



# FACULTY OF MANAGEMENT & SOCIAL SCIENCES

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### THEME:

CONTEMPORARY ISSUES IN NATIONAL DEVELOPMENT: PROBLEMS & PROSPECTS

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## BOOK OF ABSTRACT

Conference-ID	Paper Title	Author(s)
FMSS-Conf-2023-01	<p><b>Audit Test and Program – Validating the Auditor’s Independence through IT Evidence</b></p> <p><b>Abstract</b>  <i>The purpose of this audit assignment, various tests are used to gather evidence on which the auditor can base or derive his opinion. Audit procedures carried out to check transactions, assets, financing, risk management, CSR etc. are performed in every audit work carried out because management is responsible for the financial statements while the auditor responsibility is his opinion. As the IT industry evolves, it introduces new disciplines to meet new needs. As these disciplines mature, the methods which they implement expand. Audit testing is one of the methods the testing discipline can use to examine a testing process and produce usable feedback with less resource expenditure than a more exhaustive testing effort may require. This study reviews the various test and procedures available for auditors to gather audit evidence in a more thorough way thereby ensuring audit integrity. Users of Financial information are looking for assurance that Corporate Reports have been prepared in accordance with laid down rules and that they can trust the audit opinion to a large extent. There are various test and programs used during the audit assignment and accountants need to acclimatize themselves with these methods so as to be articulate and relevant in their chosen profession. This study concludes that the accountant should learn more about accounting packages and audit software available in order to impact their organizations objective and aid the auditors’ independence.</i>  <b>Keywords:</b> Audit Tests, CAATS, Audit programs, Information Technology, Assurance and Investigation.</p>	<p>Jamilu, Jibril  &amp;  Abdulkadir Madawaki</p>
FMSS-Conf-2023-02	<p><b>Causal Relationship between Economic Growth and Electricity Consumption in Nigeria: ARDL and Toda-Yamamoto Granger Causality Approach</b></p> <p><b>Abstract</b>  <i>As one of the major sources of energy, electricity plays a crucial role in improving the productive capacity of an economy. That is why the need for electricity developed and developing countries for economic growth is increasing in recent time the paper seeks to investigate the causal relationship between economic growth and electricity consumption in Nigeria for the period of 1990-2022 by using Toda and Yamamoto Granger Causality methodology. In order to ensure stability of the model, the properties of the series were examined by employing Augmented Dickey fuller (ADF) and Phillip Peron (PP) unit root tests. The results revealed a mixture of order of integration which permits the use of ARDL model. In this vein, the results of ARDL bond test show the existence of co-integration. Evidence from the short-run dynamic indicates a negative speed of adjustment.</i></p>	<p>Badamasi Sani Mohammed  &amp;  Sani Rabiu</p>

	<p>which is statistically significant. This confirmed the expected equilibrium production in the short run dynamics among the observed variables. The results indicate that electricity consumption, inflation rate and industrial production are statistically significant and positively effect economic growth in Nigeria in both the short- and long-run; while unemployment is statistically significant and negatively affects the growth of Nigerian economy both in the short-run and long-run. Furthermore the Toda and Yamamoto Granger Causality test implies that the causality strictly from real GDP to electricity consumption, but reverse causation does occur. The study recommends that, government should come up with serious policies to control the shortage of electricity supply in the country so as to promote the growth of the economy in general. Moreover, the government should produce appropriate policy aimed at reducing the unemployment rate which adversely effects economic growth.</p> <p><b>Keywords:</b> Electricity Consumption, Toda and Yamamoto Framework, Granger causality.</p>	
FMSS-Conf-2023-03	<p><b>Elements of Patronage of Ijarah Financing in Jaiz Bank Plc, Kano</b></p> <p><b>Abstract</b>  This study is set out to investigate factors which influence customers' patronage towards Ijarah financing product among Jaiz Bank customers in Kano state, Nigeria. Questionnaire was used to collect data from 213 respondents. Multiple regression and Pearson correlation were subsequently applied to identify the most important determining factors of customers' patronage. Result shows that product efficacy is an important factor considered by both Muslim and Non-Muslim customers before patronizing a product. This implies that customers pay attention more to benefits of a product. Product developers and financial service providers should gear up towards efficacy and benefits which the product will yield when developing a product or improving it. This study is one of the earliest to be conducted on customers' patronage of Islamic banking product in Nigeria.</p>	Hudu Gambo
FMSS-Conf-2023-04	<p><b>Analysis of Intra-City Rail Passenger Movement Pattern in Lagos Metropolis, Nigeria</b></p> <p><b>Abstract</b>  Public enterprises are established in Nigeria as a result as a result to promote national integration and development. These government-run businesses operate in every sector of the economy. The specific goals of the study included assessing the socioeconomic characteristics of the respondents, examining the pattern of passenger movement along the rail route in Lagos State, Nigeria, and identifying the operational challenges faced by the Lagos Railway Transit in Lagos State, Nigeria. The study focused on the analysis of intra-city rail passenger movement patterns in the Lagos metropolis, Nigeria. The study collected primary data for analysis and interpretation. The population of this study comprises of all the staffs and employees of Nigeria Railway System (NRC) in Lagos state, Nigeria. However, there are one thousand and hundred (1100) staffs and the sampling size was made up of one hundred and ten (110) of those staff and employee. This study was analyzed using both descriptive and inferential statistical method. The findings revealed that correlation coefficient between operational constraint and passenger traffic flow along the rail road in Lagos state was 0.398 and the p value was 0.004 which was lower than 0.05 significant levels. It was inferred that operational constraint had statistically significant effect on passenger traffic flow along the rail road in Lagos state. The study therefore concluded that, though the fare is low but operational constraints are the major problems hindering the efficient flow of passengers on the rail. Therefore, it was recommended that railway management and the government should revive the Nigerian Railway Corporation to be more efficient and effective by reducing these constraints so as to enable this sector contribute to the socio-economic development of the country.</p> <p><b>Keywords:</b> Rail, Mass Transit, Intra-city Movement Pattern.</p>	Babalola Obasanjo James (Ph.D) & Prof Remi Aworemi

<p>FMSS-Conf-2023-05</p>	<p style="text-align: center;"><b>Analysis of Sectoral Impact of Local Government Expenditure on Socio-economic Development of Selected Local Government in Kaduna State</b></p> <p><b>Abstract</b>  <i>This study investigates the sectoral impact of Local Government expenditure on socio-economic development of selected Local Governments in Kaduna State with a view to establish whether local government expenditure has any significant impact on socio-economic development measured by education, agriculture, health, feeder road and market for a period of ten years (2011 – 2020). The study relied on secondary data collected from the annual reports and account of the selected local governments. The multiple regression output suggests that there is significant impact of local government expenditure on socio-economic development. Hence, the study recommends that local government expenditure should be given careful consideration, while, proper financial management should also be put in place to avoid crowding-out and mismanagement of resources since it's budgeted for socio-economic development of the area council.</i></p> <p><b>Key Words:</b> Expenditure, Government, Socio-economic, Development, Sectoral</p>	<p style="text-align: center;">Jimoh Ihiovi Ojo</p>
<p>FMSS-Conf-2023-06</p>	<p style="text-align: center;"><b>Why Businesses are Failing in Nigeria?</b></p> <p><b>Abstract</b>  <i>Business enterprise is a sector of the economy that needs any government attention due to the role it plays in job creation and economic growth in the nation's economy, while in some developed economy government assists them with favourable policies, plans and programmes but reversed is the case in some developing countries like Nigeria, hence this results to most businesses finding it hard to survived and in most cases collapsed. This informed the study aimed at identifying the reasons why business enterprises are failing in Nigeria, in carrying out this study, secondary research method was used as important and related published works were reviewed using literatures collected from books, journals, and electronic webs while, effectuation theory, an entrepreneurial model, as propounded by Proffessor, Saras Sarasvathy was used to explain the business failure. Previous studies have tried to revealed that business failures in the developing countries such as Nigeria, the study revealed the following factors that are responsible for business failures in Nigeria; Trust issue, undue family, lack of finance in starting and developing business, lack of marketing strategies, poor &amp; infrastructural deficits, inappropriate legislation, lack of managerial skills, corruption, inflation, policies inconsistencies, multiple taxation and training. The problems of high increase of work absenteeism due to cases of sicknesses by personnel and the effect of the weather on business were identified as the major reasons why business are failing in Nigeria. The study concluded with some suggestions and recommendations on the need of the developing countries to emulate from developed nations in creating enabling environment that will promote and sustain the growth and development of businesses. The entrepreneurs are to inculcate the habit of training to be able to stand the dynamics of ever changing business world.</i></p> <p><b>Key words:</b> Problems, Activity, Business, Growth and Development.</p>	<p style="text-align: center;">Bamidele Emmanuel Olusoji &amp; Bello Junaidu Ahmed</p>
<p>FMSS-Conf-2023-07</p>	<p style="text-align: center;"><b>Leadership Styles and Performance of Deposit Money Banks Employees in Minna Metropolis, Niger State, Nigeria</b></p> <p><b>Abstract</b>  <i>The study examines the effect of Leadership style and performance of the deposit money bank employee's in Minna Metropolis, Niger State. The survey research design was adopted with a structured questionnaire for data collection. The target population of this study as sourced from Niger State Board of Internal Revenue service comprises of 208 frontline workers (teller attendant and marketers), of twenty-five branches of deposit money banks in Minna Metropolis. A census based techniques was employed for study. Descriptive and inferential statistical method were employed for data analysis. Hypotheses were formulated and tested using multiple regression analysis. The result showed R<sup>2</sup> of 62.2% at 0.0000 significant for marketers, 70.2% at 0.0000 significant for teller attendant and 66.3% at 0.0000 significant for pooled data. The study revealed that transactional leadership</i></p>	<p style="text-align: center;">Mary Ojigi &amp; Professor Emmanuel Oni &amp; Aishatu Aliyu Umar</p>

	<p>style has a positive and significant effect on performance of marketers, teller attendants and pooled. The study concluded that transactional leadership style has the strongest effect on performance on the deposit money bank employee's in Minna Metropolis, which implies that working relationship build based on reward for good practice and punishment for unethical practice facilitate exchanges of values between leaders and followers which in turn inspired employees to perform task optimally in order to achieve organizational goal. It is recommended that banks managers should adopt transactional leadership style when leading subordinate because the style enable leaders to motivate their followers to put their best in executing task through the use of reward and punishing unethical practice of subordinate in order to achieved optimal job performance.</p> <p><b>Keywords:</b> leadership, Leadership Style, Transactional, Transformational, Strategic, Deposit Money Banks and Performance</p>	
FMSS-Conf-2023-08	<p><b>Effect of Knowledge Management and Entrepreneurial Orientation on Performance of Small and Medium Scale Enterprises(SMEs) in Katsina State, Nigeria</b></p> <p><b>Abstract</b>  <i>Today businesses improve their performance through adoption of knowledge management skills and entrepreneurial orientation at the same time leverage their resource to create value for their customers and enhance competitive advantage. It is based on the foregoing that this study investigates the effect of knowledge management skills and entrepreneurial orientation on small and medium scall enterprises in katsina state. The data for the present study was collected via survey instruments administered to 250 SMEs employees and owners/managers at various level in SMEs. The study used multiple regression in analyzing the data set. From the result, the study revealed that knowledge management skills and entrepreneurial orientations have significant positive effect on the performance of SMEs. The policy implication of the findings is that an increases in knowledge management skills and entrepreneurial orientations will lead to an increase in the performance of SMEs in the study area. Furthermore, based on the findings this study recommends that there is the need for the SMEs to give more emphasis on the conservation of knowledge management skills and to give their staff required training on entrepreneurship skills that can improve their performance in the organisations vis-a-vis the performance of SMEs in the study area.</i></p> <p><b>Key Words,</b> Knowledge management, entrepreneurial orientation, SMEs Performance.</p>	Zubairu Ahmad
FMSS-Conf-2023-09	<p><b>Impact of Supportive Staff on the Performance of the Legislatures in the Nigerian National Assembly</b></p> <p><b>Abstract</b>  <i>This study assessed the role of supportive staff on the management capacity and performance of the Nigerian National Assembly. This work adopted system theory as its theoretical framework whereas survey methodology was used as the methodology of this study. The main instrument for data collection was the questionnaire. The method of data analysis was the adoption of simple frequency conversion to percentages. After data collection, presentation, and analysis, the study found out that National Assembly supportive staff have been effective in facilitating the process of lawmaking, representativeness in Bill drafting as well as in facilitating legislative oversight functions. Also, the study revealed that the supportive staff supports services of the National Assembly play a key role in facilitating legislative success. Based on the following, the study recommends that the management of the Nigerian National Assembly should provide formal recognition and incentives to these staff members. Acknowledging their contributions publicly and offering incentives such as salary increments, bonuses, and career advancement opportunities leading to more efficient service delivery in the law-making, representation, and oversight functions. Also, since the supportive services of the National Assembly play a crucial role in facilitating legislative success, policymakers and legislative leaders should prioritize investing in and strengthening the training, resources, and overall capacity of the supportive staff as this will enhance their efficiency, knowledge, and</i></p>	Becky Aliegba Ph.D & Ademola Anthony Adebajo & Basil Bawa

	<p>expertise, ultimately leading to more effective legislative outcomes and improved functioning of the National Assembly as a whole.</p> <p><b>Keywords:</b> Supportive staff, Performance Legislature, Law-Making, Representativeness and Oversight functions.</p>	
FMSS-Conf-2023-10	<p><b>Effects of Entrepreneurial Orientation on Performance of Sachet Water Businesses in Yobe State</b></p> <p><b>Abstract</b>  <i>This study examined Effects of Entrepreneurial Orientation on Performance of Sachet water businesses in Yobe State Metropolis, Nigeria. The main objective of the study was to investigate the effect of innovativeness, proactiveness, competitive aggressiveness, risk-taking, and autonomy on the performance of sachet water sector Yobe State Nigeria. The study employed quantitative methods by using a structured survey questionnaire with 5-point Likert scale to collect data. Two hundred and twelve (212) copies of the questionnaire were distributed to the 212 owners and accountants, Partial Least Square-Structural Equation Modeling (PLS-SEM) techniques with SmartPls4 statistical software was used for analysis. From the result of the correlation coefficient, innovation, risk-taking and competitive aggressiveness were positively and significantly related to the performance of the sachet water. Autonomy and proactiveness had negative effect on the performance of the sachet water. Therefore, given that not all dimensions of the EO have the same influence on performance, sachet water factories should focus only on the relevant variables compatible with their objectives. The results of this study may be helpful to entrepreneurs to improve the elements of the EO that affect business performance. Furthermore, the results can provide useful indications to policy-makers on what factors to incentivize to encourage the birth and development of entrepreneurship. The study recommends that the three EO dimensions that tend to be a positive and significant effect on the performance of the water industry should be made the pivotal of business strategy.</i></p> <p><b>Keywords:</b> Proactiveness, Autonomy, Innovativeness, Risk-taking, and Performance</p>	<p>Lawan Ibrahim &amp; Isyaka Mohammed Salisu PhD</p>
FMSS-Conf-2023-11	<p><b>Public Enlightenments as a Tool for Smooth Running of Criminal Justice System in Fighting Crime</b></p> <p><b>Abstract</b>  <i>The paper review the role of public Enlightenment as a tool for smooth running of criminal justice system in fighting crime. The criminal justice system consists of the police, the courts, and corrections service. The major tasks of the police include enforcing the law, protecting the public, arresting suspected law violators, and preventing crime. The courts are responsible for assuring that suspected criminals receive fair trials and for determining the guilt or innocence of the accused. The goal of the correctional subsystem is to rehabilitate offenders or to alter their behavior so that they are socially acceptable and law abiding. The goal of all three subsystems is the reduction of crime in the community. The resurgence of criminal activities in recent times has again brought to the fore need for discussions on the criminal justice system. This arose from concern on the methods adopted by the law enforcement to curtail crime. In many cases, law abiding citizens are injured or killed and sometimes properties destroyed in the name of fighting crime. This might be attributed to the ignorant from the offenders; victims; and their relatives on proceedings of the system; this could be addressed through public enlistment on basics criminal offences and their punishment which might be misinterpreted by some corrupt criminal justice system agents.</i></p>	<p>Ismaila Ndanusa &amp; Abdullahi Hamidu &amp; Tauweed Adas</p>
FMSS-Conf-2023-12	<p><b>From School Feeding to Home Grown School Feeding Programme: A Conceptual Approach</b></p> <p><b>Abstract</b>  <i>The shift from school feeding programme to the contemporary "home grown school feeding" programme is essentially an attempt by many national governments and international development partners to broaden the benefits of the school feeding programme from the standpoint of the hitherto social security to a combination of social security; social inclusion; market development and poverty reduction. School feeding programme was known</i></p>	<p>Mohammed Shamsudeen Aliyu &amp; Ibrahim Musa</p>

