CONFERENCE THEME
Techniques in Accounting, Management, Technology & Entrepreneurship: Current Issues, Challenges & Prospects of SMEs in Digital Economy

CONFERENCE OBJECTIVE
The objective of the conference is to assess emerging accounting systems, business and entrepreneurial development. An important goal of the conference is to identify avenues for future research.

CONFERENCE DATE
Wednesday 19th - Thursday 20th September, 2018

CONFERENCE VENUE
Institute of Distance Learning Conference Room 2, Kwame Nkrumah University of Science and Technology (KNUST), Kumasi – Ghana

TIME: 9:00 am

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### Conference Programme

**Day One: Tuesday 18th September, 2018**
Arrival of Guests/Conferes/Delegates

**Day Two: Wednesday 19th September, 2018**
Opening Session/ Plenary

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4. Letter of Papers Acceptance and Journal Publication will be issued to author(s) on the 6th week after the conference. Acceptance will be in three forms:

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   c. Finally, papers with 81 – 95% accuracy level will be accepted for publication with minor corrections effected by the institute.

5. On acceptance of paper for publication, author(s) will be required to make PAYMENT for paper publication/ pagination (hard print and online) and courier. Payment must be done within 2 weeks of notification of acceptance. Authors will receive their published journals within 10 weeks after the conference.

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The Effect of Two Mineral Fertilizers and Wood Ash on Growth and Yield of Pepper on Nutrient Depleted Soil

Olugbemi, P.W.
Department of Agric. Education
Michael Otedola College of Primary Education, Noforija, Epe – Lagos State

Abstract

Peppers are of two broad types; sweet pepper (Capsicum annum varconoides) and hot pepper (Capsicum annum varlongum); widely grown fruit vegetables used as condiment and medicine in many parts of the tropics. There is need for intensive management of soil fertility. The input for bumper harvest for pepper on nutrient depleted soil has being solely mineral fertilizers application; which affects the soil reaction. Response of peppers to wood-ash and mineral fertilizers on such soil has not been so investigated. Hence, an experiment was conducted to assess the effect of two mineral fertilizers and wood-ash on the growth and yield of pepper under field conditions. The study was conducted at Michael Otedola College of Primary Education Teaching and Research Farm. The plot was partly eroded and being under continuous cultivation for years. Each experimental plot (2.0 m²) and treatments were laid in complete randomized block design and replicated thrice. The treatments are; No fertilizer, 40 g Urea, 90 g NPK 15-15-15, 40 g Wood-ash, and 1:1 Urea + Wood-ash. Data on plant height (PH, cm), leave area (LA, cm²), number of fruits (NF) and fresh fruits weights (FW, g/plant) collected and subjected to analysis of variance (ANOVA Pr ≤ 0.05) and standard error. The results showed that PH value (15.9±0.7) was reduced under urea and increased (17.4±0.7) urea + wood-ash, Likewise, LA was higher (15.0±0.9) under urea + wood-ash at 7 and 6 weeks after transplanting respectively. The NF and FW were significantly higher (18, 145.4±2.0) under wood-ash and urea + wood-ash (17, 129.8±2.0) application compared with other urea (8, 25.2±2.0) and NPK (17,124.1±2.0) respectively. In conclusion, urea + wood-ash at 1: 1 and wood-ash increased pepper growth and yield variables on nutrient depleted soil. Applications of urea +wood-ash or wood-ash only improve pepper production on slightly acidic soil.

Keywords: Fertilizers, Wood-ash, Pepper, Nutrient depleted soil
Reinsurance Utilisation and Performance of Non-Life Business in the Nigerian Insurance Industry: a Mixed Methods Approach

Abass, Olufemi Adebowale & Obalola, Musa Adebayo
1Lagos State University, Ojo
2University of Lagos, Akoka

