

## **Economic environment and the development of small scale businesses in Calabar metropolis of Cross river state, Nigeria**

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### **Abstract**

The study determines managers' rating on the influence of economic conditions and economic policies all aspects of economic environment on the development of small scale businesses in Calabar metropolis. To maximally achieve the purpose of this study, two research questions and two corresponding null hypotheses were posed and formulated respectively. Survey research design was used for the study. The population used was 325 entrepreneurs/managers in the registered small scale businesses in Calabar metropolis. A total sample of 150 respondents was selected for the study using purposive and stratified random sampling techniques. A questionnaire titled "entrepreneurs' rating of economic environment and development of small scale businesses questionnaire" was the instrument used to collect data. The questionnaire contained 12 items and was validated by three experts, two from business education unit and one from measurement and evaluation in the department of educational foundation guidance and counseling. All the experts were from the University of Calabar. Data generated were analyzed using different statistical techniques. The research questions were answered using mean and standard deviation. All the hypotheses were tested at 0.05 level of significance using One Way Analysis of Variance statistics. The result of the analysis showed among others that economic conditions and an economic policy greatly influence the development of small scale businesses in Calabar. Based on the findings, the recommendations made included that both the state and federal government should endeavor to create an enabling environment that would be conducive for business organizations to prosper in without engaging in deceitful practices.

## **Practice of Public Library Extension Service as a Community Development Programme: A Case Study**

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### **Abstract**

The study dealt with three selected district (public) libraries which covered a large community of Upper Assam. It was carried out to investigate various extension services like reading circles, exhibitions, mobile library, book display, adult education programme, special talks, etc. which were performed by different public libraries of Upper Assam. The main focus of the study was to measure the awareness level about extension services among the users' community of the region. It also emphasized the special and social awareness programmes conducted by the libraries. It highlighted different problems faced by the libraries while delivering these extension services in real sense. Total three district libraries of Upper Assam were purposively selected and altogether 120 users' responses were collected. The findings showed that most of the identified extension services had not been practiced in the three district libraries and also the awareness level was very pathetic among the community. Henceforth, some strategic planning should be deployed to overcome these challenges.

## **Personal Financial Management through AI Based Apps - A Study on Millennials**

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#### **Abstract**

The technological revolution has made life simple and easy in all the aspects of life. It is possible in cloud accounting of large data in banking and finance, health care, transport, insurance, tourism etc. can be handled through robo-intelligence or robo-advice or artificial intelligence. Accounting is all pervading activity in all walks of life whether industry, service sector, agriculture or personal life. Artificial intelligence is used in accounting systems of all mentioned areas. Banks, companies and others started using Artificial intelligence in managing the accounts and allow the customer to use their services through these sophisticated technological advancements. Many Banks have come out with personalised money management apps which make the lives of customers easy and empower them to take decisions. Along with such apps, some personalized financial management apps have also come into existence. Millennial are those who are born from 1980 to 1996. Since they grew up not to do a lot of maths in their mind rather use computers, many of them use these apps in their personal life. This paper makes an attempt to study on personal financial management through AI based apps by millennial's. Using the apps one can enhance the returns on investments, cut down the expenses, determine the sharing of expenses, plan a budget, review the past expenses/ transactions. The millennial's also shared their concerns on using these apps along with what motivates them to use the personal financial management apps.

## **The concept of Justice and the Commissions of Inquiry in India**

**Shumaila Jalal Ahamed**

### **Abstract**

This article is an attempt to unfold and understand how procedural initiatives of public inquiries under the COI Act facilitates delivery of justice and augment the process of democratization of public institutions in India. This article argues that any meaningful assessment on the role of COI cannot be mapped out within the formal institutional paradigm of justice. Justice associated with COI need to be understood in different forms and circumstance from generally understood meaning of justice and will require us to go beyond bare formal institutional paradigm of justice in order to locate the historical patterns whereby communities address and cope with feelings of injustice.

**Discussion on recreation of history in Purabi Bormudoi's novel Xantanukulanandan :  
an analytical study**

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**Abstract**

Among different history based novels of Purabi Bormudoi Xantanukulanandan has made a special impression on reader's society. In the novel journey of Brahmaputra civilization is presented with a touch of modern history. 'Purity of history depends on Historian' concept overpowered the concept that claim History is eternal, all facts included in history are true. History is constructed. Recreation of history, connection between literature and history is described in the book. The literary process of filling up the untouched wholes in history is called the recreation of history. In the novel Xantanukulanandan Purabi Bormudoi has tried to reconstruct the history of Brahmaputra civilization through some historical resources like real and fictional story, folk-cultural resource, myth, mythology, puranas, anecdote, rhapsody related to Brahmaputra civilization. In this research paper we will try to explain various social, cultural, political aspects that helped to reconstruct the history that are mentioned in the novel Xantanukulanandan along with the rise of human civilization.

## **ICT opportunity for persons with disabilities: handiness of access technology to public secondary school students with disabilities in Nigeria**

**Kifle Kassaw Mulatu**

### **Abstract**

The paper determined the extent of reach ability of access technology to public secondary school students with disabilities in terms of handiness of types of access technology, internet (web services) enjoyed by students with disabilities, the software and apps students with disabilities are familiar or intimate with, the mobile device and services available to students with disabilities, the types of TV/radio services available to students with disabilities, and emerging ICT functions students with disabilities are acquainted with in Nigerian public secondary schools. Descriptive survey research design was used in the study. Six research questions were posed for the study while 582,299 junior and senior secondary school teachers in Nigeria's thirty-six states and Abuja formed the population of the study. Twelve (12) states, two states from each of the six geo-political zones of Nigeria, with a total of 216,844 teachers were selected for the study. However, five percent (5%) of 216,844, representing 10,837 teachers, selected through stratified sampling technique, was used as the actual sample for the study. Handy Access Technology Questionnaire for Teachers of Secondary School Students with Disabilities (HATQTSSSD) and Access Technology Services Reachable to Secondary School Students with Disabilities Questionnaire for Teachers (ATSRSSSDQT) constituted the instruments for data collection. The data were analyzed using descriptive statistics involving simple percentages and bar chart. Results showed that ICT opportunity for Nigerian public secondary school students with disabilities is almost non-existent as the responses of most of the teachers fall within "Not At All" scale and 1.0-1.9 rating with percentage scores ranging between 71.84%-97.96% for all the variables. Thus, access technologies are not reachable to or handy for Nigerian public secondary school students with disabilities.