	<p>for its key objectives of promoting primary education through the enhancement of primary pupils' enrolment, retention, completion and academic performance. In addition to the aforementioned, the contemporary home grown school feeding programme aims to promote local agricultural production, stimulate economic activities in the beneficiary communities, create jobs for local caterers through the catering and food handling jobs and reduce poverty among the beneficiary communities. In spite of this, the two related but distinct policies, are misconceived, misconstrued or even misinterpreted by many researchers. Therefore, this study is an attempt to bring to light the conceptions and ideas of the two policies by presenting the rationale behind the shift from school feeding to home grown school feeding programme. The methodology adopted by the study is documentary research method where existing literatures on the topic under study are extensively analysed. The study revealed that the movement from school feeding programme is an important policy decision by many national government to improve the basic education while reducing the surging poverty among the beneficiary communities especially in the low and middle income countries. The study recommends among others, that subsequent studies on home grown school feeding programme should incorporate market development, poverty reduction and social inclusion aspects of the policy.</p> <p><b>Keyword:</b> School feeding programme, home grown school feeding programme, value-chains.</p>	
FMSS-Conf-2023-13	<p style="text-align: center;"><b>Government Spending and Agricultural Output in Nigeria</b></p> <p><b>Abstract</b>  This work studied government expenditure on agriculture and agricultural output in Nigeria. It examined the effect of government spending on agricultural output in Nigeria from 1980-2018. The needed data were sourced from the CBN statistical Bulletins. The main analytical tools used are the Augmented Dickey-fuller test and the Autoregressive Distributed Lag model. The ADF unit root test result reveals stationarity among the variables at zero and one. This satisfies the requirement to employ the ARDL bound testing approach. The ARDL Bound test showed the existence of long run relationship among the variables. The findings revealed that government expenditure on Agriculture both capital and recurrent had significant relationship with agricultural output for the period under study. Whereas Commercial Bank loan to Agriculture and Agricultural Credit Guarantee scheme fund both are not significant in the determination of Agricultural output in Nigeria for the period under study. It further reveals that the most important variables that affect agricultural output in Nigeria in ascending order of importance are government recurrent expenditure on agriculture and government capital expenditure on agriculture. These findings imply that Policies that promote increase in government recurrent and capital expenditures on agriculture will increase agricultural output.</p> <p><b>Keywords:</b> Government Spending, Agriculture, ARDL</p>	James Essien Akpan
FMSS-Conf-2023-14	<p style="text-align: center;"><b>Governance and Security Management in Kogi State: An Assessment of Governor Yahaya Bello's Administration</b></p> <p><b>Abstract</b>  It is noteworthy that prior to the inception of the current administration in Kogi state, there were numerous security challenges bedeviling the state which made our citizens to live in perpetual fear and insecurity. These include high rate of terrorism, bank robbery, political agitation, kidnapping, communal clashes and cultism, assassination, Fulani herders/host community clashes, among others. Kogi state witnessed unprecedented security challenges especially between 2016-2022 when our major roads became den for kidnappers and armed robbers. This paper therefore sets out to examine the causes of insecurity in the state and the strategies employed by the state government in managing security. The paper relies solely on secondary sources of data and applies the systems theory as theoretical framework. The findings of the paper revealed that youth unemployment, the geographical location of the state which bordered nine (9) states of the federation and Federal Capital Territory (FCT), are some of the root causes of insecurity in the state. The paper also revealed that the incorporation of hunters and vigilante groups to complement the efforts of the regular force,</p>	Boyi Enero Samuel

	<p>are some of the novel strategies employed by Governor Yahaya Bello's administration in managing security. The paper recommends that with the emerging new threats of terrorism, kidnapping and armed robbery, the state needs to constantly review its security architecture and carry-out more military operations.</p> <p><b>Keywords:</b> Governance, security, management, security management, Kogi state.</p>	
FMSS-Conf-2023-15	<p><b>The Effect of Timeliness of Financial Reports on Stock Price of Listed Deposit Money Banks in Nigeria</b></p> <p><b>Abstract</b>  Stock price of quoted deposit money banks has been the most traded stock in the Nigerian Stock Exchange. Despite the great achievement, the industry is threatened with the issue of reporting lag. Therefore, the objective of this paper is to examine the effect of timeliness of financial reports on stock price of listed deposit money banks in Nigeria. The study made use of all 15 listed banks as at 2016 listing covering a period of 6 years (2010 – 2015). Data were extracted using secondary source through annual reports and account and analyzed using Random-effects GLS regression of STATA software version 14. The study found that audit reporting lag and age are positively and significantly related to stock price while size has negative relationship with stock price. The study concludes that Nigerian listed deposit money banks do comply with requirement of Security and Exchange Commission on the time frame of 90 days.</p> <p><b>Keywords:</b> Timeliness, Financial Report, Stock Price, Audit lag and NSE.</p>	Nabila Kabir
FMSS-Conf-2023-16	<p><b>Discourse on Peace Journalism as Panacea for National Development</b></p> <p><b>Abstract</b>  Nigeria is a multi-ethnic nation with many issues such as religious fanaticism, tribalism, communal conflicts, ethnicity and host of others which affects national development. Efforts to address these problems have not yield positive results. This study was conducted to ascertain how peace journalism can be employed to address these issues towards national development. The study is situated on agenda setting theory while the secondary data was relied upon for analysis. Extent literature established that peace journalism has the capacity to address the issues of religious fanaticism, tribalism and ethnicity in Nigeria by a way of reporting accurately and objectively for enhance national development. Also peace journalism can be used to harmonize the parties involved in communal conflicts. The study concluded that peace journalism often disseminates truthful information that could turn public sentiments towards peaceful co-existence and by extension national development. The therefore recommended that peace journalism should be employed to address the issues religious fanaticism, tribalism, communal conflicts, and ethnicity in Nigeria.</p> <p><b>Keywords:</b> Discourse, development. Panacea, ethnicity &amp; national development.</p>	Terhile Agaku
FMSS-Conf-2023-17	<p><b>DOES entrepreneurial orientation affect the performance of Women-owned SMEs in Banditry Zone? The empirical evidence from Kebbi State, Nigeria.</b></p> <p><b>Abstract</b>  The main objective of this study is to investigate how women-owned small and medium-sized businesses in Kebbi State, Nigeria, fare in the face of banditry by using entrepreneurial orientations. In order to gather information from women-owned SMEs, a cross-sectional survey methodology was adopted. A cluster sampling approach was used to select 234 participants at random for the study and questionnaires were administered to collect the data. The study's hypotheses were tested using partial least squares structural equation modeling (PLS-SEM). The result found that taking risks, being aggressive in the marketplace, and being independent are crucial entrepreneurial orientations for the success of SMEs in Kebbi State, Nigeria. It is assumed that innovation will boost business performance, but the results of this study</p>	Hamza Aliyu Galadanchi

	<p>show that innovation has the opposite effect on women-owned businesses, contradicting this expectation. The study concludes that taking risks, being aggressive in a competitive environment, and having autonomy benefit SMEs' performance. The study recommends that Owner-managers, decision-makers, and researchers can benefit greatly from the findings of this study in order to better understand how entrepreneurial orientations affect business performance. Owner-managers of SMEs should be encouraged and emphasize on risk-taking, independence, and competitive aggression to enhance their performance and economic effect. It is significant to highlight that placing too much emphasis on innovation should be minimized. Finally, the limitations of the present study and potential directions for future research are explored.</p> <p><b>Keywords:</b> Innovativeness, Risk Taking, Competitive Aggressiveness, Autonomy, and SMEs performance</p>	
FMSS-Conf-2023-18	<p><b>Law Making in Democratic Institutions: A New Dawn</b></p> <p><b>Abstract</b>  <i>Lawmaking in democratic institutions is experiencing new dynamics and challenges in recent times. Technological advancements have facilitated greater transparency and participation in the legislative process through online platforms and digital tools. Additionally, the rise of social media has enabled citizens to engage with lawmakers more directly, shaping the discourse around proposed legislation. However, this new dawn also brings challenges. The speed of information dissemination can lead to hasty decision-making and polarization. Striking a balance between efficient lawmaking and thorough deliberation remains essential. Moreover, ensuring that marginalized voices are adequately represented in the process remains a goal to achieve. In this evolving landscape, finding ways to harness technology for improved citizen engagement while upholding the integrity and effectiveness of the legislative process is a priority for contemporary democratic institutions. Thus, law making in contemporary democratic governance is not only tasking but is accompanied by some frustration occasioned by citizens engagement in the new dawn of engaging the legislators. The paper therefore recommends increased transparency, citizen engagement through technology, evidence-based policymaking, and adaptability to rapid changes. Also, leveraging digital tools for public participation, enhancing collaboration between legislators and experts, focusing on inclusive representation, and ensuring laws are flexible enough to accommodate evolving societal needs among others.</i></p> <p><b>Keywords:</b> Law Making, Legislature, Democracy, New Dawn</p>	Rt. Hon. Abdulmalik Mohammed Sarkindaji
FMSS-Conf-2023-19	<p><b>Political Leadership, Dictatorship and Development in the 21st Century Africa</b></p> <p><b>Abstract</b>  <i>Leadership is essential to national development; it sets agenda for states and puts them on a track to prosperity and ruination, as the case may be. Africa is, unarguably, one of the poorest continents. As one time colonial enclave and neo-colonial continent, it has traces of military and democratic dictatorship after attainment of political independence. This study was, thus, conducted to investigate the menaces in the contemporary African states. It is anchored on the theory of political development. The study adopted exploratory method and qualitative content analysis of data from the literature perspectives. It was discovered that there is a significant presence of one-party authoritarianism, military dictatorship and civilian monocacy and development crisis in the 21st century African polity. The researcher concluded that the inherent dictatorship stemmed from political character of Africans that reduces the continent to neo-patrimonial region and bad specimen for democracy. To remake leadership culture for continental development, the study recommends, among other things, active participation of citizens in politics at all levels, democratic institutionalization and attitudinal reformation where collective interest would be placed above primitive and personal consideration.</i></p> <p><b>Key words:</b> Leadership, dictatorship, political leadership, neo-patrimonial state, development</p>	Abdulmalik Abdulkadir & Letswa, A. M., PhD



FMSS-Conf-2023-20	<p align="center"><b>Nigeria’s Porous Borders and the Credibility of 2015 and 2019 Presidential Elections</b></p> <p><b>Abstract</b>  <i>This paper will examine the impact of Nigeria's porous borders on the credibility of the 2015 and 2019 presidential elections. Nigeria, being a large and diverse country also shares borders with several neighbouring countries, which have been identified as potential sources of electoral interference and irregularities. This paper will analyse the vulnerabilities created by these porous borders and their implications for the electoral process and security in Nigeria. Through a comprehensive literature review and analysis of primary data, this paper will highlight the various ways in which porous borders will facilitate electoral malpractices, including the illegal movement of voters, smuggling of weapons, and infiltration by foreign actors into Nigeria before and after the electoral processes. These activities pose significant challenges to the credibility and integrity of the presidential elections in Nigeria from 2015 and 2019. The findings of this study will reveal the need for stronger border security measures and enhanced cooperation with neighbouring countries to address the loopholes that enable electoral misconduct. The paper will suggest policy recommendations aimed at improving border surveillance, intelligence sharing, and diplomatic engagements to ensure the integrity and fairness of future presidential elections.</i></p> <p><b>Keywords:</b> Nigeria, Porous Borders, and Credibility, Presidential Elections and Security</p>	<p align="center">Ayuba Ishaku &amp; Abdullahi Mohammed Jimoh</p>
FMSS-Conf-2023-21	<p align="center"><b>Effects and Challenges of Property and Business Formalization Programme (PBFP) on poverty reduction among the poor Tanzanians, A case of Bagamoyo District, Tanzania.</b></p> <p><b>Abstract</b>  <i>Globally, there have been effects and challenges of properties and business formalization on poverty reduction. It has been further recognized that formalization of properties and business is a pivotal aspect in sustainable development. Despite the fact that, a number of researches have revealed positive relationship between formalization and poverty reduction in urban areas such as Dar es salaam but still not much has been done empirically to show the effects and challenges of Property and Business Formalization Programme on poverty reduction among the poor in the sub-Saharan Africa countries such as Tanzania. This paper therefore intends to examine the effects and challenges of Property and Business Formalization Programme on poverty reduction among the poor Tanzanians taking Bagamoyo District in Tanzania as a case. This paper was guided by cross-sectional research design coupled with mixed research approach. Because of this design and approach, the paper has used both qualitative and quantitative data collection methods and tool for data collection. Thus, Survey, Interview, Focus Group Discussion, Documentary Review were used with Questionnaire, Interview Guide, Focus Group Discussion Guide, Documentary Review Checklist respectively. The population of this study was 689 land owners from Fukayosi, Msinune and Msoga villages in Bagamoyo District whose land was surveyed and who’s Certificate Right of Occupancy (CROs) were prepared since 2008. The sample size for this paper was 11.6% (80 land owners) who were randomly selected. The data were also purposively collected from 20 key informants. Quantitative data were analyzed using the Statistical Package for Social Science (SPSS-Version 24) and Microsoft Excel, 2010 from which descriptive statistics were generated into percentage, frequencies and tables. It was found that majority of respondents (80%) revealed that the programme contributed minimal to almost nothing to poverty reduction at their family level. It is further found and concluded that shortage of funds to implement PBFP was the major challenge faced by implementers of PBFP. It is recommended that PBFP should decentralize their services to the village level in order to improve adequate involvement of stakeholders so as to make them benefit from the programme. It is further recommended that the annual national budget should much consider programmes which are aiming at poverty reduction among the poor rural population.</i></p> <p><b>Key words:</b> Effects and Challenges, Poverty reduction, Property and Business Formalization Programme (PBFP), Tanzanians.</p>	<p align="center">Shimbi, A. &amp; Mujwahuzi, L.</p>

