

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2980 Cities in 165 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ROLE OF IT IN COMMERCE EDUCATION IN INDIA: A KEY TO ACHIEVE INCLUSIVE GROWTH AND SUSTAINABILITY <i>DR. SONAL SHARMA & DR. M. K. SINGH</i>	1
2.	AGRIBUSINESS POTENTIAL IMPACT OF HORTICULTURE CROPS: AN AGRICULTURAL ECONOMIC ANALYSIS OF CASHEW NUT IN TAMIL NADU <i>DR. R. LOGANATHAN & DR. M. CHANDRASEKARAN</i>	8
3.	REAL IMPACT OF IMPACT FACTOR RESEARCH JOURNALS ON RESEARCH PAPERS <i>SHUBHANGI JAIN & DR. PRATEEK SHARMA</i>	13
4.	GREEN CONSUMERISM: AWARENESS OF ENVIRONMENTAL ISSUES AMONG CONSUMERS IN TAMILNADU <i>DR. K. SALEEM KHAN, DR. A. MOHAMED SALI & K. SHARIFA NIZARA</i>	21
5.	REFINED HR SCENARIO IN INDIAN IT INDUSTRY <i>U. JEYASUTHARSAN & DR. N. RAJASEKAR</i>	27
6.	AN ANALYSIS OF FACTORS AFFECTING POST-HARVESTING FOOD LOSS IN PERISHABLE CHAIN <i>N. ARUNFRED & DR. D. KINSLIN</i>	32
7.	ANALYSIS OF LIQUIDITY AND PROFITABILITY IN TEXTILE INDUSTRY IN INDIA <i>DR. T. MADHU SUDANA & DR. B. PHANISWARA RAJU</i>	35
8.	TECHNOLOGICAL DEVELOPMENTS IN INDIAN BANKING SECTOR <i>N. SURESH BABU & DR. G.V. CHALAM</i>	43
9.	FOREIGN DIRECT INVESTMENT IN MULTIBRAND RETAILING IN INDIA: FROM STAKEHOLDERS PERSPECTIVES <i>DR. P. SANTHI</i>	48
10.	COMPARATIVE STUDY OF IMAGE ENHANCEMENT TECHNIQUES <i>SANJEEV KUMAR & NAVNEET GOLCHHA</i>	53
11.	IMPLEMENTATION OF SHORTEST PATH ALGORITHM FOR RECTILINEAR STEINER TREE PROBLEM <i>SAKSHI RAJPUT</i>	57
12.	A STUDY ON FAST MOVING CONSUMER GOODS MARKETING WITH SPECIAL REFERENCE TO SAKTHI MASALA PRODUCTS <i>R. BUVANESWARI, B. BHARATHI & MAHALAKSHMI VENKATESH</i>	61
13.	A STUDY ON CONSUMER BEHAVIOUR TOWARDS RETAIL STORES WITH REFERENCE TO BIG BAZAAR IN COIMBATORE CITY <i>B. DEVIPRIYA & DR. M. NANDHINI</i>	64
14.	ROLE OF MARKET ORIENTATION IN PERFORMANCE OF SMALL-SCALE INDUSTRIES: A STUDY OF UNISOPENT PVT. LTD. <i>NISHU MARWAH</i>	67
15.	STRATEGIC THINKING: A KEY FOR COMPETITIVENESS IN SMALL BUSINESS OPERATING IN NIGERIA <i>ONYEAGHALA OBIOMA, H. & UKPATA, SUNDAY IUO</i>	70
16.	IS SMALL SCALE IRRIGATION A SOLUTION FOR ALLEVIATING RURAL POVERTY IN TIGRAY? (CASE STUDY IN HINTALLO WAJIRAT) <i>TEFERA KEBEDE LEYU</i>	77
17.	ENVIRONMENTAL CORRELATES OF SCIENCE, TECHNICAL, VOCATIONAL AND BUSINESS EDUCATION FOR ECONOMIC TRANSFORMATION IN NIGERIA <i>UKPATA, SUNDAY IUO & DR. ONYEUKWU, PAULINE EBERE</i>	85
18.	EMPLOYEES PERCEPTION TOWARDS HRD CLIMATE IN THE BANKING SECTOR: A CASE STUDY OF JAMMU AND KASHMIR BANK <i>RAFIA GULZAR</i>	90
19.	POVERTY REDUCTION: A PREDICATE OF HUMAN CAPACITY DEVELOPMENT IN NIGERIA <i>ONYEAGHALA, OBIOMA, H., KAPPE, MAMMAN, P. & DIBAL, HYEALADI STANLEY</i>	95
20.	A STUDY ON LEADERSHIP STYLES OF SELECTED ENGINEERING UNITS LOCATED IN GIDC, VITTHAL UDYOGNAGAR, GUJARAT <i>SAMIR P RATHOD & MEHUL J MISTRY</i>	101
21.	ADOPTION OF THE TECHNOLOGY ACCEPTANCE MODEL TO DETERMINE THE FACTORS THAT DRIVE TO SHOP ONLINE <i>ANKUR SANGWAN</i>	107
22.	TO ASSESS THE EFFECT OF INTELLECTUAL CAPITAL ON ORGANIZATIONAL PERFORMANCE IN THE MANUFACTURING SECTOR <i>JOHN WEKESA WANJALA</i>	113
23.	THE ANALYSIS AND DERIVATION OF A NEW FRAMEWORK TO INVEST IN GOLD <i>ANKUR SANGWAN</i>	119
24.	THE FINANCIAL STATEMENT ANALYSIS OF TAMIL NADU NEWSPRINT AND PAPERS LIMITED, KARUR <i>OMBEGA OGUTA KEPHAR</i>	127
25.	NATURAL RESOURCE AND CIVIL WARS: A CRITICAL ANALYSIS <i>SIDDHARTH RATHORE</i>	136
26.	EMERGENCE OF HEDGE FUNDS: IMPLICATIONS ON THE INDIAN CAPITAL MARKET <i>ANINDITA CHAKRAVORTY</i>	140
27.	TRAINING AND DEVELOPMENT PROGRAMMES IN TAMILNADU STATE TRANSPORT CORPORATION LIMITED, KUMBAKONAM <i>D. PAUL DHINAKARAN</i>	146
28.	INDIGENIZATION OF MILITARY HARDWARE: A NECESSITY FOR INDIA? <i>SIDDHARTH RATHORE</i>	150
29.	A STUDY ON THE STATUS OF FACULTY DEVELOPMENT ACTIVITIES IN ENGINEERING INSTITUTIONS <i>S. MURALI</i>	153
30.	WIRELESS MONITORING AND RECORDING OF ENVIRONMENTAL PARAMETERS BASED ON XBEE AND PIC <i>ARAVIND.S</i>	158
	REQUEST FOR FEEDBACK & DISCLAIMER	163