Abstract

Reinsurance arrangement is fundamental to insurance companies' operations because it serves as a major risk management mechanism often used to cushion loss experience. Despite the benefits of reinsurance to insurance companies, scholars from recent school of thought had queried its use. The thrust of their argument is that reinsurance utilization may be costly, uneconomical, and on the long run erodes insurers' performance. This among others provides need to investigating the impact of reinsurance utilization on the performance of non-life business in the Nigerian insurance market. This study employed mixed method research design, a pragmatist paradigm that allows combination of qualitative and quantitative approaches within different phases of the research process. While the quantitative study made use of financial performance measures through data obtained from the annual accounts of all the forty one (41) non-life insurance companies operating in Nigeria from 2006 to 2015, the qualitative study measured the non-financial performance through semi-structured interview from heads of reinsurance department of non-life insurance companies in Nigeria. The study used profitability PT (ROA and ROE) as surrogates of financial performance while reinsurance dependence RD (RCR and RDCP) was used to denote reinsurance utilization. For the quantitative approach, longitudinal descriptive research design was employed while the qualitative employed exploratory research design. The quantitative study adopted regression analysis using logarithmic transformation of model while the qualitative study adopted thematic content analysis. The findings of the study established statistical significant influence between dependent variable (performance) and independent variable (reinsurance utilization) since the p-value of the partial regression coefficients is less than 0.05. The qualitative results validated the findings of the quantitative study. It is therefore recommended that non-life insurance companies in Nigeria should develop other risk management mechanisms apart from reinsurance protection and at the same time improve their overall performance (both financial and non financial). If these are pursued, it will simultaneously increase their retention threshold and risk appetite and on the long run reduce the rate at which reinsurance will be utilized.

Keywords: Reinsurance, Reinsurance utilization, Reinsurance dependence
Civic Education Curriculum for Effective Citizenship, Peace and National Unity in Nigeria

Aliyu Musa, PhD
Faculty of Education,
Yusuf Maitama Sule University, Kano

Abstract

Peace and national unity will be achieved when citizens of the society understand societal problems and have the skills to resolve conflicts constructively, live by national standards for justice and equality and appreciate peoples’ diversity in a heterogeneous Nigeria. Nigeria is confronted with several problems which various formal and informal citizenship advocacy programmes have been unable to resolve due to implementation gaps. These failures led to the severing of citizenship issues from social studies to form a new subject called civic education and applied as a core subject at all levels of secondary education in Nigeria. This paper employed a systematic documents analysis of existing data in discussing implementation of Civic Education Curriculum for the attainment of peace and national unity in Nigeria. Specifically, the paper explores the concept of Civic Education, Civic Education as a School subject and the implementation of the Civic Education Curriculum components in relation to peace and national unity. Similarly, the paper discusses the implementation strategies including resources and personnel as well as the pedagogical skills to teach the subject and the evident implementation lapses. Finally, in consideration of the urgent need for Peace and national unity in Nigeria, the paper proffered some suggestions and highlighted strategies that may be used in the successful implementation of the Civic Education Curriculum by all stake holders towards the attainment of sustainable peace and unity in Nigeria.

Keywords: Civic education, Curriculum, Peace and National Unity, Nigeria
Information and Communication Technology as Panacea for Sustainable Digital Economic Development in Nigeria

Ashindoitiang, Emmanuel Atemgweye

Department of Business Education,
School of Technical and Vocational Education,
Cross River State College of Education Akamkpa, Cross River State, Nigeria

Abstract

Man's daily struggle is aimed at bettering his/her standard of living and foster socio-economic development. The attainment of a sustainable digital economic development and improved standard of living of the citizenry has been the main objective of every leadership and government in Nigeria. However, with high rate of unemployment, hunger, insecurity, mortality and corruption being recorded in the country today, efforts have been continually made by the government, private sector and individuals to find a lasting solution to these challenges. One of the solutions identified in this research for the possible attainment of a sustainable digital economy where both the government and private sectors are involved is ICT. The recent innovation in science and technology called ICT tends to play a big role in the achievement of this objective. With ICT, the nation can successfully transit from cash to cashless economy thereby facilitating widespread business participation. Insecurity which has also threatened the attainment of sustainable development in Nigeria can be checkmated by intensifying and mounting tougher security measures using ICT so as to attract foreign investors promote trade and enable for the attainment of a sustainable digital economic development in the country. These are the issues discussed in the paper and appropriate recommendations are equally made.

Keywords: ICT, Digital economy, Sustainable development.
Negative Effect of Poverty on Socio-Economic Development in Nigeria

Mohammed Wali Mansur
Department of Public Administration, Bauchi State University Gadau, Bauchi State, Nigeria

Abstract

The paper examines the negative effects of poverty on socio-economic development in Nigeria. In analyzing the issues raised, the paper anchored on an approach using social exclusion theory. And using mixed paradigm (quantitative and qualitative) and specifically content analyzing the paper established among others that, poverty has negatively affected the socio-economic development, however, a lot of efforts have been made in poverty reduction through poverty alleviation programs in Nigeria. However, nothing much had changed in the living conditions and standards of the people that in the long run will boost the development of socio-economic in Nigeria. The paper concludes that poverty alleviation in contemporary Nigeria requires policies geared toward development.