FMSS-Conf-2023-22	<p style="text-align: center;"><b>The Giant Northern Nigeria, Political Domination and Development: A Selective Perception</b></p> <p><b>Abstract</b>  <i>The natural endowment of Nigeria both human and material resources can never be overemphasized. Each component unit of the Federation has one unique natural resource that can sustain her economy if sincerely harnessed. But unfortunately, Nigerians regardless of their states of origin, ethnic group and religious inclinations have been subjected to deprivations of unimaginable magnitude. The elites cutting across ethnic, regional and religious backgrounds converge at intervals to primitively acquire public wealth and in turn collide the masses of the country using fault lines of religion, ethnic and region making restructuring a topical issue on the Nigerian media. However, the selective perceptions of Northern domination have divided Southern political elites into three groups on restructuring of Nigeria. This paper using exploratory research concludes that the giant North is not by any means better than the South in spite of the political leaders she produced. Poverty, ignorance, diseases and collapse of social security are prominent features of Northern Nigeria. An adventure into the rural areas of the South will also reveal the magnitude of neglect by the political elites of Southern extraction. The paper suggested among others that a state be created in South East and more Local Governments be created in the Thirty-Six States with the condition that Nigerians of proven integrity should contest election at the local council, while they still retain their jobs in the public or private sectors.</i></p> <p><b>Keywords:</b> <i>Natural Resources, Primitive Accumulation, Underdevelopment</i></p>	<p style="text-align: center;">Salihu Mohammed Niworu (Prof)  &amp;  Ibrahim Kasim Kesinton  &amp;  Mohammed Shamsudeen Aliyu</p>
FMSS-Conf-2023-23	<p style="text-align: center;"><b>Firm Characteristics and Corporate Governance and Financial Performance of Listed Commercial Banks in Nigeria</b></p> <p><b>Abstract</b>  <i>A common phenomenon in the previous studies is that firm characteristics and corporate governance mechanisms were not combined in one study in Nigeria. This means that the contribution of either of the two in relationship to the effect of the other on financial performance of a firm is not investigated. Therefore, this study investigated the impact of firm characteristics and governance mechanisms on financial performance of listed building materials firms in Nigeria. The study formulated five hypotheses and used generalized least square multiple regression to analyze the secondary data extracted from the annual reports and accounts of sampled banks for the period 2013 to 2022. The study found that leverage and operating expense have insignificant impact on the financial performance listed banks in Nigeria. The study also found that liquidity, firm size and managerial shareholdings have significant effect on the financial performance of the banks. In view of the findings, it is recommended among others that the management of listed banks should reduce the level of leverage in their capital structure and focus more attention on equity financing, and increase their assets and the scope of their activities in order to decrease their expenses. The regulatory authority should determine the minimum and maximum percentage of firms' equity to be owned by management of listed firms in Nigeria.</i></p>	<p style="text-align: center;">Ibrahim Kabir Adedeji  &amp;  Kogi Chat Lot</p>
FMSS-Conf-2023-24	<p style="text-align: center;"><b>Administration of Charitable Trusts in Nigeria: The Need for A Legal and Regulatory Framework</b></p> <p><b>Abstract</b>  <i>This paper relies on doctrinal research method and secondary data to appraise the legal issues and challenges facing charitable trusts in Nigeria. Charitable trusts are created essentially to benefit the general public unlike private trust that is set up for benefit of specific individuals. Rules governing charitable trusts in Nigeria are provided in the Preamble to the Charitable Uses Act 1601 and case laws which recognize four heads of charitable trust: Trust for Relief of poverty, Trust for advancement of religion, Trust for advancement of education, and Trust for other purposes beneficial to the community. Thus, the institution of charitable trust has great potential to</i></p>	<p style="text-align: center;">Abubakar Mohammed Bokani</p>

	<p>resolve certain socio-economic problems such as poverty, unemployment, high level of illiteracy and religious intolerance in the country. Unfortunately, the potential is yet to be unlocked even as charitable trust is unpopular in Nigeria for reasons revealed in this paper. The objective of this paper is to resolve the legal issues and challenges to the administration of charitable trust in Nigeria. This paper thus argues that there is no comprehensive legislation in Nigeria on definition of purposes that qualify as charitable trust, and also there is absence of a regulatory body akin to the Charities Commission in England to regulate administration of charitable trusts in Nigeria. Therefore, it is recommended that Federal government should enact a legislation that will govern administration of charitable trusts in Nigeria, and establish a regulatory body to regulate the administration of charitable trusts in Nigeria.</p>	
FMSS-Conf-2023-25	<p><b>Analysis of the Physical Distribution of Warehouses and Markets in Nigeria's Economic Hub</b></p> <p><b>Abstract:</b>  <i>This research employs the Transport Operations Management Analytics Software (TOMS) to conduct a comprehensive analysis of the physical distribution networks encompassing warehouses and markets within Nigeria's key economic hubs. The analysis is centered on the geographical coordinates of the various warehouses and markets, aiming to unearth critical insights into their spatial arrangements and logistical efficiencies. Leveraging TOMS, this study utilizes advanced statistical tests to derive valuable conclusions from the dataset. Specifically, we plan to employ spatial clustering analysis to identify patterns of spatial concentration and dispersion. Additionally, network analysis will be conducted to assess the connectivity and accessibility of the distribution nodes. Furthermore, this research sheds light on the pivotal role played by logistics and transportation within Nigeria's economic hubs. These hubs are characterized by intense commercial activities, necessitating an intricate network of warehouses and markets to ensure smooth supply chains. Effective logistics and transport systems are integral to achieving optimized resource allocation, reduced operational costs, and enhanced customer satisfaction. The findings of this study hold significant implications for policymakers, urban planners, and businesses alike, as they provide a deeper understanding of the physical distributions and logistical dynamics within these economic centers. Ultimately, this research contributes to the broader discourse on urban economics, supply chain management, and sustainable development.</i></p> <p><b>Keywords:</b> TOMS, Transport Operations Management Analytics Software, warehouse distribution, market distribution, economic hubs, spatial analysis, logistics, transport, supply chain management, Nigeria.</p>	<p>Prof. Remi Aworemi, Abiri  &amp;  Oluwatosin Niyi  &amp;  Aworemi Favour Ireoluwa</p>
FMSS-Conf-2023-26	<p><b>Sustainable Business Models for Fintech and SMEs in Northeastern Nigeria.: Contemplations and Insights for a Circular Economy</b></p> <p><b>Abstract</b>  <i>According to the operational paradigms outlined by Industry 4.0, there has been a sharp increase in technology-driven businesses that are gradually adopting sustainable business models in recent years. Notably, an increasing number of Fintech companies have started offering innovative services to get over the administrative barriers that prevent SMEs from actively adopting sustainable business strategies. A comprehensive study into systematizing these efforts and pinpointing the factors that would trigger such a change, however, is still in its infancy, especially in the northeastern part of Nigeria. This study is a conceptual approach that examines the nexus between Fintech applications and the circular economy (CE) across numerous industries and contexts by closely examining a wide range of businesses. Expected findings of the quantitative analysis will suggest that Fintech, as an example of a sector developed under Industry 4.0, may play a significant role in guiding SMEs toward more sustainable business models and, consequently, promoting a more seamless integration of circular economy practices. The outcome model will be used to offer a conceptual framework, along with relevant consequences for both theoretical and practical applications.</i></p> <p><b>Keywords:</b> sustainability, business, model, SMEs, circular economy, fintech</p>	<p>Nana-Aisha Kaigama  &amp;  Abdulrasheed.A. Aminullah  (Ph.D.)  &amp;  Audu Usman</p>

FMSS-Conf-2023-27	<p align="center"><b>Radio: A Tool for Rural Community Mobilization and Development</b></p> <p><b>Abstract</b>  <i>Communication is central to every human activity. The radio is a potent tool for communicating with or reaching a mass, heterogeneous, scattered and often transitory audience with emphasis on the rural communities. Development at any level proves successful when approached from a participatory point of view. The paper dwells on how the mass media particularly radio could be effectively utilized to perform the role of mobilizing people for participatory community development. The place of the media in a society, their functions, how they perform these functions with regards to rural community mobilization and development, some challenges faced by the communicators and other development agents and how to overcome these challenges have been discussed in the paper.</i></p> <p><b>Keywords:</b> Radio, rural, community, mobilization, communication, development.</p>	<p align="center">Usman Yahaya,  &amp;  Kpotun Abdulmalik  &amp;  Hauwa Baba Sule</p>
FMSS-Conf-2023-28	<p align="center"><b>Is the Judiciary Truly the Last Hope of the Common Man? A Textual Analysis of “All Eyes on the Judiciary” Billboard Advertisements in Nigeria</b></p> <p><b>Abstract</b>  The 2023 Presidential Elections which took place on February 25, 2023 came with a heightened hope for a national social change across board. Following the economic torture and unfavourable policy somersaults experienced under the outgoing administration, Nigerians especially the youths actively participated in the election with the intent of turning things around for the betterment of the poor masses. However, this hope was deflated as there were reported cases of irregularities that marred the exercise such as mutilation of results, vote buying, intimidations, and the way and manner the electoral body announced the winner leading to the contention of the result by the three major contestants at the Election Tribunal. Afraid of the propensity of miscarriage of justice, Nigerians came up with the mantra ‘All Eyes on the Judiciary’ aimed at keeping the tribunal and the judges on spotlight due to the delay in the release of the final judgment on the matter. This study, therefore, textually analysed the billboard advertisements of the mantra vis-à-vis hidden interpretations, their meanings, and possible contravention of the Advertising Practitioners Council of Nigeria (APCON) vetting guidelines. The Social Responsibility theory served as the theoretical framework, while findings were discussed within the larger body of knowledge on textual analysis, advertising and political communication.</p> <p><b>Keywords:</b> Judiciary, Billboard, Advertisements, Hope, Nigeria</p>	<p align="center">Andrew Hyacinth Ngene (PhD)  &amp;  Mahmud Abdullahi  &amp;  Onifade Olawale Abayomi  &amp;  Hope Gana</p>
FMSS-Conf-2023-29	<p align="center"><b>Government Enterprise and Empowerment Programme (GEEP) and Performance of Small and Medium-Sized Enterprises (SMEs) in Nigeria</b></p> <p><b>Abstract</b>  This study explores the impact of the Government Enterprise and Empowerment Programme (GEEP) on the performance of Small and Medium-sized Enterprises (SMEs) in Nigeria. The GEEP initiative was introduced to address challenges faced by SMEs and foster economic growth, financial inclusion, and empowerment. The study delves into the distinct components of GEEP—MarketMoni, TraderMoni, and FarmerMoni—and their contributions to entrepreneurship. Utilizing a systematic review methodology, the research evaluates the effects of each GEEP component on women-owned SMEs and employs inclusion and exclusion criteria to select relevant papers. The study also examines the collaboration between GEEP and the Bank of Industry (BOI) in enhancing loan management and repayment. Rooted in Empowerment theory, the study emphasizes how GEEP empowers entrepreneurs through increased autonomy, self-efficacy, and access to resources. By addressing the challenges encountered by SMEs and proposing potential enhancement strategies, this study contributes to a comprehensive understanding of the role of social investment in driving transformative change and the sustainable development in Nigeria. While</p>	<p align="center">Aliyu Halimatu Dauda  &amp;  E. O. Oni  &amp;  Dauda Abdulwaheed</p>

	<p><i>acknowledging the methodological limitation of primarily relying on web searches for paper selection, the study identifies opportunities for future research expansion.</i></p> <p><b>Key Word:</b> GEEP (Government Enterprise and Empowerment Programme) SMEs (Small and Medium-sized Enterprises), NSIP (National Social Investment Programme), MarketMoni, TraderMoni, FarmerMoni</p>	
FMSS-Conf-2023-30	<p><b>An Investigation into Financial Management Practices of Universities in North-Central, Nigeria: Implications for Sustainable Development</b></p> <p><b>Abstract</b>  <i>The university system contributes immensely to the steady growth and economic development of any nation and towards its sustainability, the financial management practices was investigated. The main objective of this study was to investigate various financial management practices with a view to analyzing its implications on the sustainable development of universities in North-Central, Nigeria. The study was guided with research questions and hypotheses. The target population for this study was 24 universities in North-Central, Nigeria. Simple random sampling technique was employed to select nine sampled universities and 135 respondents among the administrative staff. Structured questionnaire tagged Financial Management Practices Questionnaire (FMPQ) was used as instrument for data collection which was validated by experts in higher education management. A reliability test was carried out and index of 0.78 was obtained thus, affirming the reliability of the instrument. Data was presented in tables, charts and graphs. Means and standard deviation, and regression analysis were used in answering research questions and testing hypotheses respectively. The study found out those both public and private universities within the study area complies with standard financial management practices capable of promoting sustainable development of university education in North-Central, Nigeria. This study therefore concludes that efficient and effective financial management practices shall impact positively on the sustainable growth and development of university education in North-Central, Nigeria. The study recommends that, university administrators should ensure transparency in all financial transactions within the system, promotes safety of investment, prompt release of funds for academic programmes and projects, and deployment of relevant technologies for driving the institutional financial management practices towards the attainment of quality university education in North Central Nigeria.</i></p> <p><b>Keywords:</b> University education, financial management practices, Public and Private universities, North-Central, Nigeria</p>	Hauwa K. Muhammad & Fati Lami Abubakar
FMSS-Conf-2023-31	<p><b>Manufacturing Supply Chain: The role of Location as a Key Factor in Driving Efficiency in Port-to-Sites Transportation</b></p> <p><b>Abstract</b>  <i>The literature is unclear about how location plays a crucial role in determining how efficiently containers are transported from ports to manufacturing factory sites in Nigeria. A thorough understanding of the relationships between locations within the port's hinterland and the cost of transportation between the seaport and manufacturing factory sites is therefore necessary. This paper therefore investigates into the significance of a firm's location for effective port-hinterland freight transportation in Lagos and Ogun States, Nigeria. 43 publicly quoted manufacturing firms that frequently import cargo in containers through the seaports in Lagos and have been consistently listed on the Nigerian Stock Exchange (NSE) list for more than ten years (2010-2019) make up the study's population. These firms are located in the major industrial estates in Lagos and Ogun States, which are Ilupeju, Agbara, Ewekoro, Ikeja, Ikorodu, Isolo, and Shagamu. The study used a structured questionnaire to collect primary data. Only 23 of the 43 administered questionnaires were actually completed and returned. This number makes up 53% of the sample size. This percentage is appropriate for analysis and reporting of the study's findings. The results of the Pearson Correlation analysis show that there is a statistically significant correlation (<math>r=0.007</math>) between location, as determined by the distance from the ports, and the cost of transporting containers. For effective container transportation between ports and factories, new firms must seek out strategic locations with access to means of transportation including rail and inland</i></p>	Babatope Gabriel Oni & Ademola Joel Ojekunle & Ohida Muhammed

