existence of cointegration between financial inclusion and growth of micro, small and medium enterprises in Africa, and the result of Kao cointegration test further confirmed that. Findings from the ARDL model suggested that long-run relationship exist between financial inclusion, micro, small and medium enterprises growth and SME loan in Africa. Furthermore, the results of the FMOLS and DOLS also confirmed that long-run relationships exist financial inclusion, SME growth and SME loan in Africa. Based on the findings we gathered from the study, we conclude that long-run relationship exists between financial inclusion and growth of micro, small and medium enterprises in Africa. Thus, we recommended that government should improve the infrastructural development and the governance and institutional quality so as to make small hold businesses to thrive in Africa.

Keywords: Financial Inclusion; and Micro, Small and Medium Enterprises.

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