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

POVERTY REDUCTION: A PREDICATE OF HUMAN CAPACITY DEVELOPMENT IN NIGERIA**ONYEAGHALA, OBIOMA, H.****SR. LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION****FEDERAL UNIVERSITY****WUKARI****KAPPE, MAMMAN, P.****SR. LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION****FEDERAL UNIVERSITY****WUKARI****DIBAL, HYLADI STANLEY****GRADUATE ASSISTANT****DEPARTMENT OF BUSINESS ADMINISTRATION****FEDERAL UNIVERSITY****WUKARI****ABSTRACT**

The Millennium Development Goals (MDGs) is the response to the development challenges of all nations. It is the United Nations plan for the prosperity and wellbeing of individuals and groups all over the globe, their welfare, health, empowerment, education, political power and physical security. This paper discusses human capital development as a strategic process that offers immense benefit for poverty reduction. The variables impacted in this study are; human capacity development as the independent variable and poverty reduction as the dependent variable. The study was carried out by the review of literature. It presents a critical analysis of the options and techniques that needed to be embraced to develop human capital as a culture and to effectively reduce poverty. It posits that the future of Nigerians, especially the youths, would be bleak if the issue of human capacity development is not adequately addressed. As a modest contribution to achieving the Millennium Development Goals through a provision of capacity development, it concludes by emphasizing the need for repositioning the strategic people resource through training and development on a continuous basis to zero the bottom-line:- reducing poverty. It recommends that if human capacity is continuously developed and properly harnessed, value will be added to human capital, empowering people and thus reducing the incidence of poverty.

KEYWORDS

Human Capacity, Absolute Poverty, Relative Poverty, Subjective Poverty, Stimulus-Behaviour-Model.