	<i>waterways. Existing firms must understand how to focus their plans to avoid having the rising costs of port-hinterland transit have an influence on their revenue and profit.</i>	
FMSS-Conf-2023-32	<p align="center"><b>Effect of Business Innovation and Technology Aiding Strategy on Youth Empowerment</b></p> <p><b>Abstract</b>  <i>The emergence of globalisation into the global business environment has presented organisations with unique opportunities for growth, expansion, alliances, collaborations and exchanges of ideas and strategies. However, despite the huge pros associated with this trend, yet many firms remains adamant in been innovative as well in inclining to technology particularly in the developing countries. The aim of this study is to explore various business innovations and technology aiding strategies that are enablers in bring about youth empowerment in Nigeria. The study is qualitative in nature, thus, it's based on secondary sources of data. The study found that incorporating technology and innovation in to firm's business operations translates to more jobs creation, increasing standard of living and quality of life as well triggering youth empowerment. The study therefore recommends that firms should incorporate innovation and technology which serves as aiding strategies for growth, performance, relevance and sustainability.</i></p> <p><b>Key words:</b> Business, Innovation, Technology, Strategy, Youth, Empowerment.</p>	Muhammad Umar
FMSS-Conf-2023-33	<p align="center"><b>Electronic Marketing Practices and Customer Satisfaction in Selected Deposit Money Banks in Nigeria</b></p> <p><b>Abstract</b>  The use of the internet and other online channels for marketing purposes is known as electronic marketing. It is important to research how much e-marketing strategies may boost bank customers' pleasure. This study therefore assessed the effect of e-marketing on the level of customer satisfaction of selected Nigerian deposit money institutions. The population of this study consists of all eighteen (18) deposit money banks currently operating in Nigeria. Primary data was garnered through questionnaires with the names of the selected banks. Banks selection was done randomly. The components of e-marketing practice in the selected deposit money banks in Nigeria were examined using OLS regression. Results revealed OLS regression (<math>R^2 = 0.8661</math>; Adj <math>R^2 = 0.8643</math>, <math>P = 0.000</math>) showed that there were significant differences in the components of e-marketing practiced by the selected Nigerian deposit money banks, such as email marketing (EM), mobile marketing (MM), search engine marketing (SEM), and social media marketing (SMM). The study concluded that E-mail Marketing, Mobile Marketing, Search Engine Marketing and Social Media Marketing were major components of electronic marketing practice and positively influenced customer bank service satisfaction. Further cyber-fraud and illiteracy, epileptic network, security and technical issue, and shifting banking habits were major constraints of e-marketing implementation in the study area. It is recommended that deposit money banks should continue to train and retrain staff in technology usage for marketing banking services.</p> <p><b>Keywords:</b> E-Banking, Customer satisfaction and Deposit Money Banks</p>	Joshua Olayemi Olagbemi
FMSS-Conf-2023-34	<p align="center"><b>Democracy and National Development Under Buhari's Administration</b></p> <p><b>Abstract</b>  This study examines the concept of democracy and its relation to national development. Specifically the President Buhari-led administration was used to examine the problems of democracy in Nigeria and the policies that could foster national development. The study employed survey method and a total of 80 respondents from the Independent National Electoral Commission (INEC) were randomly selected for the survey. Using the likert-scale method, the findings revealed that ethnic and tribal conflicts, religious divisions, resource allocation and corruption are among the significant obstacles of democracy in Nigeria. It further discovered that the Buhari-led administration has not been effective in implementing and enforcing policies and laws that could foster national development, such as human right laws, business and</p>	Ndfatima Hassan & Dr. Usman Isah Ndashiru A.

	investment policies, educational policies and security mandates. The findings also showed that there is no positive relationship between democracy and national development in the Buhari-led administration. The study therefore, recommends drastic implementation of laws and policies that would foster national development.	
FMSS-Conf-2023-35	<p style="text-align: center;"><b>Impact of Global Systems for Mobile Telecommunications (GSM) on Travel Demand and Behavior in Ibadan South-Western Nigeria</b></p> <p><b>Abstract</b>  <i>Global System for Mobile Communications (GSM) is a digital mobile network that is widely used by mobile phone users in Europe and other parts of the world. Information system seems to have taken over all spheres of life.. In order to meet an increasing travel demand and the need to reduce environmental impact of commuting between two location. Therefore, this study tends to examine the effect of mobile phone usage on human behavior as well as travel demand and also evaluate the factors affecting GSM operations during travel demand in Ibadan. Stratified random sampling and purposive sampling techniques was used to select 125 commuters' from the selected motor park within Ibadan metropolis with the use of a well structured questionnaire. The study revealed the important role mobile phone usage play in the travel demand within Ibadan metropolis. The analysis of multiple regression shows that there is a strong relationship between mobile phone, human behavior and travel demand. The multiple regression models showed that mobile phone usage have a positive relationship with human behavior and travel demand with R= 0.747, and the model could only explain a 54.8%% variation in mobile phone usage on human behavior and travel demand with F value = 51.03, significant at p&lt;0.05. Thus, the alternate hypothesis that there is relationship between mobile phone usage on human behavior and travel demand was accepted. Coefficient of cost of travel had beta value of 1.087, t-value of 5.514 and critical p-value of 0.000; purpose of travel had beta value to be 1.127, t-value= 7.249 and p-value of 0.00 and traffic reduction had 0.580 beta value, t-value of 3.213 and p-value of 0.002. This implied that all the three variables play a significant role in human behavior and travel demand in the study area. The study concluded that, In order to meet travel demands and mobility needs of the society particularly in urban area, road users are advised to make phone calls as a form of intervening opportunity in order to curtail trip frequency and journey time. Which in return reduces the amount of traffic flow on the road, travelling cost as well as travel time, except if the journey is inevitably so necessary.</i></p>	<p style="text-align: center;">Ayodele Victor Ogundele (PhD)  &amp;  Obasanjo James (PhD)  &amp;  Aworemi Remi (PhD)</p>
FMSS-Conf-2023-36	<p style="text-align: center;"><b>Assessment of Revenue Sharing and its Impact on Political Stability in Nigeria (2015-2020)</b></p> <p><b>Abstract</b>  <i>The structure of Nigerian federalism from inception borders on managing the diversity and the allocation of revenue among its component parts. The study, focuses on how the revenue allocation seems to determine the political stability in Nigeria. It argues that, revenue sharing or allocation often met with virulent protestation that has degenerated into perennial crisis. The study establishes that, the locus of contention has always been the unacceptable modality or parameter adopted in the allocation of revenue. Though, the outcome has become a defining factor of social, economic and political relations among the classes, groups and beliefs within the federation. The study, concludes that, in view of the logic or theories of federalism, financial subordination is a deviation from a proper working of federalism. The Centre and the component parts should have the power in the constitution to control its own resources. At the end, it recommends that, transparency, accountability and probity in governance should be enthroned. Aside this, there is need to restructure the system in order to make the Centre weak and politically unattractive. This will reduce political tension, and marginalization of some geo-political zones, ensure equity and fairness in the polity and minimize political violence.</i></p> <p><b>Keywords:</b> Federalism, politics, political stability, revenue</p>	<p style="text-align: center;">Abdulrasheed Abdulyakeen  &amp;  Muhammar Bello</p>

FMSS-Conf-2023-37	<p style="text-align: center;"><b>An Examination of Challenges of Development Administration in National Development</b></p> <p><b>Abstract</b>  <i>Since their attainment of independence from colonialism, African Nations in general and Nigeria in particular have pursued various strategies for the achievement of the objectives of National development. Years of plunder of human and materials resources and neglect of infrastructural development in the ex-colonies by the colonial masters have necessitated the formulation and implementation of policies and programmes aimed at addressing the deficiencies in the availability of infrastructure such as roads, railway, air and seaports and social amenities such as functional academic institutions, health care delivery facilities, water and power supply. In Nigeria, for example, successive administrations have drawn National Development plans aimed at achieving the desired objective. In this context, various development strategies ranging from Liberal, Keynesian and neo-Liberal Development Strategies have been adopted and with the inflow of billions of petro dollars, the governments engaged in ambitious development projects. The implementation of these policies and programmes were administered by the civil service which is the statutory agency saddled with the responsibility of executing government programmes for National Development. The implementation of development projects by the Civil Service has faced numerous challenges that have defined their success or failure. The objective of this paper is to examine the challenges facing development administration in Nigeria. Using that the results based ethics or Teleological approach otherwise called Utilitarianism as the theoretical framework and qualitative methods of data collection and analysis, this paper recommends that the success of development administration rests on the respect for ethical standards by political leaders and civil servants towards achieving the objectives of National Development.</i></p> <p><b>Keywords:</b> <i>Development National development, National Development plans, Development administration, Ethics of Development Administration.</i></p>	Saleh Mari Maina (PhD)
FMSS-Conf-2023-38	<p style="text-align: center;"><b>Factors Responsible for Youths Involvement in Violent Gangs: A Study of Kontagora Township, Niger State</b></p> <p><b>Abstract</b>  <i>Youth violence is one of the greatest social problems facing Nigerian society since the return of Democracy in 1999, the issue of youth violence has assumed a new dimension. The phenomenon manifests itself through formation of gangs who carry out such acts like: vandalism, rape, arson, burglary, murder, robbery, ethno-religious militancy, kidnapping etc. Politicians at times manipulate the youth into violence for political advantage. While youth violence constitutes a serious threat to our collective security; unemployment, poverty, substance abuse, Poor upbringing, support from politicians etc seems to be among the major factors responsible for youth's involvement in violent gang activities in the Nigerian cities. Youth gang is a determinant of diminishing moral wields in a society and its consequences are many, because it has some socio-economic impacts on the individual, family and community or society at large. The paper examined the factors responsible for youth involvement in violent activities in Kontaagora Local Government of Niger State. The study utilizes primary data (questionnaire and in-depth interview) were used as the instruments for data collection. youth violent gang activities is accompanied with a number of unwanted events socially, politically and economically The study recommends that employment opportunities, youth empowerment and poverty alleviation programs should be put in place in the country. Equally, good parental care, admonishing by faith based organizations should be given consideration to mitigate the persistent increase of youth violent activities.</i></p> <p><b>Keywords:</b> <i>Gangs; Violence; Violent gangs, Drug abuse</i></p>	<p style="text-align: center;">Aminu Sani &amp; Juliana H. Dauda &amp; Ismailia Aliyu Ibeto &amp; Akintomide David</p>



<p>FMSS-Conf-2023-39</p>	<p align="center"><b>Financial Literacy and Profitability of Bakery Industry in Gombe State</b></p> <p><b>Abstract</b>  <i>Entrepreneur low level of financial literacy has posed a great challenge for the Nigerian economy because of their low level of financial activities and involvement in entrepreneurship which pose a major barrier to their ability to manage their own financial resources effectively. This study aims at investigating the financial knowledge, financial behaviour and attitude on profitability of Bakery Industry in Gombe State. The specific objectives are in what ways financial knowledge affects profitability of Bakery Industry in Gombe State, How financial behaviour influence profitability of Baking Industry in Gombe State and what is the effect of financial attitude on profitability of Bakery Industry in Gombe State. The research takes a descriptive approach fitting its underlying pursuit and draws interesting conclusions with population of 163 respondents which are registered Bakery Industry in Gombe State. Analysis of the data collected clearly reveals that financial knowledge has a small effect on profitability while financial behaviour and financial attitude have positive and significant effects on profitability of Bakery Industry in Gombe State with a moderate effects on size, it is therefore concluded that financial knowledge, financial behaviour and financial attitude by owners and managers of Bakery Industry play a prominent role in influencing its profitability. Therefore, Bakery Industry entrepreneurs are highly recommended to participate in financial literacy programmes on a regular basis to keep them well informed and equipped with the latest ways of managing the profitability of their businesses to ensure better financial planning, execution and monitoring of enterprises that will inevitably lead to increase and sustainable earnings.</i></p>	<p align="center">Ayuba Yadima Naada  &amp;  Alhaji Abubakar Aliyu  (Assoc. Prof)  &amp;  Mohammed Musa Babangida  (Assoc. Prof)  &amp;  Bala Abubakar (PhD)  &amp;  Adama Bappahyaya</p>
<p>FMSS-Conf-2023-40</p>	<p align="center"><b>Skill Acquisition and Poverty Reduction in Sokoto State Nigeria</b></p> <p><b>Abstract</b>  <i>Poverty alleviation has been a serious issue of concern for governments at the national and state level, thereby making several efforts to alleviate or substantially reduce poverty through policies and programs over the years. Some of these specific policies designed are; structural adjustment program (SAP), National Directorate of Employment and among the recent is the Community Sustainable Development Program (CSDP) as assisted by the World Bank. Yet there is still high rate of poverty in the country. In responding to this high poverty rate in Nigeria, Skills acquisition programs are the recent strategy adopted by governments to ameliorate the suffering of poor people by giving them the skill to cater to their development. This paper is an x-ray of different skills acquisition training programs and their effect on poverty reduction in Sokoto State, Nigeria. The overall aim of the current study was to examine the effect of skills acquisition on poverty reduction in Sokoto State Nigeria. The objectives of this study was achieved using a set of structured questionnaire administered to the sampled population of 344 SMEs owners registered with the Sokoto State Small and Medium Enterprise Development Agency (SOSMEDA) using structural equation model (AMOS) as a measure of analysis. The findings of the study revealed that the effect of financial and marketing skill was not significant in reducing poverty while managerial skill have significant effect on poverty reduction. The study therefore recommends that managerial skills which was realized to be the most significant construct should further be looked into and the other skills of financial and marketing should be considered for replacement by the following skills of technical skill, soft skill and financial knowledge skill. State and local government should join hands together in making available funds for potential SMES owners to be able to set themselves up after acquiring skills thereby creating the small and medium scale industries which have been opined to drive economies like in the case of China</i>  <b>Keywords: Skill acquisition, poverty reduction, structural equation modelling (SEM/AMOS)</b></p>	<p align="center">John Timothy Amos  &amp;  Ijaiya, M.A. (PhD)</p>

FMSS-Conf-2023-41	<p><b>X-Straying the Challenges Faced in the Practice of Public Administration in National Development in Nigeria</b></p> <p><b>Abstract</b>  <i>This paper X-ray the efficacy of Public Administration in National Development. This was necessitated by the popular views which scholars of public administration and practitioners recognize holistic approach in well meaning national development in any focus nation or society. To this end, the paper relied or anchored on primary and secondary sources of data. Consequently, the findings of the study revealed that the confines of political factors, economic factors, and cultural factors, religious and social environmental factors among others constitute the bane of public administration in national development especially on a recognizable height. The study thus recommends that deliberate strategies by our political leaders, religion and traditional leaders and enthronement of true democracy as corrective measure for national development to ameliorate the unfortunate situation.</i></p> <p><b>Keywords:</b> Public, Administration, Public Administration, Development, National Development</p>	Ayuba Maikasuwa Dance (PhD) & Sylvester Muhammed Itodo (PhD)
FMSS-Conf-2023-42	<p><b>Sociology and National Development</b></p> <p><b>Abstract</b>  <i>The place of sociology in national development cannot in any way be belittled. As sociology is a social science that studies the elements of the society as a whole in bid to understand how they relate and to grasp their interaction patterns that either birth changes or promote stability. As a result of this, sociologists can state the causes and agents of development in any given nation, coupled with the fact that development is progressive and it follows certain patterns. Since the inception of Sociology, sociologists have been aiming toward national development. This can be captured in the works of Auguste Comte (1974), Karl Marl (1845) to name a few. This paper reveals the relevance of sociology in contending for national development as it studies the society in general and underscores what birth development or transition from one point to another. The paper further alludes that there is a nexus between sociology and national development thereby recommends that sociological findings needs to be paid more attention to and properly utilized in order to actualize the desired national development as we posit sociology as a 'societal doctor' who diagnosis the society of her ailment and makes proper prescription that birth national development.</i></p> <p><b>Keywords:</b> Development, Sociology, Social Science, Relevance, Patterns</p>	Juliana H. Dauda (PhD) & Akintomide David & Adewale Oluwaseun Motadegbe
FMSS-Conf-2023-43	<p><b>Assessment of Democracy as an Influencing Tool for the Level of Corruption in Sub Saharan Africa</b></p> <p><b>Abstract</b>  <i>There is no doubt that corruption has eaten deep the resources and prosperity of many societies and several individuals in such societies are waiting and struggling to have access to public office through democratic process to also embezzle and syphon public wealth through the influence of the office they occupied. Corruption is considered as one of the major impediment hindering the growth and development of several societies across the globe. It has crippled several social and economic prosperities and indeed, the manifestations and growth potentials of several nations, particularly in the developing societies which largely could be found in the Sub Saharan African Region. The long duration of undesired administrations in Sub-Saharan Africa was indeed responsible for the high rate of corruption, which has adversely effected investment, productivity and above all, economic growth of the region. This singular reason prompted the need for this study, to particularly examine the influence of democratic durations on the level of corruption. The period under review was 1995-2016, using panel data. This study adopts both the inferential and descriptive statistical analysis in order to achieve its objectives. The inferential analysis involved using regression analysis, particularly the dynamic two-step system GMM to test the impact of the explanatory variables on the dependent variable. The descriptive analysis entails using tables to show some summaries and pattern of the data collected. This was done with the aid of summary statistics. From the results,</i></p>	Attahiru Hamza & Awal Adamu Bussa & Meduna Patience Nddi & Ayeni Sa'adah Mohammed