Keywords: Effect, Poverty, Socio-economic development
Public-Private Partnership in Quality Assurance of Basic Education Schools in Ondo-State, Nigeria

Babalola, Victor Tubosun  
Department of Science and Technical Education  
Faculty of Education, Yusuf Maitama Sule University, Kano

Abstract

This study assesses the public private partnership (PPP) in Quality Assurance (QA) of Basic Education Schools in Ondo State, Nigeria. Survey research design was employed using 1522 basic school administrators in the State as the population of the study. 384 basic school administrators were selected as sample using stratified random sampling techniques based on Krejcie and Morgan (1970) table of sample size. A Self-made questionnaire entitled; Questionnaire on Impact of PPP on QA for Basic Schools (QIQBS) was used to collect data for the study. Cronbach’s alpha reliability coefficient of Statistical Package for Social Science (SPSS) was used to determine the reliability of the instrument and it was found to be 0.80. T-test independent variables statistical tool was used to analyze the hypotheses at 0.05-level of significance while simple percentage was used to answer the research questions. The study revealed that PPP participated in QA of basic schools in Ondo State (UP>0). But, the participation was lower than expected (UP<50%). By this, it was concluded that basic schools in Ondo state lack adequate participation of PPP in its Quality Assurance. It is thereby recommended that Government and school administrators should encourage the PPP organs toward participating in Quality Assurance of basic Schools in Ondo State.

Keywords: Inspection, Supervision, Private partners, NGOs, Universal percentage
Counselling Youths for Employment in Nigeria: The Relevance of the Social Educator

Adie, Boniface Akwagiobe & Ushie, Thomas Liwhu

Department of Social Studies
Cross River State College of Education, Akamkpa, Cross River State, Nigeria

Abstract

This paper examined the relationship between youth employment in Nigeria and the relevance of the Social Educator. This paper will evaluate the relevance of the Social Educator in counselling youths for employment in Nigeria. The Social Educators are nation builders, act as pacesetters, facilitators and mentors. The incidence of youths' unemployment in Nigeria is a common phenomenon. Evidence of this is large number of employable youths roaming the streets in search of paid employment opportunities. When youths are not gainfully employed, they become vulnerable to criminality. Therefore, provision of effective counselling most significantly, social counselling that will emphasize morals, values, character development and effective decision making are necessary to reduce unemployment and over dependency on government jobs in Nigeria. The need to tackle rising youth unemployment is clear to all and sundry. It was recommended amongst others that essential facilities including human and material resources; workshops and the need for Social Educators to be aware of their responsibilities towards creating a conducive environment for youths' re-orientation that will provide employment opportunities.

Keywords: Counselling, Youth, Employment, Social Educator
Decadence of Dressing among Students of Institutions of Higher Learning and its Impact on their Academic Performances (a Study of Higher Institutions Campuses in Lagos State, Nigeria)

S. I. Awoh (PhD)
Department of Industrial Design,
Yaba College of Technology, Yaba, Lagos, Nigeria

Abstract

This paper looks at indecent dressing, an increasing trend on campuses of higher institutions of learning in Lagos State. The paper investigates why these students dress indecently and the diverse ways they appear on campus. This paper has been able to establish reasons why some students dress in ways that are unacceptable by the society and these includes poor parenting, peer pressure among others. Some of the diverse effects of indecent dressing were discovered to include prostitution, armed robbery, poor performances in school etc. This paper make recommendations as to how to curb this increasing menace to include proper parental upbringing and enactments and implementation of laws by the various authorities to check this ugly trend.

Keywords: Indecent dressing, Peer pressure, Higher institution, Trend, Poor parenting
Employees' Compensation Management and Financial Performance of Money Deposit Banks in Nigeria

Suleiman, Umar Gunu & Ari, Mohammed Abdullahi

Department of Business Administration
Federal Polytechnic Nassrawa

Abstract

Among the human resources management functions, employees' compensation is one of the most complex and dynamic function. There are lots of empirical facts that suggest that employees' compensation management plays a key role because of its place in the employment relationship. Despite this, many managers in Nigeria see compensation as a cost expanding strategy and they thereby try reducing compensation expenses in order to maximize profits. Also, previous researches concentrated on establishing a linkage between executive compensation and performance of firms; and the general impact of compensation on firm performance with contradictory results. Thus, the need for this study on the impact of employees' compensation on the financial performance of money deposit banks in Nigeria. Specifically, the study determine the impact of wages and salaries; workers defined benefits (Gratuity/Retirement Benefits); and employees' contributions plan (pension contributions) on the performance of Nigeria money deposit banks. This study used Ex-post facto research design through the use of panel data from sampled money deposit Banks in Nigeria. Information was extracted from 2010-2016 for 14 banks out the 24 listed banks on the Nigeria Stock Exchange (NSE). Multiple regression analysis (Ordinary Least Square, OLS) is used to determine the variability of dependent variables (ROA) as a result of changes in any of explanatory variables (W&S, GRB, and PCP). The study found positive and significant impact of salaries and wages on the financial performance of money deposit banks. On the contrary, pension contribution and gratuity are found to have positive but insignificant effect on the financial performance of money deposit banks. Consequently, the study recommended that all money deposit banks in Nigeria should influence their workers performance through good wages and salaries packages in order to boost their financial performance.