INTRODUCTION

 Nigeria is the most populous black nation in the world with a population size of about one hundred and forty million people (www.population.gov.ng). Nigeria is blessed with stupendous natural and human resources, and is one of the beneficiaries of the Millennium Development Goals. Yet the incidence of poverty is high in Nigeria and the welfare of the people which is of paramount importance in realizing the Millennium Development Goals is in question. According to Ndoko (2007), the percentage of Nigerians living under \$1, a day from 1984-2003 was 70%. 54% of Nigerians were living in absolute poverty in 2004 and this figure is projected to increase to 60.9% in 2013 (Kale, 2010). Poverty reduction is one of the most difficult challenges facing Nigeria and its people, and the greatest obstacle to pursuit of sustainable socio economic growth (National Planning Commission, 2005). Lack of human capacity in Nigeria has been identified as one of the major processors of poverty- an obstacle to prosperity.

The Nigeria government seems to have formulated lofty policies and made tremendous efforts to reduce the incidence of poverty in the past, but this effort seems not to have yielded positively in providing the necessary capacity.

Lack of human capacity seems to exacerbated joblessness, poverty, and economic dependence, inability to provide the basic needs of life for self and family, lack of access to land and credit, and inability to save or own assets and reduction in employee productivity.

Too often we tend to overlook the main goals of life which is to ensure survival, to enable everyone realize his full potential for well-being, and value the things that are important.

In Nigeria, there is absolute pursuits of wealth and growth, undermining better nutrition and health care, security against crime and physical violence, better working conditions, access to knowledge and information, closeness of family life and community life, longevity and decent standard of living. There is weakness in our social indicators; access to drugs, physicians, food, good drinking water and others. We undermine investment in human capacity building which is one of the agents for poverty reduction; this tends to make poverty therefore pandemic in Nigeria.

Inadequate or better to say, lack of human capacity has compounded the problems in the productive sector. Drucker (1981) confirms this when he said "no developing country except Brazil has market potential today for integrated industry to provide even the minimum employment needed and that very few of them have enough of the scarcest resources.

Nigeria seems to lack managerial, entrepreneurial and technical experts to build, organize and run integrated industries of the needed scale". This startling paradox has therefore threatened Nigerian's ability to meet one of the Millennium Development Goals of poverty reduction.

THEORETICAL AND CONCEPTUAL FRAMEWORK

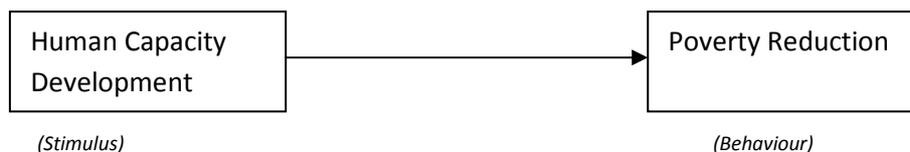
The theoretical frame work of this study is rooted on the operant conditioning theory advanced by Skinner, Nord, Luthans and White (Pfeffer 1982) in Jaja and Zeb-Obipi(1999). According to these theorists, behavior is a function of its consequences. Operant conditioning theory focused on learned, reinforced nature of pathological behaviors as a treatment modality on changing undesired work behavior. Substantial evidence in literature of operant conditioning reveals that behavior that is desired can be achieved by doing something to provide a reward or in taking away some aversive or noxious stimulus (Pfeffer 1982) in Jaja and Zeb-Obipi(1999). Pfeffer ibid, defines rein forcers as something that when administered after the behavior, increases its subsequent behavior or likelihood of occurrence. In operant conditioning, stimulus serves as a cue to emit the behavior, i.e. behavior is a function of stimulus. Hence the Stimulus- Behaviour-Model.

The Stimulus- Behavior- Model can be explained using the formula:

$B=F(S)$Equation (1)

Where; Behavior= B, Function= F, and Stimulus= S,

FIGURE I: STIMULUS-BEHAVIOUR MODEL



Source: Researchers' Presentation, 2013.

The Stimulus-Behavior Model in equation 1 and figure 1 shows the relationship between human capacity development (stimulus), and poverty reduction (behavior). This work is therefore in line with the operant conditioning theory which proposes that behavior is a function of its consequences.

POVERTY

Poverty defies precise definition due to its multi-dimensional nature, Dike (2009) affirms this when he argued that "poverty has narrow and broad definition, partly because it is physical matter, and partly because poverty is relative". He asserted further that it is physical because one can note its effects on those afflicted by it, and is relative because a poor person in one country may not be perceived as such in another country.