	<p><i>the coefficient of duration of democracy and transparency were significant while those of other variables were insignificant in affecting the level of corruption. Conclusively, higher level of democratization in Sub Saharan-African countries influences lower levels of corruption, the period of uninterrupted democracy has higher level of corruption than other periods without democracy or truncated democracy, transparency in terms of government policies induces a reduced level of corruption in the region, oil producing nations are less corrupt than non-oil producing nations and also unemployment rate has negative influence on the level of corruption in the region. Finally we recommends that: governments of the concern countries should encourage the public to fully participate in the democratic process so as to reduce the level of information asymmetry which might increase the tendency of corrupt practices, sensitization and orientation programs should be conducted to educate the populace about the danger of involving in corruption as this will go a long way to inculcate discipline among the populace.</i></p> <p><b>Keywords:</b> Assessment, corruption, democracy, influencing, level</p>	
FMSS-Conf-2023-44	<p style="text-align: center;"><b>Application of Inverted ‘U’ Hypothesis on Democratization and Level of Corruption in Sub Saharan Africa</b></p> <p><b>Abstract</b></p> <p><i>Corruption is almost becoming a way of life to many public office holders particularly in continents and countries were stringent penalties are not accorded to corrupt convicted personalities as a result of the poor observance to the principle of rule of law, institutional weaknesses and poor governance to such an extent that the growing generation is becoming attracted and willing to emulate the corrupt actions of the people they considered role models as they are been celebrated and honoured in their respective communities with traditional titles. This singular reason gave birth to this study to particularly examine the effect of inverted ‘U’ hypothesis on democratization and the level of corruption in Sub Saharan Africa. The period under review was 1995-2016, using panel data. This study adopts both the inferential and descriptive statistical analysis in order to achieve its objectives. The inferential analysis involved using regression analysis, particularly the dynamic two-step system GMM to test the impact of the explanatory variables on the dependent variable. The descriptive analysis entails using tables to show some summaries and pattern of the data collected. This was done with the aid of summary statistics. From the results, the coefficient of duration of democracy and transparency were significant while those of other variables were insignificant in affecting the level of corruption. Conclusively, the period of uninterrupted democracy has higher level of corruption than other periods without democracy or truncated democracy, which indicates that inverted ‘U’ effect hypothesis does not hold in the democratization system and level of corruption in Sub Saharan Africa. Transparency in terms of government policies induces a reduced level of corruption in the region, oil producing nations are less corrupt than non-oil producing nations and also unemployment rate has negative influence on the level of corruption in the region. Finally, it was recommended that democratic system should be consolidated and strengthened through improving and standardizing the democratic process by adopting modern electoral gadgets as this will encourage the conduct of a free and fair elections and indeed leads to the presence of inverted ‘U’ effect in region. Adequate sensitization and voter education programs should be encouraged so as to enable electorates in the region vote the candidates of their choice based on credibility and nothing but credibility. This would help to flush out corrupt representatives and perhaps promote and improve the democratic standard and indeed reduce the level of corruption and pave way for inverted ‘U’ effect on democratization and corruption to strive. Other institutions upon which democratization depends such as judicial system, financial and other related agencies and so on should be made to function effectively as these will help to promote and sustain quality democratic system and as a result, curb corruption and further enable the existence of inverted ‘U’ effect in the region.</i></p> <p><b>Keywords:</b> corruption, democratization, level, effect, inverted ‘U’</p>	<p style="text-align: center;">Attahiru Hamza &amp; Ayeni Sa’adah Mohammed &amp; Meduna Patience Ndidi &amp; Sa’adu Adamu Abdullahi</p>

FMSS-Conf-2023-45	<p style="text-align: center;"><b>Technological Framework for Economic Development in Nigeria (TEFEDEN)</b></p> <p><b>Abstract</b>  <i>In recent decades, the global technological landscape has garnered significant scholarly and practical attention, largely owing to its remarkable contributions to economic growth and development across nations. In line with this trajectory, this study aims to construct a technologically assisted development paradigm within the Nigerian context, taking into account the unique challenges and opportunities specific to the country. Through an extensive literature review, the research explores prevailing trends in technology and development in Nigeria, as well as the current statuses of diverse economic sectors. Additionally, the investigation delves into the role of innovation ecosystems in driving technological advancement and subsequent implementation. Amidst this backdrop, the study culminates in the development of a comprehensive ten-step policy framework, aptly named Technological Framework for Economic Development in Nigeria (TEFEDEN). This framework is meticulously designed based on insights gleaned from existing literature and aimed at propelling technology-enabled economic growth. It seamlessly navigates through multifaceted domains including digital literacy enhancement, fostering private sector collaboration, promoting sustainable energy solutions, and amplifying digital inclusion. By synthesizing research trends, sectoral dynamics, and innovation ecosystems, the TEFEDEN framework emerges as a strategic roadmap for leveraging technology's transformative potential to drive holistic economic development in Nigeria</i></p> <p><b>Keywords:</b> Technology, Economic development, Nigeria, policy framework</p>	Amadi Paulinus
FMSS-Conf-2023-46	<p style="text-align: center;"><b>Online Marketing and Konga Customers Satisfaction in FCT, Abuja.</b></p> <p><b>Abstract</b>  <i>In the rapidly evolving landscape of business operations, online marketing has emerged as a transformative tool, revolutionizing how businesses engage with customers. This study explores the intricate interplay between online marketing strategies and customer satisfaction, focusing on the case of Konga, a prominent e-commerce platform in FCT, Abuja. With a burgeoning population and increasing internet penetration, Abuja presents a ripe environment for e-commerce growth. Konga, established in 2012, has harnessed various online marketing strategies to bolster its brand visibility and customer engagement. This study seeks to uncover the extent to which these strategies impact customer satisfaction, shedding light on the relationship between modern marketing approaches and consumer sentiment. The diverse spectrum of online marketing includes social media engagement, search engine optimization (SEO), email marketing, influencer collaborations, and user-generated content. These strategies allow businesses to customize offerings, communicate effectively, and build trust. Through an in-depth analysis of Konga's initiatives, this study delves into how personalization, accessibility, timely communication, and trust-building contribute to customer satisfaction. Methodologically, this research adopts a blended approach of qualitative and quantitative methods. A theoretical foundation is laid through existing literature on online marketing, customer satisfaction, and digital adoption. Online questionnaire amounting to 400 was used to obtain primary data from Konga's customer feedback, social media metrics, and surveys provide empirical insights. The study also acknowledges challenges such as data privacy concerns and the dynamic digital landscape. In conclusion, the study illuminates that there is 95% significant relationship between online marketing strategies and customer satisfaction. Konga's success in Abuja underscores the potential of these strategies to create personalized, convenient, and engaging customer experiences. As the digital arena continues to evolve, businesses must adapt and innovate to maintain customer loyalty. This research contributes by offering insights into the efficacy of online marketing in Abuja's unique context, specifically through the lens of Konga. By unraveling the complexities of the link between online marketing and customer satisfaction, this study provides actionable insights for businesses striving to optimize their digital presence and enrich customer interactions.</i></p> <p><b>Keywords:</b> Online Marketing, Customer Satisfaction, Strategies, Konga, E-commerce, Abuja.</p>	Nafisat Asabe Ismail & Isah Paiko Imam & Abdulwaheed Dauda

FMSS-Conf-2023-47	<p style="text-align: center;"><b>Effect of Talent Management on Organizational Performance in Ibrahim Badamasi Babangida University, Lapai</b></p> <p><b>Abstract</b>  <i>The yearning for organizational performance is a world-wide phenomenon, the success of which is dependent on the performance of employees in an organization. Employees' effort is fundamental to the overall organizational performance. The achievement of this fundamental success is largely influenced by how the employees are been trained, mentored and properly managed in the organization. However, this success could be frustrated if employees' talent is not identified, managed and placed appropriately in the organization, and it is paramount that the management of the organizations should have a talent pool in place to avert the human resource gaps that are likely to be created due to sudden death, resignation, brain drain and even retirement of experienced employees from the organization. Thus, the main objective of this study was to examine the effect of talent management on organizational performance using the Ibrahim Badamasi Babangida University, Lapai Niger State, Nigeria as the study area. The specific objective is to examine the influence of employee mentoring on organizational commitment. A survey research method was adopted and multi-stage sampling technique was used. A total of 186 respondents were selected for the study. The formulated hypotheses were tested and data analyzed using regression analysis with the aid of SPSS version 20. The findings revealed that employee mentoring has significant influence on organizational commitment with R<sup>2</sup> value of .846. The study concluded that talent management has a significant effect on organizational performance and it was therefore recommended among others that organizations should adopt talent management practice in order to ensure both employee and organizational performance.</i></p>	<p style="text-align: center;">Muhammad Musa Muhammad &amp; Shuaib Ndagi Sayedi (PhD) &amp; Muhammad Kabir Lawal (PhD)</p>
FMSS-Conf-2023-48	<p style="text-align: center;"><b>Assessing the Impact of Potholes on Traffic Flow: A Comparative Study of Lagos and Ibadan Using Spatial Autocorrelation Analysis on TOMS</b></p> <p><b>Abstract</b>  <i>This research endeavors to comprehensively examine the influence of potholes on traffic patterns in the urban landscapes of Lagos and Ibadan, two major cities in Nigeria. By employing Spatial Autocorrelation Analysis within the framework of TOMS statistical software, this study aims to unveil the spatial relationships between pothole distributions and traffic flow fluctuations in these urban environments. The investigation seeks to discern whether a significant correlation exists between the presence of potholes and variations in traffic congestion and movement. By comparing datasets of pothole occurrences and traffic data, this research seeks to offer insights into the spatial dynamics of infrastructure challenges and their impact on the efficiency of urban transportation systems. The findings of this study hold the potential to inform targeted interventions for smoother traffic flow, enhanced road maintenance strategies, and more effective urban planning approaches in both Lagos and Ibadan.</i></p>	<p style="text-align: center;">Niyi Abiri</p>
FMSS-Conf-2023-49	<p style="text-align: center;"><b>Collaborative Intelligence Gathering for Effective Policing and Sustainable Development: Nigerian Youths in Perspective.</b></p> <p><b>Abstract</b>  <i>This study examines the nexus between collaborative intelligence gathering and effective policing in Nigeria with particular attention to youth involvement. Data was obtained from 420 purposively selected youths from 12 crime-hotbed communities in the six geo-political zones of Nigeria using questionnaire and interview of 6 DSS officials, while epistemic community theory was applied. Presentation of data was in tables while data was analyzed using SPSS software and qualitative data used to support quantitative findings. Findings revealed variation in types of crime prevalent in the geo-political zones with kidnapping and banditry accounting for 83% of crimes in the three northern geo-political zones, while cybercrimes, ritual killings, and kidnapping accounted for 91.5% of crimes in southern geopolitical zones. 89.4% of respondents agree that poor collaborative intelligence gathering particularly deficit in youth involvement constitute a cog in the wheel of effective policing. The paper recommended among others</i></p>	<p style="text-align: center;">Onome Robinson Jackson (PhD) &amp; Jacob David Usman (PhD) &amp; Yahaya Abdulkareem (PhD)</p>

	<p><i>the need for training youths of various communities on intelligence gathering and electronic security technology and that law enforcement agencies should take advantage of youth capabilities to gather intelligence information for effective policing and achievement of a safe and crime minimal Nigeria</i></p> <p><b>Key Terms:</b> Intelligence gathering, Crime prevention, Youth, Policing and Sustainable Development</p>	
FMSS-Conf-2023-50	<p><b>Access to Health Care Facilities Services Among Women of Child Bearing Age and Maternal Mortality Rate in Rural Areas of North Senatorial Zone (C) of Niger State- Nigeria</b></p> <p><b>Abstract</b>  <i>The maternal and infant mortality rate in Nigeria is a public health issues raised a concern for preventive health measures to the nation, despite various efforts introduced to combat the maternal mortality its remain a topic of concern. The paper examines the access to The study is conducted in Niger North Senatorial district of Niger State its adopted sister hood method of in-depth interview and documentary study health records to generate data and contents analysis will be use to transcribe the data collected. The study adopted health believes model as theoretical guide. The findings are ignorance and lack of awareness about the efficiency of health care facilities, cultural and traditional believe system which influence attitude towards the utilization of health facilities, poverty and low income The paper recommends to the government to focus on an overall health reform program to incorporate maternal education, improve access to health care facilities among rural women and their empowerment which will enable them to make informed decisions on issues relating to their reproductive life.</i></p> <p><b>Key words;</b> mortality infant mortality, maternal mortality</p>	<p>Ismailia Aliyu Ibet  &amp;  Aminu Sani,  &amp;  Akintomide David Oladayo  &amp;  Owonibi Elizabeth (PhD)</p>
FMSS-Conf-2023-51	<p><b>Towards Effective Culture and Tourism for National Delopment: The Situation in Nigeria</b></p> <p><b>Abstract</b>  <i>The strong and sustained rises of culture and tourism activities over the past few decades is one of the most remarkable economic, social, and cultural phenomena of our time. Tourism has been seriously considered in the national sustainable development strategies of many developing countries like Nigeria and placed on the agenda of many national and international conferences on sustainable development. Every individual group of people likes tourism with better economy in Nigeria. This is a clear indication that a lot of potentials are embedded in the tourism industry worldwide. For many years Nigerian government has been relying on crude oil for economic survival, but modern research has shown that a lot of investment opportunities can be derived from the country. This can now provide an alternative source of generate revenue for the country. This paper identified the economic benefits of tourism, problems and challenges of tourism in Nigeria. In addition, the paper shed light on how tourism can be exploited to compliment oil industry as a means generating revenue for the country. The paper adopted theory of change as a theoretical frame work and qualitative and quantitative methods of generating and analyzing data were used. The paper concluded that tourism can serve as another source of generating revenue if properly utilize and therefore is recommend that federal government should put basic strategies for the growth and development of tourism in Nigeria to meet up with the international standard.</i></p> <p><b>Key words:</b> culture, tourism, growth, development and national development</p>	<p>Abubakar Muhammad  &amp;  Audi Isah Muhammad</p>
FMSS-Conf-2023-52	<p><b>Exploring the Linkage, Skill Acquisition as A Vital Tool for Poverty Reduction: A Conceptual Review</b></p> <p><b>Abstract</b>  <i>Poverty alleviation has been a serious issue of concern for governments at the national and state level, thereby making several efforts to alleviate or substantially reduce poverty through policies and programs over the years. Some of these specific policies designed are; structural adjustment program (SAP), National Directorate of Employment and among the recent is the Community Sustainable Development Program (CSDP) as assisted by the World Bank. Yet there is still high rate of poverty in the country. In</i></p>	<p>John T. A  &amp;  Ijaiya M.A (PhD)</p>