Keywords: Employees, Compensation, Financial, Performance, Money Deposit

Owolabi, Adesegun (PhD)
Department of Banking & Finance
The Federal Polytechnic, Ado – Ekiti

Abstract

The paper investigates the impact of oil revenues on economic growth on Nigeria economy using data from 2006 to 2016, which were collected from the Central Bank of Nigeria Statistical Bulletin and Central Bank of Nigeria Fact book. The researchers apply the Johansen multivariate co integration approach to analyze the long-run dynamic relationship between oil revenues and economic growth proxied by two variables, namely, real GDP and industrial sector growth. The co integration analysis suggests that a long-run relationship exists between real oil revenues, real GDP, and industrial growth in Nigeria. The impulse response function and the variance decomposition analysis suggest that the impact of unexpected shifts in oil revenues on the country’s economic and industrial growth is negative. The paper recommended that Government should use the revenue generated from petroleum to invest in other domestic sectors in order to expand the revenue source of the economy and further increase the revenue base of the economy.

Keywords: Oil revenue, Economic growth, Industrial sector, Gross Domestic Product
Analysis of Effect of Recession and its Implication on Insurance Fraud Claim in Nigeria

Raji, Oladeinde Akeem & Soye, Yinka Augustine

Department of Insurance, School of Management Studies,
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Abstract

Insurance frauds are easy to perpetrate during economic recession if adequate preventive measures are not put in place by the companies. This is because recession is a complex issue that fuels a significant spike in insurance fraud without delay. The study is carried out to investigate the effect of recession and its implication on insurance fraud claim in Nigeria. Using Spearman correlation coefficients and multi-linear regression analysis, the data for the study were sourced from primary source through the distributed well structured questionnaires. The findings of the study show that economy downturn (EDW), poor insurance service (PIS), and owner's give-up (OGU) have significant influence on insurance fraudulent claims (FCL) in Nigeria. Therefore, the study concludes that recession in any economy always battling the effectiveness of insurance business, especially in the area of fraud claim, and this always open door for losses in their businesses, and this adversely reflected on their contribution to the economic growth of the country. Also, the study recommended that the government and stakeholders in the industry should put in place continuous effective fraud detective machinery institutions that will always manage and prevent frauds within the insurance industry, and in the economy at large.

Keywords: Economic recession; Insurance business; Insurance fraud; Claims
Modelling the Impact of oil Prices and Exchange Rate on Economic Growth Rate in Nigeria

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Abstract
This study empirically examined the impact of real oil prices and real exchange rate on economic growth rate in Nigeria. The study used time series data covering the period of 1986 to 2015 and the data were sourced from Central Bank of Nigeria’s statistical bulletins and annual report of National Bureau of Statistics of Nigeria. The autoregressive distributed lagged (ARDL) and error correction model (ECM) were used to establish the short-run and long run impacts and relationship between variables under consideration. The results showed that there is significant relationship between oil prices, real exchange rate and economic growth rate in Nigeria. The ARDL-bounds test results showed that there is co-integration among the variables under review. The ECM results revealed that real oil prices has negative impact on economic growth rate in Nigeria while real exchange rate has positive impact on economic growth rate in Nigeria. The implication of the results is that since the Nigerian economy is oil and import dependent, the activities of these economic variables if not managed will lead to poor economic performance in Nigeria. Therefore, the study recommended that government should adopt a mechanism to reduce the dependence oil and importation for the effective management of real oil prices and real exchange rate for sustainable economic growth rate in Nigeria.