According to World Bank, rural poverty report, (2001), poverty is a living condition in which an entity is faced with malnutrition, illiteracy, low life expectancy, insecurity, powerlessness and low self esteem. It implies economic, social, political, cultural and environmental deprivation. The Copenhagen declaration on poverty (1995), argued that poverty has various dimensions and manifestation, including lack of income and productive resources sufficient enough to ensure sustainable livelihood, hunger and malnutrition, ill-health, limited or lack of basic service, increased, mobility and mortality from illness, homelessness and inadequate housing, unsafe environment, social discrimination and exclusion. Poverty is explained to mean "more than being impoverished and more than lacking financial means". It is an "overall condition of inadequacy, lack of security and destitution and efficiency of economic, political and social resources (www.journalofpoverty.org/jppurp/joppierp.htm).

Poverty is characterized by lack of participation in decision making in civil, social and cultural life. It is also a condition in which an individual or a group suffers from one form of deprivation or the other. These include, low income, lack of basic necessities of life such as good-water, clothing, food, good health and shelter. Denial of the right to love and social insecurity, lack of access to education and communication, discrimination based on whatever social status; exposure to hazardous environments; denial of the expression of basic human rights and etc. Yet Odey (2008), viewed poverty as an all inclusive hydra headed problematic of unacceptable human deprivation of general welfare, denial of opportunities, choice and expectation.

Nweje and Ojowu (2002) defined three categories of poverty as; absolute poverty, relative poverty; and subjective poverty. These scholars argued that families or groups are said to be absolutely poor when "they have inadequate resources particularly real income to obtain the types of diets needed, to enjoy some fixed minimum standard of living determined by a given society, which society considers as some essential amount of goods and services. These essential goods and services include water, food, clothing, housing, healthcare, sanitation and education.

Relative poverty on the other hand implies a situation in which an individual or household has goods and services which are lower than those of other persons or households in the society. On the other hand, subjective poverty is expressed in a range on nonmaterial and intangible qualities based on respondents feeling of their standard of living. From the foregoing, and looking at the incidence of poverty in Nigeria, we can quickly conclude that absolute poverty is prevalent in Nigeria.

Olusegun Obasanjo, former Nigerian President, in keeping with his campaign promises, of poverty alleviation, announced a poverty alleviation programme (PAP). The scheme was designed to offer micro-credit to semi-skilled and unskilled Nigerian as part of government plans to reduce poverty. This programme later transformed into National Poverty eradication programme (NAPP). The Obasanjo government initiated other economic rejuvenation programmes such as privatization and encouragement of foreign investments in the country which will open up employment opportunities thus, help in poverty reduction, and the universal basic education, which was initiated to improve the number of enrollment of pupils in the primary schools with the believe that education and poverty has correlation. The administration of late president Umaru Yar'adua set the target of making Nigeria to become one of the top 20 economics in the World by the year 2020. He had a well articulated programme termed "Seven point agenda". The seven point agenda was meant to cause development by pursuing energy emergency, agriculture and food, security of life and property, human capital development, compulsory education for children and transport revolution. The regime also reiterated its desire to run a government with the rule of law and due process as its guiding principles.

All the economic transformation and poverty reduction programmes initiated by Obasanjo and Yar'adua never yielded expected results, as most Nigerians are still trapped in the quagmire of poverty (Wuam and Sunday, 2001).

According to Aboyade (nd), the inability of orthodox development economics to help in solving the problems of poverty in the underdeveloped countries may be traced to a mistaken diagnosis of the problems of underdevelopment. In low income societies investment in human capital is discouraged, because a poor country is characterized by very little demand for such investment.

HUMAN CAPACITY DEVELOPMENT

The human resource is the people that constitute the workforce. It is the essential element and the building blocks that give life and energy to an organization, converting other resources into productive use for the benefit of man. This veritable resource cannot of course carry out the transformation or conversion process to achieve quality product and quality delivery, and add more value to the system without its proper training and development. This is the issue of capacity building- a central process in achieving effective performance (Inyang, 2001).

Human capacity development is the long-term investment in the workforce or the human capital in the organization, in the form of training and development to enhance the creative potentials of employees. It is a re-engineering process that is aimed at achieving corporate excellence.

UNDPs human development report (1998), conceptualized human development as a process of expanding human choice by enabling people to enjoy long, healthy and creative lives.