	<p>responding to this high poverty rate in Nigeria, Skills acquisition programs are the recent strategy adopted by governments to ameliorate the suffering of poor people by giving them the skill to cater to their development. This paper will serve as an x-ray of different skills acquisition training programs and their effect on poverty reduction in Sokoto State, Nigeria. The overall aim of the current study seeks to examine the effect of skills acquisition on poverty reduction in Sokoto State Nigeria. The objectives of this study will be achieved through the proposed use of a set of structured questionnaires that will be administered to the sampled population of 344 SMEs owners registered with the Sokoto State Small and Medium Enterprise Development Agency (SOSMEDA) using structural equation model (AMOS) as a measure of analysis. The finding of the study is expected to provide valuable insights into the various skill acquisition conceptualization and how each conceptualization ultimately reduce poverty, contributing to both academia and practitioners</p> <p><b>Keywords:</b> Skill acquisition, poverty reduction, structural equation modelling (SEM/AMOS)</p>	
FMSS-Conf-2023-53	<p align="center"><b>Evolution of Public Enterprise and the Journey So Far in Nigeria</b></p> <p><b>Abstract</b>  <i>One of the motivating factors for establishing public enterprises in Nigeria is to facilitate social and economic development in sectors that are not considered expedient for both public and private sectors investment by foreign and local investors. However, the public enterprises established to fill this vacuum have been faced with many challenges that constrained their ability to perform optimally. The public enterprises has been suggested as a panacea for solving the challenges facing socio-economic issues right from time memorial of colonial period till date in Nigeria. The extent to which this objective has been realized is still subject to controversy. This paper examines the evolution of public sectors and the journey so far in Nigeria. The paper used documentary methods with secondary sources of data. The study as well applied system theory. The paper concludes that although many of the challenges faced public enterprises in Nigeria have been drastically reduced in the post privatization era much still needs to be done in ensuring that Nigerian consumers enjoy maximum benefits in the services provided by public companies that emerged from the privatization exercise as a result of the journey so far.</i></p> <p><b>Keywords:</b> Motivation, Public enterprises, Economic Development, Investment and Privatization</p>	<p align="center">Ndaliman Salihu Alhaji Isah &amp; Musa Godabe Mustapha</p>
FMSS-Conf-2023-54	<p align="center"><b>An Assessment of the Effect of Empowerment Programmes on the Performance of Small and Medium Enterprises (SMEs) in Gombe State</b></p> <p><b>Abstract</b>  <i>The target of every government across the globe particularly underdeveloped and developing nation is to empower their SMEs to drive the economic growth and development and this is what called for this paper as an area of interest. This paper is set to examine the effect of empowerment programs, specifically, anchor borrower program on performance of SMEs in Gombe state. To achieve this objective, the survey uses a sample of 260 SMEs as respondents through convenient sampling technique. Data was collected using structured questionnaire. Regression analysis was carried out using the SPSS version 23.0 to test the hypothesis. Although there are many empowerments existing in literatures that encourage the SMEs to source for capital in order to expand or diversified. This paper shows the explanatory variables employed were capable enough to explain the effects of empowerment programs on performance of SMEs in Gombe State. The study covers six local government Areas of Gombe state, two LGAs from each of the senatorial district of the state (Billiri and Balanga from the south, Akko and Yamaltu Deba from the central, Gombe and Dukku from the north).The study finds out that, Anchor Borrower Program, trader money and Market Moni Program within the period covered in this paper has a positive and significant effect while on the performance of SMEs in Gombe State and further recommend that, Effort should be made by the government through the central Bank of Nigeria to improve the access of empowerment grant by SMEs for effective sharing among all the economics sector. There should be</i></p>	<p align="center">Haruna Adamu Bello</p>

	<p>a campaign by the Gombe State government to their residential SMEs to educate them on how to access the empowerment packages.</p> <p><b>Key Words:</b> Small and Medium Enterprises Performance, Government Empowerment Program, Anchor Borrower Programme, Trader moni and market moni.</p>	
FMSS-Conf-2023-55	<p style="text-align: center;"><b>An Empirical Evaluation on the Parental Attitude Towards Girl Child Education among Secondary School Students in Kontagora Local Government Area of Niger State as Hybrid of Poor Governance</b></p> <p><b>Abstract</b>  <i>The study evaluated parental attitude towards Girl-child education in Kontagora Local Government Area of Niger State. Primary data was used for this study. Erikson's psychosocial theory is used as theoretical framework for this study. Using the primary data collected, descriptive statistic and percentages was used to examine parental attitude towards Girl-child education. The chi-square test was also used to test the hypothesis examining significant associations between the parents' preference to sponsor only the male child up to secondary level in the study area. The study found that girls in this community prefer to marry at an early age than go to secondary school. Also, that poor parental education and awareness is a hindrance to girl-child education in this community. The findings showed that extreme poverty and parental ignorance are among the major constraints of the girl-child education in the study area. Therefore the study recommends that vigorous awareness campaigns, enlightenment programmes by all stakeholders especially in the study area should be mounted using door-to-door campaign, social media as well as print media in order to reach all corners of the remote areas in the local government area so as to foster understanding of girl child-education as veritable tool for good governance.</i></p> <p><b>Key Words:</b> Girl-child, Parental Attitude, Girl child Education, Girl-child Development</p>	Aliyu Tanko Ahmed (PhD)
FMSS-Conf-2023-56	<p style="text-align: center;"><b>Federalism in Africa: Is it Going to Fail?</b></p> <p><b>Abstract</b>  <i>This paper examines the idea of African federalism and its difficulties. It seeks to offer a thorough examination of the theoretical underpinnings, historical context, and practical ramifications of federalism of Federal practice in Africa. In the light of the vast and complicated African continent, key issues like racial diversity, political unpredictability, economic inequality, and institutional capability are covered in the text. The results emphasize how critical it is to solve these issues in order to establish efficient federal institutions that can support unity, democracy, and development throughout Africa. The paper ends with suggestions on how researchers and policymakers can negotiate the difficulties of African federalism and overcome the challenges in order to bring needed national integration and development.</i></p>	Edita Muhammad Nma
FMSS-Conf-2023-57	<p style="text-align: center;"><b>Africans and The Ballot Box: A Review of Elections Challenges, Prospects and Constraints in Nigeria (2011 - 2019) Institutional and Process Framework.</b></p> <p><b>Abstract</b>  <i>Election Management has an enigmatic challenge to emerging democracies especially in African. Therefore, managing election at diverse periods and contexts have therefore necessitated the rise of many formidable questions on the stability and viability of these emerging democratic states. Indeed, what really makes a democracy rest on quality of election, which is essentially base on evolution, growth and effectiveness of election managers and political context within which they operates. Principal election experiences such as the 2011 election in Nigeria, the Nigeria episode, the election in Republic of Congo and Benin Republic given rise to President Jonathan, Yusufu and Kabilas etc. are Africa's recent beacons. More so in terms of providing the coordinates upon which the challenge and controversies they have generated</i></p>	Muhammad Gidi, Abdulrahman



	<p>have emerged. In this article, the author has specifically used the experience of election management institutions in Nigeria not only to re-suitate our National experiences but also to stimulate more discussions on more contemporary issues affecting election and electoral bodies within the framework of emerging democracies. The bulk of the materials or evidence used in this study was basically obtained from credible secondary sources. Additional information were also gathered from interactions and interviews with practicing politicians, scholars as well as senior managers of the state-led Electoral bodies that operated at different epoch of Nigeria political history.</p>	
FMSS-Conf-2023-58	<p><b>Constraining Factors of Clan-runed Entrepreneurial Ventures among Rural Settlers of Shiroro Local Government Area of Niger State, Nigeria.</b></p> <p><b>Abstract</b>  <i>Clan-runed entrepreneurial ventures are categorized as part of the predominant form of entrepreneurial ventures in the rural communities of various countries in the sub-Saharan Africa. Success factors of such kinds of entrepreneurial ventures have been widely explored whilst constraining factors are under studied. In an attempt to explain the constraints and limitations associated with clan entrepreneurial venture in the context of Niger State, the lead question is: What are the key factors which poses limitations to the smooth running of clan-runed entrepreneurial venture among generations of settlers? This research deployed the use of questionnaires and interviews to identify the key factors posing limitations to the potential growth and development of clan-runed entrepreneurial ventures. A total of 8 clan entrepreneurial ventures were identified, where all the heads of clan-runed enterprises were interviewed and 42 members of their clans responded to the survey and gave valuable insights into the management and activities of their ventures. Descriptive and correlation data analyses was done to compile and interpret the findings from the study. The general results suggests that insecurity, institutional support, socio-economic contextual environment and agricultural output pose limitations to the success of clan-runed enterprises within Shiroro LGA, of Niger State. The findings also conclude that clan-runed entrepreneurial venture performance are built upon the style of venture management, social-capital bond that exist among extended family members, expertise and experiences of participants.</i>  <b>Keywords:</b> <i>clan-runed entrepreneurial ventures, insecurity, social-capital, management style</i></p>	<p>Sidikat Shitu  &amp;  Aliyu Ndalile Idris  &amp;  Adedeji Sharafadeen Olayinka</p>
FMSS-Conf-2023-59	<p><b>An Assessment of Intrinsic Motivation on Academic Staff Performance in Federal and State Polytecnic Bauchi</b></p> <p><b>Abstract</b>  <i>Tertiary institutions in Nigeria particularly in Bauchi state faces a lot of challenges, among which is the shortage of sound and motivated lecturers. This study examines intrinsic motivation on academic staff performance of both the Federal and State Polytechnic in Bauchi. The population of the study is 403 from the two polytechnics out of which 382 were used as Sample size. The structured questionnaire was used and PLS-SEM V4 was used to analyzed the data in this study. The findings of the study indicated that recognition has positive influence on academic staff performance. The study concluded that, recognition plays a prominent role in influencing academic staff performance. It is important for federal and state polytechnic to be able to pay more attention on these intrinsic motivations in order to perform academically. The study recommends that, Federal and State Polytechnic Bauchi should maintain and develop more strategies and motivational policies that will motivate and improve academic staff performance which will lead to improve overall performance of the institutions.</i>  <b>Keywords:</b> <i>Intrinsic Motivation, Recognition, Academics Staff Performance</i></p>	<p>Hauwa’u Bello Hussaini  &amp;  Babangida Muhammad Musa</p>

FMSS-Conf-2023-60	<p align="center"><b>Effects of Socio Cultural Factors on Women’s Political Participation in Bida and Lapai Local Government Areas of Niger State Fatima</b></p> <p><b>Abstract</b>  <i>This study examined the effects of socio-cultural factors on women political participation in Bida and Lapai Local Government Areas of Niger State. In spite of the policies put in place by the government to involve women in political participation especially in Niger State, cultural factors have been an important source of problems for the political advancement of women and have continued to affect the development and reputation of women in politics as most of them believe that the male dominance will make their roles in politics inactive and unexpressed. However, the Study is anchored on the premise liberal feminism theory. The study was conducted through a descriptive survey with a population of register women voters in Bida and Lapai Local Governments areas in 2023, which is 93,228. To determine the sample size Krejcie and Morgan 1970 sample size formula was adopted, where the study arrived at 370. The study reveals that the negative behavior and how society consider women in term of decision making as well as their low ability to lead affect political participation. The study also discovered that many social factors such as level of education, insufficient financial capital to embark on political campaign, gender discrimination and some other factors hinder women participation in politics. Finally, the study recommended that, there is need for government to propagate women’s political participation in Nigeria particularly in Niger State, to help propagate issues of democracy, rule of law and women emancipation from household duties. Nigerian Government should conduct a conscious enlightenment exercise geared towards women get elected and other people involved in shaping future women leaders.</i>  <b>Keyword:</b> Politics, Political participation, Women, Women political participation.</p>	Bint Hassan & Kudu Haruna Mohammed
FMSS-Conf-2023-61	<p align="center"><b>Effects of Fuel Subsidy on Nigeria’s Civil Servants</b></p> <p><b>Abstract</b>  <i>This study examines the effects of fuel subsidy removal on civil servants standard of living in Bida Local Government Area of Niger State, in which 300 civil servants were randomly selected in Bida for the purpose of the study. Statistical instrument used to collect the data was questionnaire which contained questions raised to find solutions to the research problem. The research hypotheses were tested using chi-square. So, it was deduced from this study that increase in fuel pump price which resulted from fuel subsidy removal has an adverse effect on the standard of living and productivity at work of the civil servants, since fuel is essential for the transportation of major commodities, such as agricultural produce and other market product in Nigeria.</i>  <b>Keywords:</b> Civil servants, Fuel price, Subsidy, Standard of living, Productivity</p>	Shetimma Abdul-Matinu
FMSS-Conf-2023-62	<p align="center"><b>Effect of Fraud Management Practices on Performance of Selected Deposit Money Banks in Minna and Bida Niger State, Nigeria</b></p> <p><b>Abstract</b>  <i>This study examines the fraud management practices of a few selected money deposit banks in Minna and Bida Niger State. The global expansion and development of the banking industry is seriously threatened by fraud. Financial difficulties, the closure of some deposit money banks, and a decline in client confidence are all consequences of this. The study’s objectives are to figure out how money deposit banks detect and control fraud, what kinds of fraud are committed by money deposit banks, and what causes them. One hundred and fifty questionnaires were distributed to the selected banks under investigation as part of the survey research design used in the study. Frauds in money deposit institutions are often the result of staff incompetence, inadequate management and security measures, and unofficial borrowing. Loan fraud, cheque fraud, computer fraud, and forgeries are among the various forms of fraud that can occur in money deposit banks. Tools for</i></p>	Faith Nnawo Taidi & Shuaib Ndagi Sayedi (PhD) & Salihu, Adelabu Abdulwaheed (Prof)

	<p><i>detecting and preventing fraud include inventory and process control, accounting and financial control, personnel and administrative control. It came to a conclusion that controlling fraud in money-deposit banks is very important and beneficial in many ways, including boosting client confidence that their fund is secure and luring in or encouraging local or foreign investors. It was suggested that management use tactics in deposit-money institutions to guarantee the early and prompt discovery, prevention, and control of fraud. Bank ought to fortify their security game plan and utilize modern security device to guarantee rigid and safety measures within and outside the bank surrounding</i></p> <p><b>Key Words:</b> Fraud, Management, Banking sectors, Fraud control, Nigerian banks</p>	
FMSS-Conf-2023-63	<p><b>The Paramount of Finance and National Development in Nigeria: Emphasis to Niger State Respective</b></p> <p><b>Abstract</b>  <i>The paper study the paramount of Financial inclusion and National Development in Nigeria Which Emphasis to Niger State respective for increase economic growth and productivity and reduce poverty and inequality by helping people and firms particularly SMEs to save and invest, smooth consumption, and better manage financial risks in Nigeria. This paper highlights Niger's lag compared to other WAEMU countries in terms of access to and use of formal financial services, including for women and youth, and underscores key demand and supply side challenges to financial inclusion as well as structural impediments. It lays out key priorities for Niger to harness the potential of greater financial inclusion to support the country's development agenda, including efforts to tackle low financial literacy, promote digitization, and address informality.</i></p> <p><b>Keyword:</b> Finance, National Development, Challenges, Opportunities, Niger State Business Environment.</p>	<p>Sulaiman, T.H  &amp;  Abalaka, J. N  &amp;  Ajiteru, S.A.R</p>
FMSS-Conf-2023-64	<p><b>Terrorism and Rising Displacement of Persons in Niger State</b></p> <p><b>Abstract</b>  <i>Today, banditry has taken over the Niger state by storm resulting in the loss of lives, destruction of properties and forceful displacement of thousands of people within the state. These displacements have affected not only the lives of the victims but also the society as a whole as it has a spirally effect on economic development of the state. These displaced persons better known as IDPs are scattered all over the state in urban areas with little to call their own. Government and Non-Governmental Agencies contribution to the IDPs has not been adequate for the rising number of victims, therefore needs to bring up long term laws and welfare programmes that attend to the needs of these IDPs so that they can enjoy the full rights of citizenship that they deserve. The paper relies on secondary extracted from research reports, journal articles and books. The paper concludes that the alarming rise of IDPs is a major concern that could trigger another cycle of banditry and insurgency. The paper recommends that the government has to bring up long term laws and welfare programmes that attend to the needs of these IDPs so that they can enjoy the full rights of citizenship that they deserve.</i></p> <p><b>Keys:</b> Banditry, Insurgency, Internally Displaced Persons, (IDPs)</p>	<p>Aisha Dangana  &amp;  Dr. Hamza Kumar</p>
FMSS-Conf-2023-65	<p><b>Empirical Analysis of Effect of Macroeconomic Aggregates on Foreign Portfolio Investment in Nigeria</b></p> <p><b>Abstract</b>  <i>The study analyzed the effect of macroeconomic aggregates on foreign portfolio investment in Nigeria for the period 1986-2021. GDP growth rate, exchange rate, inflation rate and monetary policy rate were adopted as macroeconomic aggregates. Data was sourced from Central Bank of Nigeria (CBN) Statistical Bulletin (2021). Ordinary least squares (OLS) multiple regression technique was employed to analyze the data. Findings revealed that GDP growth rate had positive and significant effect on foreign portfolio investment in Nigeria while exchange rate and monetary policy rate had negative and significant effect on foreign portfolio investment in Nigeria. The</i></p>	<p>Ariwa, F. O. (PhD)  &amp;  Ibeabuchi-Ani, Ogechi</p>