Keywords: Real exchange rate, Real oil prices, Nigerian economy, Economic growth rate
Repositioning the Mindset of Nigerian Youths for Sustainable Entrepreneurial Development

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Abstract

The main objective of this study is to identify the need for repositioning the mindset of Nigeria's youths for entrepreneurial development. The study noted that encouraging the youths to become entrepreneurs have a lot of advantages in terms of solving problems of unemployment as well as paving way for innovation and growth in the economy. The study emphasizes that being an entrepreneur calls for a lot of grit and determination as well as foresight, ability to think ahead, ability to create options and ability to solve problems both internal to the business as well as with external environment. The study provided evidence on the factors hampering youth's entrepreneurial development and their performance has continued to decline below expectation due to constraints of harsh government policies, inability to access funds and inability to acquire the necessary information technology. All these contributed to the failure of many entrepreneurship development programmes in Nigeria. The study also noted that Nigeria's youths are drawn to entrepreneurship out of both necessity to escape unemployment and build livelihood and opportunity to realize their vision. The review on literature conceptualized entrepreneurship as the act of identifying and exploiting opportunities through innovative processes under condition of uncertainty to either create new venture or reorganize existing one capable of generating employment and add value for stakeholders. The study presented key requirement tools for repositioning youth's skill through acquisition of entrepreneurship skills, technical skills and management skills. These tools were found necessary for repositioning the mindset of Nigeria's youths towards entrepreneurial development. The study concluded that Nigerians are naturally endowed with entrepreneurship spirit and that what is desired to grow to maturity include active government support and private sector participation in developing the required skills and promote entrepreneurial culture. The study recommended among others that the youths should be linked with and learns from established entrepreneurs through mentoring and professional networks.

Keywords: Youth repositioning, Mindset, Entrepreneurship development
Right to Privacy and its Effects on e-Commerce Adoption in Nigeria

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Abstract

E-commerce is fundamentally a strong gadget for change of business which enables organizations to enhance their esteem chain activity, reach out to new markets, and upgrade customers' services and also suppliers. Internet security is a segment of data security system and is connected especially to the segments that influences e-commerce which include computer security, privacy, information security and different fields of the data security structure. The aim of this study is to examine the impacts of privacy concern on e-commerce adoption by customers in developing nation with specific reference to Nigeria. The research inquired into level at which e-business has been adopted in the state sampled in Nigeria. Survey technique was embraced to gather data from the respondents. The hypothesis was tested using regression analysis. The study uncovered that security concerns and customers' data privacy among others are huge variables influencing the adoption of e-commerce by customers in Nigeria. In any case, it can be reasoned from the findings that for e-commerce to develop in Nigeria, organizations, government and different stakeholders must provide legitimate legislation, good security and privacy systems and in addition security data transmission and storage.

Keywords: Right to Privacy, Internet Security, Diffusion, e-Commerce adoption, Developing economies
Assessment of Nasarawa Geographic Information System (NAGIS) in Land Administration in Nasarawa State, Nigeria

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Abstract

Recent effects to secure tenure and enhance real property markets are under pressure from increasing demand and competition for land. While limited success in implementing land administration reform in Nasarawa State have led to inefficiency, incoherent and poor land management, have been recognized as one of the key obstacles hindering change and also undermining its huge potential and global competitiveness. This study assess the extent of land administration reform under NAGIS, in Nasarawa State and the explanations for the outcomes, to determine the areas of shortcomings for improvement. Data collection for the research involved sample of 250 applicant/beneficiaries of land, drawn across three local government areas to determine how land administration system in Nasarawa state has improved in practice. The institutional survey provided information on the management activities of land related departments and operations of NAGIS. It focused on the performance of the system in meeting the challenge of land acquisition. Good governance principles was considered as evaluation areas that has links to what aspects of the outcomes of land administration system best affected by NAGIS. The good governance principles were also used as benchmarking for a presumed ideal system. The research reveals that land administration in NAGIS does not address unequal land distribution. The survey reveals that only about 17% of good governance in land administration has been achieved by the Nasarawa Geographic Information System. The study recommends that fairness and equity in land acquisition processes can be achieved by properly constituting and allowed to function, the land use allocation committee (LUAC). NAGIS workflow can be reorganized and state-of-the art technology installed for efficiency, so that processes and procedures available for the acquisition of land would be clear and understood by the general public.

Keywords: NAGIS, Land administration, Nasarawa state Nigeria
Threats Posed to Networks and their Countermeasures

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Abstract

Security threats faced by the networking facilities ranged from internal to external intrusions and destructions. The persistence and effectiveness of the attackers and hackers are more threatening and devastating. Attacks like malwares, phishing, spywares, viruses, spywares and denial of service are some of the commonest internet attacks experienced across business, social, security and political spheres of everyday life. This led to substantial investment of resources by organizations and governments to secure their valuable data from illegitimate access. The dangers posed by these attacks are however mitigated through a consolidated and/or adequate detection systems and countermeasures, some of which have been highlighted in this work. There is need for global coalition against the growing threat by all the stakeholders.

Keywords: Security threats, Networking and Countermeasure