	<p>study further showed that inflation rate had negative and insignificant effect on foreign portfolio investment in Nigeria. The study recommended that Central Bank of Nigeria (CBN) should fashion out ways of reducing the monetary policy rate so as to reduce the cost of borrowing and other transaction costs. In this way, foreign portfolio investment (FPI) inflow would be increased.</p> <p><b>Keywords:</b> Exchange rate, foreign portfolio investment, inflation rate, macroeconomic aggregates, monetary policy rate</p>	
FMSS-Conf-2023-66	<p><b>Transportation Systems, Problems and Challenges affect their Contribution to an Analysis of the Issues of the Economic Development in Nigeria.</b></p> <p><b>Abstract</b>  <i>The aim of this paper is to discuss the current problems and challenges facing the four major modes of transportation in Nigeria, data used were obtained from in-depth literature search in books, journals and relevant government publications as well as oral interviews and field observations. The historical development of each mode and the role it played in the economic development of the country in the past are presented and then the challenges and problems that affect their continued contribution to the economic development of the country are discussed. The major result of the predominant use of road transportation over all the other modes are environmental problems of road transportation and high frequency of road traffic accidents on Nigerian roads. The inland waterways have a lot of capacity that is not being utilized while the railway system is old and obsolete. The airways are heavily used but still need a lot of improvement and expansion. The paper suggested sustainable ways of handling these problems and challenges so that these modes can continue their contribution to the economic development of Nigeria.</i></p> <p><b>Keywords:</b> Transportation development; Economic development; Nigeria transport system; The journey so far and the way forward. General Problems</p>	<p>Abalaka, J.N  &amp;  Ajiteru, S.A.R  &amp;  Sulaiman T.H.</p>
FMSS-Conf-2023-67	<p><b>Impact of Working Capital Management on the Financial Performance of Listed Consumer Goods Firms in Nigeria</b></p> <p><b>Abstract</b>  <i>The study investigates the effect of working capital management on financial performance of listed consumer goods firms in Nigeria. Four dimensions of working capital management: day sales outstanding (DSO) and day payables outstanding (DPO) while return on asset (ROA) is used as proxy to financial performance. A sample of 16 consumer goods firms were selected out of 21 listed consumer goods firms in the industry based on the data availability within the time period (2013-2021). Secondary data from audited financial reports of consumer goods firms were collected for 9 year-period (2013-2021). Descriptive statistics were used to find the basic demographic characteristics of the data and some diagnostic test (normality, stationarity, serial autocorrelation etc) were carried out and met the minimum requirement for testing hypotheses. Vector Autoregression Granger causality test was used to test the hypotheses developed. Result indicates that Day Sales Outstanding (DSO) has insignificant positive impact on financial performance of listed consumer goods while Day Payables Outstanding (DPO) show positive significant effect on financial performance of listed consumer goods firms. The study also recommends that Consumer Goods Firms should always maximise Day Payables Outstanding as this will improve financial performance of the firms of listed consumer goods firms in Nigeria.</i></p> <p><b>Keywords:</b> working capital management, financial performance, day payables outstanding, return on assets.</p>	<p>Abubakar Bala (PhD)  &amp;  Abubakar Sadiq Usman (PhD)  &amp;  Adamu Abdulkadir</p>

<p>FMSS-Conf-2023-68</p>	<p align="center"><b>Effect of Capital Market Development on Economic Growth; Evidence from Nigeria</b></p> <p><b>Abstract</b>  <i>This study empirically examines the effect of capital market development on economic growth in Nigeria over the period of 1999Q1-2021Q4. Data was obtained from secondary sources, specifically from National Bureau of Statistics (NBS) publications, Central Bank of Nigeria (CBN) Statistical Bulletin and Nigeria Stock Exchange (NSE) Data base. The study applied Vector Error Correction (VECM) model and structural Vector Auto-Regression (SVAR) to empirically test for the impact of capital market on economic growth and the response of capital market from shocks of macroeconomic variables in Nigeria. The results from the VECM model indicated that market capitalization has a significant effect on economic growth, while all share index also has a long-run positive impact on economic growth in Nigeria. Furthermore, the results obtained from estimation of the SVAR model suggest that the market capitalization significantly response to the selected macroeconomic variables in Nigeria over the period of study. Based on the findings, the study recommends that policy makers, financial policies and investors, need to take the macroeconomic indicators into account when formulating financial, economic policies, diversification and structuring of the portfolio. Besides, Investors are also advised to hedge against stock price volatility by constructing very highly diversified portfolio's which reflects the overall market portfolio. Also, capital market regulators should try and maintain the confidence of investors in the market so as to ensure a continued patronage by showing true commitment and sincerity of purpose in the capital market probe, which will in turn increase the country's economic growth.</i></p> <p><b>Keywords:</b> Capital Market, Economic Growth, Vector Error Correction (VECM), Structural Vector Auto Regression (SVAR)</p>	<p align="center">Jamilu Hussaini (PhD)  &amp;  Abubakar Muhammad Bagudo  &amp;  Bilal Muhammad Sama</p>
<p>FMSS-Conf-2023-69</p>	<p align="center"><b>The Nigerian State and International Trade Agreements 2015-2022</b></p> <p><b>Abstract</b>  <i>Countries rely on other countries for the import of goods that they cannot readily manufacture domestically. International trade leads to the leads to the establishment of trade agreements and trade policy. These encourage harmonious relationships between states that depend on one another for a better standard of living of their citizens. States which are the major actors in international relations are obliged to respect generally accepted norms and basic principles of international law. The basic acts containing these norms on which the international legal system primary relies are international agreements. Nigeria has many trade agreements signed under the international trade agreements, regional trade agreements, bilateral trade agreements, and memorandums of understanding. This paper examines the role of the Nigerian state in international trade agreement. Relying on secondary data, the paper underscores the contributions of international agreements to economic development of the Nigerian state. It also identified some loopholes in Nigeria's trade agreements with other countries of the world within the period under review. The paper is situated within the realm of dependency theory. The paper concluded that there are imbalances in Nigerian trade agreements/relation and that the imbalances must be corrected so as to match the rhetoric win-win situation of globalization. The paper recommends among others that the manufacturing sector to be developed harness the untapped mineral resources within the country, the need to focus on the diversification of the economy especially in the face of the dwindling oil prices.</i></p> <p><b>Keywords:</b> international, agreement, trade, negotiation</p>	<p align="center">Jibrin Mohammed Rabba  &amp;  Kamar Hamza (PhD)  &amp;  Aisha Dangana</p>
<p>FMSS-Conf-2023-70</p>	<p align="center"><b>The Nigerian State, Agricultural and Allied Industry in a Subsidy Regime, 2015 2022</b></p> <p><b>Abstract</b>  <i>Nigeria is a nation with various factor endowments, but yet there is still the threat of hunger, extreme poverty and the need to combat this menace calls for urgent attention. Therefore, this study is to focus on the analysis of agro-allied industry in subsidy regime and the possibility of reducing the poverty level of the Nigerian populace and enhance a better economic condition. The data for this study is a yearly range from 2015-2022. The time series data used for this study is secondary data obtained from world development</i></p>	<p align="center">Abdulkadir Abubakar Dzukogi  &amp;  Kamar Hamza PhD  &amp;  Yahuza Danjuma Izom</p>

	<p>indicator (WDI). Using the Augmented Dicky Fuller to check for stationarity of variables after which I will conduct the counteraction test to check for the long-run relationship between the variables. Therefore, the findings from various econometrics techniques employed for this study show that there is a long-run relationship between agricultural value-added and gross domestic product. The study also noted it increases the economic productive potentials by expanding its capital base, it also highly recommends that Nigeria should ensure the proper execution and implementation of the already existing policies that apply to the agricultural sector, the study therefore recommends that the emphasis should be on modern technology aato improve agro allied business to make the economy more functional and relevant and growth driven.</p> <p><b>Key words:</b> Agriculture, Nigeria, GDP, subsidy regime, Agro-allied industry</p>	
FMSS-Conf-2023-71	<p align="center"><b>Budgetary Control and Financial Performance of Ministries and Parastatals in Niger State Nigeria</b></p> <p><b>Abstract</b>  <i>The study on Effect of Budgetary control on Financial performance of Ministries and Parastatals (M&amp;Ps) in Niger state Nigeria is carried out with the aim to examine the influence of budgetary control with independent variable indicants (Planning, Participatory Budgeting, Accessibility of Budgeted Funds, and Monitoring and Evaluation) on the dependent variable (Financial Performance) of M&amp;Ps in Niger state, This research adopts quantitative and survey research design using closed ended questionnaire of 7 likert's scale to derive primary data from 363 respondents constituting Budget officers, Accountants and Auditors from 121 Ministries and Parastatals respectively in Niger state, using the same population as sample size while 349 questionnaire is recovered for analysis and interpretation. Regression analysis, Correlation and Anova are used for data analysis and interpretation deploying the use of inferential Statistics of Statistical Package for Social science version 26 to validate the hypothesis. The findings of the study shows that all independent variable indicators have favorable and noteworthy impact on the effectiveness of Ministries and Parastatals. This research therefore suggests according high priority to funds accessibility to increase performance of M&amp;Ps.</i></p> <p><b>Keywords:</b> Budgeting, Ministries and Parastatals.</p>	<p align="center">Adamu Mohammed &amp; Bashir, S. D. (PhD) &amp; Shuaib Ndagi Sayedi (PhD)</p>
FMSS-Conf-2023-72	<p align="center"><b>Financial Literacy and Graduates Entrepreneurial Intention in Nigeria</b></p> <p><b>Abstract</b>  <i>One of the most important literacy that is a must for every adult is financial literacy. Many young people go into adulthood without acquiring the necessary financial literacy skills that will help them manage their finances in an effective and efficient way. Many people do not know beyond the basics of receiving and spending money. This led many to making poor financial decisions that they may leave to regret in the long run. The study uses quantitative and survey research designs. A closed-ended questionnaire was used to generate primary data from 404 National Youth Service Corps (NYSC) members serving in Niger State from a population of 1271 batch 'A' 2021 set. 382 questionnaires were retrieved for analysis and interpretations. The study uses Taro Yamane's sample estimation formula; while the sample size was selected using systematic random sampling technique. The research uses multiple linear regression for data analysis and interpretation. The findings of the study reveal that financial knowledge, financial behaviour, financial attitude and financial risk tolerance have positive and significant effect on graduates' Entrepreneurial intention in Nigeria. The study recommends that National Universities Commission should introduce financial literacy course to augment the current entrepreneurship education course that is made compulsory for all undergraduate students in Nigeria because of the influences it has on entrepreneurial intention. More so, the National Youth Service Corps (NYSC) should introduce financial literacy orientation programmes as part of their community development service (CDS).</i></p> <p><b>Keywords:</b> Financial knowledge, financial behaviour, financial attitude, financial risk tolerance, entrepreneurial intention.</p>	<p align="center">Abdulkadir Usman</p>

FMSS-Conf-2023-73	<p><b>An Analysis of Recent Coups in Africa: X-Raying Good Governance as the Antidotes</b></p> <p><b>Abstract</b>  <i>No country grew and developed without good governance, and as such it is critical and essential to the sustenance of growth and development of any nation-state. A country is classified as developed when is able to provide qualitative life for her citizenry. African states over years has been battling with the problems of good governance in spite of huge human, material and natural resources in their possession. Recently many coup d'état has emerge as a result of bad governance that result to lost hope by the led, lack of consciousness from the leaders and extreme corruptions. This study seeks to examine an analysis of recent coups in Africa: x-raying good governance as the antidotes. The paper adopted Documentary research method of which Secondary sources of data was implored and frustration aggression theory was used. The study find out that there is no significance relationship between good governance among the recent coup d'état states in African. The study thereby recommended that the led should hold the leaders responsible (accountable) for their stewardship to them; African followers in particular should no longer be silent on poor government policies and/or anti-policies for of the people as policies are gear towards growth and development. People need to hold their destinies in their hand and make government to be alive to its constitutional responsibility of maintaining law and order, security, and provision of enabling environment as well as infrastructural facilities to achieve developmental goal. In the absence of these it will engender dividends of good governance of which can lead to frustrations/aggression of the people, as such easy to pave way for coup d'état and among others.</i></p>	Abdullahi Mustapha Sheikh
FMSS-Conf-2023-74	<p><b>Effects of Islamic Banking Products Adoption on Small Scall Enterprises (SSEs) Owners' Financial Inclusion in Abuja, Nigeria</b></p> <p><b>Abstract</b>  <i>The purpose of this paper is to determine the major factors that affect Small Scale Enterprise (SSE) customers' intention to adopt Islamic banking services in Abuja, Nigeria. The study used quantitative and descriptive research designs. The population of the study is 5,690 Small Scale Enterprises in Abuja. The sample size of 374 was availed questionnaires and 349 representing 93.3% were retrieved from the respondents. The study used multiple regression to test the research hypotheses through SPSS 23 version. The findings reveal that relative advantage and compatibility have positive and significant effect on the customers' intention to adopt Islamic banking products in Nigeria while awareness and religiosity have no significant effect on the customers' intention of adopting the Islamic banking products in Nigeria. It is recommended that government effectively partners Islamic banks on administration of her national intervention schemes aimed at poverty alleviation, productive employments, sustainable industrialization etc. to achieve financial inclusion and sustainable economic growth and development. Banks and other financial institutions especially microfinance banks in view of their number and reach to take advantage of this alternative to conventional banking by opening more branches or Islamic banking windows and leveraging on digital solutions to effectively partner with or create Point of Sales as channels to support Small Scale entrepreneurs and financial inclusion.</i>  <b>Keywords:</b> Adoption of Islamic banking products, Awareness, Religiosity, Relative advantage, Compatibility</p>	Ibrahim, Mohammed Giddi & Salihu Adelabu Abdulwaheed (Prof)
FMSS-Conf-2023-75	<p><b>Brand Potentials, A Taste for Consumer Partronage of Battle Water in Minna, Niger State</b></p> <p><b>Abstract</b>  <i>Brand of any commodity is subject to taste of a consumer. To appraise a consumer demand for satisfaction is necessary ingredient in any business choice. This study was motivated by desire to analyse brand potentials, as a taste for consumer patronage of battle water in Minna, Niger state Nigeria.</i></p>	Adamu Mairo

	<p><i>In spite of the differences of taste brands, of which table water is not an exceptional. Many table water vendors are of the view that brand is a challenge to patronage of table water. It is for this that led to study to justify whether the activities branding have contributed or not to the patronage consumers of table water. The study adopted Attractive Quality theory. Historical (qualitative) methodology approach was used for this study with emphasis on secondary sources of data. The study discovered that for any society to achieve patronage of a table water product, brand and re-branding must be consider. To some consumers brand does not matter. This study discovered brand as necessary ingredients for bottle water patronage. Stating recommendation the study stated that over staying of a product without brand and rebranding has negative effects for patronage. And as such bring a setback to bottle water business.</i></p> <p><b>Keywords:</b> Brand, Development, Economy, entrepreneurship, consumer</p>	
FMSS-Conf-2023-76	<p><b>Interrogating Economic and Political Strategies Towards Combating Rural Banditry in Nigeria: A Focus on Kontagora Local Government, Nigeria</b></p> <p><b>Abstract</b>  <i>This paper examined the interrogation of economic and political strategies towards combating rural banditry in Nigeria focusing on Kontagora local government in Niger State. The paper used Primary data. The analytical techniques employed was descriptive statistics and content analysis. The study was anchored on the hearts and minds (HAM) theory activity, which emphasizes that Government first priority is to ensure the protection of its citizens and ensure stability in the polity so as to counter insurgency. The study found that government did not compensate rural dwellers after bandits attack to cover their loss. It was also established that there should also be the need to have local vigilantes in every community in the study area. On the other hand, the findings revealed that the government should also compensate the local vigilantes that lost their lives in the fight against rural armed banditry. This also includes the need to provide incentives to vigilantes as compensation for those who lost their lives in the fight against rural banditry. The findings also revealed that that there is need for Government to provide Police outpost in every community and create a joint task force with both local Vigilantes, Police, Military as well as food security personnel in order to protect food productions. Therefore, the study recommended that the State Government should introduce all inclusive participation as a political strategy. This is a form of political strategy can ensure smooth interaction between a government and the citizens of Kontagora local government area. That can give Governments the advantage of techniques to coerce certain actions, thereby gaining relative advantage to win the fight against rural banditry.</i></p> <p><b>KeyWords:</b> Rural banditry, Banditry, Insecurity, Economic strategy, Political strategy, Military strategy.</p>	Umar Abdulrasheed Bala & Aliyu Tanko Ahmed (PhD)
FMSS-Conf-2023-77	<p><b>Determinants of Digital Zakat Payment Crowdfunding in Nigeria: The Moderating Role of Zakat Literacy</b></p> <p><b>Abstract</b>  <i>This study attempts to investigate the determinants of digital Zakat payment crowdfunding in Nigeria: the moderating role of Zakat literacy. The study uses quantitative and survey research designs. The population of the study is 115,959,609 Muslims in Nigeria. The sample of the study is 400 Muslims as dictated by Taro Yamani formula and selected using purposive random sampling technique. 335 questionnaires were retrieved from respondents representing 83.8% of sample size of the study. The study uses multiple regression to test the research hypotheses through SPSS 26 version. The findings revealed that perceived usefulness, perceived ease of use and subjective norm have significant effects on intention to use digital Zakat payment crowdfunding. The study further revealed that Zakat literacy has moderating role to influence subjective norm on intention to use digital Zakat payment crowdfunding in Nigeria. But have no moderating effect on perceived usefulness and perceived ease of use on intention to use digital Zakat payment crowdfunding. More so, the study found that the level of Zakat</i></p>	Abdulkadir Usman & Sulaiman Abdu Liman



	<p>literacy in Nigeria is high, though has no significant effect on intention to use digital Zakat payment crowdfunding. The study therefore, recommends that each state Zakat institution in the country should create Sharia compliant FinTech platform for digital Zakat payment and engage in massive public awareness and enlightenment campaigns on the relative advantage digital Zakat payment have over traditional Zakat payment method.</p> <p><b>Keywords:</b> Zakat literacy, Digital Zakat Payment Crowdfunding, Perceived Usefulness, Perceived Ease of Use.</p>	
FMSS-Conf-2023-78	<p><b>Impact of Knowledge Management and Entrepreneurial Orientation on Performance of Small and Medium Scale Enterprises in Katsina State, Nigeria</b></p> <p><b>Abstract</b>  <i>Today businesses improve their performance through adoption of knowledge management skills and entrepreneurial orientation at the same time leverage their resource to create value for their customers and enhance competitive advantage. The aims of this study is to investigate the effect of knowledge management skills and entrepreneurial orientation on small and medium scale enterprises in katsina state. The data for the present study was collected via survey instruments administered on 250 SMEs employees and owners/managers at various level in SMEs the study used multiple regression in analyzing the data set. From the result, the study revealed that knowledge management and entrepreneurial orientations have significant and positive effect on the performance of SMEs. The policy implication of the findings is that an increases in knowledge management and entrepreneurial orientations will lead to an increase in the performance of SMEs in the study varea. Furthermore, based on the findings this study recommends that there is the need for the SMEs to give more emphasis on the conservation of knowledge management and to give their staff required training on the skills that can improve their performance in the organisations.</i></p> <p><b>Keywords:</b> Knowledge management, entrepreneurial orientation, SMEs Performance.</p>	<p>Zubairu Ahmad  &amp;  Adamu Hassan  &amp;  Hamza Zubairu Kofar-Bai</p>
FMSS-Conf-2023-79	<p><b>The Role of E-Taxation on Revenue Generation in Niger State, Nigeria</b></p> <p><b>Abstract</b>  <i>Electronic revenue is a computer-based collection system designed to improve the effectiveness and efficiency of revenue collections and many developing countries has gained increased prominence. . Given the fact that electronic tax system is to improve revenue collection which will in turn improve the State economic growth. Taxation has remained the major source of revenue through which governments defray their expenses and attained economic growth through the provision of adequate and enticing infrastructures. Of this study, is to examine the role of e-taxation on Internal Generated Revenue (IGR) in Niger State. A questionnaire was used in the data collection with 401 distributed while 303 was retrieved.. This researcher adopts a survey research design in examining the role of e-taxation on Internal Generated Revenue (IGR) in Niger State. The sample size for this study of three hundred and three (303) which comprises of 251 Taxpayers, 40 Tax officials and 12 Tax experts (consultant). The study revealed from our analysis that electronic registration has negative and no significant effect on revenue generation in Niger State. This explain with the value of the construct coefficient = -.006, t-statistics = -.104 and p - value = .917 which is &gt; .05 level of significant. The electronic filling has negative and no significant effect on revenue generation with the value of the construct coefficient = -.072, t-statistics = -1.008 and p - value = .314 which is &gt; .05 level of significant. Electronic assessment has negative and significant effect the value of the construct coefficient = -.179, t-statistics = -2.643 and p - value = .009 which is &lt; .05 level of significant. The electronic payment has positive and significant effect on revenue generation.</i></p> <p><b>Keywords:</b> Taxation, e- Taxation, Revenue generation, e-filling, e-assessment, e-payment.</p>	<p>Aisha Omosomi Muhammad  &amp;  Shuaib Ndagi Sayedi (PhD)</p>

<p>FMSS-Conf-2023-80</p>	<p align="center"><b>Entrepreneurial Leadership and Enterprise Growth: Evidence from Enterprises in Niger State</b></p> <p><b>Abstract</b>  <i>The success of every entrepreneurial leadership is the progressive growth of his/her enterprise and the ability to keep the enterprise on the trail of constant growth is no doubt the motivation. This study investigates the effect of entrepreneurial leadership and enterprise growth in Niger State and to achieve this, it adopted a descriptive survey research design and inferential statistics of multiple regression and correlation analysis. The population of the study consisted of 150 enterprises. Sample size of 109 was determined using Taro Yamane determination formula and structured questionnaire designed on five point Likert Scale to elicit information from the respondents. The study adopted primary and secondary data with descriptive statistics of mean and standard deviation in analyzing items in the first (2) research questions posed in the study. Regression analysis was used to test the effect of the relationship between entrepreneurial leadership and enterprise growth, which were research question three (3). Based on the findings, the study revealed a positive effect of entrepreneurial leadership on enterprise growth with an average mean of 3.614 and standard deviation of 0.93383. Also, it was revealed that the status of enterprise growth acknowledged the result of an excellent entrepreneurial leadership skill and interest with an average mean of 4.161 and standard deviation of 0.85553. The study clearly evidenced that entrepreneurial leadership has relationship with enterprise growth with mean of 3.576 and standard mean of 0.5604. The study therefore reveals and recommends that entrepreneurial leadership interest, skill, harmonious environment, improved employee/staff comfort determination are enterprise growth strategies. By investigating these existing gaps, the study evidenced that there is an effects of entrepreneurial leadership on enterprise growth and add to existing knowledge.</i></p> <p><b>Keywords:</b> <i>Entrepreneurial Leadership, Enterprise, Niger State, Enterprise growth, Business.</i></p>	<p align="center">Zubuike, Aham. Samuel  &amp;  Bashir, S. D (PhD)  &amp;  Abdullahi B. Yusuf (PhD)</p>
<p>FMSS-Conf-2023-81</p>	<p align="center"><b>Assessment of Actuarial Concepts in Nigeria’s Pension-System Design</b></p> <p><b>Abstract</b>  <i>Pension systems play a pivotal role in ensuring financial security for employees during their retirement sojourn. Actuarial concepts form the bedrock of pension systems, providing the necessary tools to design sustainable and equitable pension programmes. This research paper examines the incorporation and application of actuarial concepts in the design and functioning of Nigeria’s Contributory Pension System (CPS). The study investigates the effectiveness of actuarial principles in ensuring the sustainability and adequacy of the CPS, and proposes some recommendations for improvements. Using data analysis, simulation and actuarial modeling, the article presents insights into the challenges and opportunities for enhancing the actuarial fairness of the Nigerian pension system and shaping the future of retirement planning in Nigeria.</i></p> <p><b>Keywords:</b> <i>Actuarial fairness, pension reform, Defined Contribution, Defined Benefit, replacement rate, mortality table, demographic assumptions, economic assumptions.</i></p>	<p align="center">Mohammed Nasirudeen  Maiturare  (Prof)  &amp;  Muhammed Ahmed Yabagi  (PhD)</p>
<p>FMSS-Conf-2023-82</p>	<p align="center"><b>Effects on Concept of Dualism: Nigeria in Focus</b></p> <p><b>Abstract</b>  <i>Central to the scientific debate about the ‘informal and formal sector’ the validity of the concept used to be a twofold challenge. The crux laid not only in the objective to explain the widely visible persistence of the informal economy in developing countries, but also in the identification of its roots and</i></p>	<p align="center">Ibrahim Salihu Kombo  &amp;  Fatima Abubakar Katcha  &amp;  Aisha Aminu Haruna</p>

	<p><i>the proliferation conditions. The present paper aims at establishing a link between the effects of concept of dualism, Nigeria in focus. Both concepts (informal &amp; formal) are interlinked and self-enforcing. The main view of the theory of dualism is that the economic laws that are found valid in advanced capitalist countries do exist in third world countries. In a simple form, the process of modernization has led to the polarization of the world. At the international level, the process has led to the development of two worlds-viz-a-viz; developed countries with their peculiar characteristics and developing countries. Also within each country of developing world there is a domestic dualism- the country is internally polarized with a modern and primitive sectors existing side by side. On the macroeconomic level, any economy – be it formal or informal – consists of a set of different economic sectors and any of these sectors basically consists of an accumulation of people on the microeconomic level. Every time one looks at the macro level where political and economic conditions frame the dynamics of the formal and the informal economy, the social and economic conditions determine the incentives for every actor to participate either in the formal, the informal or in both economies. Documentary methods is apply in this study, with secondary sources of data been used. Todaro theory of dualism is apply in this study. Similarly in same paper, the connection between informality and involuntary exclusion shall be examined in a retrospective of economic thought since 1940s. The roots of the intertwined concepts of informality and economic exclusion have been laid in the dual economy theories of the 1940s, 1950s and to date. And other socio-economists of that time, it will be argued that one of the necessary reasons for the persistence of the informal economy in developing countries is the dualism in institutional frameworks that leads to the marginalization of social groups and their subsequent exclusion from USER 2 formal economic activities. The paper closes with a brief overview of recommendation on current schools of thought that deal very differently with the issue of informality and economic exclusion, wich robust economy require robust political environment.</i></p> <p><b>Keywords:</b> Economic dualism, informal sector, informal economy, informality, marginalization, economic exclusion, involuntary exclusion, institutions, inequality, traditional sector, urban rural sector, stages of development.</p>	
FMSS-Conf-2023-83	<p align="center"><b>Small Business Creation: A Panacea for Reduction on Youth Restiveness and Unemployment in Bida Emirate of Niger State</b></p> <p><b>Abstract</b>  <i>Niger State, located in Nigeria, faces a persistent challenge of youth restiveness and high unemployment rates. The inability to effectively address these issues poses a significant obstacle to the socio-economic development of the state. Despite efforts by the government to provide job opportunities, the unemployment rate remains alarmingly high, particularly among the youth population. This problem is further exacerbated by the growing restiveness among unemployed youth; leading to social unrest and increased crime rates the study investigated small business creation: A panacea for reduction on youth restiveness and unemployment in Bida Emirate of Niger State. Survey research design was adopted for the study. Data for analysis were sourced through primary means. Two-hundred and fifty (250) were retrieved from questionnaires administered which were design in a likert scale format. Data collected were analyzed using percentages and regression analysis. The findings indicate that job opportunities created by small businesses, improvement in the standard of living, and government policies all have significant relationships with the reduction in youth restiveness/unemployment in Bida, Niger State. Job opportunities provided by small businesses, an improved standard of living, and effective government policies can contribute to mitigating youth restiveness and unemployment by providing employment avenues, better living conditions, and promoting economic growth and social development. The study recommends among others that governments and stakeholders should support small businesses by providing access to finance, training programs, and simplified regulations, as they contribute to job creation. Improving living standards through investments in infrastructure, education, healthcare, and basic amenities can reduce restiveness and unemployment. Governments should formulate effective policies focused on job creation, vocational training, youth empowerment, and entrepreneurship support. Collaboration between government, private sector, civil society, and other stakeholders is crucial for</i></p>	<p align="center">Tsado Gideon &amp; Abdullahi Babandako Yusuf (PhD)</p>

	<p><i>comprehensive solutions. Monitoring and evaluation systems should be established to assess the effectiveness of initiatives and identify areas for improvement.</i></p> <p><b>Keywords:</b> <i>Small and medium scale enterprises, Youth, Restiveness, Unemployment.</i></p>	
FMSS-Conf-2023-84	<p><b>Impact of Promotional Strategies on Services of Some Small Businesses in Bida, Niger State</b></p> <p><b>Abstract</b></p> <p><i>The paper focus on Marketing Promotional Strategies and services efficiency of some small businesses in Bida [barbing Salons] . The objective of the study is to determine the application of promotion on growth of barbing salon services in Bida. The research is quatitative in nature and the researcher adopted survey design. The population of the research is 107 and a sample size of 84 was determined using Taro Yamane sample size formula. Thus, 84 questionnaires were administered and 80 returned (73 customers and 7 staff). Data collected were presented in frequency distribution tables and hypotheses tested using Chi-square through Statistical packages for social sciences. The result revealed that customers get information about small businesses [Barbing salons] through promotional strategies and that barbing salons staff make positive contribution to customer's satisfaction. More so, that promotional strategy has positive impact on barbing salons services, From the foregoing the researcher recommends that, effective promotional strategies be adopted and adequate budget for promotion by managers, for effective and efficient service delivery.</i></p> <p><b>Keywords:</b> <i>Marketing, Promotion, Strategies, services, small businesses, efficiency, Barbing Saloon</i></p>	<p>Abdullahi Babandako Yusuf (PhD) &amp; Saidu Aliyu Baba</p>

**Signed**

**by**

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**&**

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