In this context, the human development report encourages countries to evolve a process of expanding choices and developing capabilities of the people in all economic, social and cultural activities for a wealthier, healthier, more knowledge and meaningful life (Akawa in Ojiji 2007).

Obikaonu (2002) views human capacity development as a way to fulfill the potentials of people by enlarging their capabilities and this necessarily implies the empowerment of people, and enabling them to participate actively in their own development. It is also a means through which the skills, knowledge, productivity and inventiveness of people are enhanced.

Herbison in Nwachukwu (2007) sees human capital development as the process of increasing the knowledge, the skills and the capacity of all the people in the society. In economic terms, he states "it is the accumulation of human capital and its effective investment in the development of an economy. In other words, human capacity development deals with the activities undertaken to prepare people to perform duties as they assume positions of importance in the society for the rapid economic development that has taken place in the advanced countries than any other factors. Nwachukwu (2007) emphasized that the importance of quality human capacity in the social, political and economic development of any nation can hardly be overstated. "No nation is known to have attained sustained high level of economic growth and development without enough supply of qualified manpower", Nwachukwu maintained. According to him, of all the factors that unlock the forces of economic growth and development, human capital is the most vital, for without it, all the other factors have to wait. This may have informed Kusnet (1999) to say that "the major capital stock of an industrially advanced country is not its physical equipment; it is the body of knowledge amassed from tested findings and discoveries of empirical science and the capacity and training of its population to use their knowledge. Ngusha (2010) says economic practitioners and policy makers have the onerous task to restructure and redirect material resources, human mentality and psyche towards set goals and objectives.

The essence of any development program is to enhance the welfare of workers by maximizing their skills and the quality and quantity of their employment opportunity and, by so doing, add to the country's strength. This is to say that any development programme is aimed at human capital development and utilization. Thus, the manpower programme of any nation is intricately interwoven with her economic and social development. National Population Commission(2004) see human development agenda, as the contract between the individual and his government, which recognize his rights and responsibilities and promises to deliver to him the basic necessities for a decent human existence. As Adelman (1966) puts it, "when machines and equipment have been put together to facilitate a process, the productive capacity is enforceable" when there is shortage of personnel to execute plans. Adelman *ibid*, insist that there is shortage of technical staff to do critical maintenance and repair works. He says that in private firms, the demand for engineering and technical staff far exceeds the supply and that most delays in construction are often linked to inadequate executive capacity. He cited example that in projects and the construction industry generally, engineers, skilled artisans and technicians are required, but the number of indigenous skills available in these activities is very limited. In the construction of roads and bridges, Nigerians dominate the lower class of labour like artisans grades of manpower, while expatriates dominate the engineering corps and form a substantial proportion of the technical officers. Hence, most people would agree with Harbison when he stated that a country which is unable to develop its human resources, cannot build anything else whether it to be a modern political system, a sense of national unity, or a prosperous economy. According to him where there is disagreement is where the emphasis should be placed, widespread literacy, high-level manpower, or middle level manpower or the appropriate mix. It is therefore argued that the supply of high level manpower, usually leads to dramatic qualitative change in the optimal pattern of production (Adelman 1966). Yet, another reason for giving priority to high-level manpower development is the fact that its development prevents mass underemployment of the lower classes of labour. It is generally agreed therefore that manpower training and development is a sine qua-non for economic development of any nation.

United Nations Report on the World social situation (1997) asserts that there are three component indicators of an individuals or population human capital:

1. Innate ability: -this is the capacity developed from birth or nature.
2. Qualification and knowledge acquired through formal education.
3. Competence and expertise acquired through training

ROLE OF EDUCATION

Education is fundamental to enhancing the quality of human life and ensuring social and economic progress. It is the key to creating, adapting and spreading knowledge (World Bank, World Development Report 1998). Education is a basic objective of development; it is essential for satisfying and rewarding life, and fundamental to the broader notion of expanded human capabilities that lie at the heart of the meaning of development. Education plays a key role in the ability of a developing country to absorb modern technology and develop the capacity for self sustaining growth and development (Todero and Smith 2006). Education is a key factor for economic empowerment and development, this follows the fact that countries with large literate population had found it easier and quicker to industrialize and develop than countries with large illiterate population. This is exemplified in Table 1 and figure 1 (relationship between level of education and poverty).

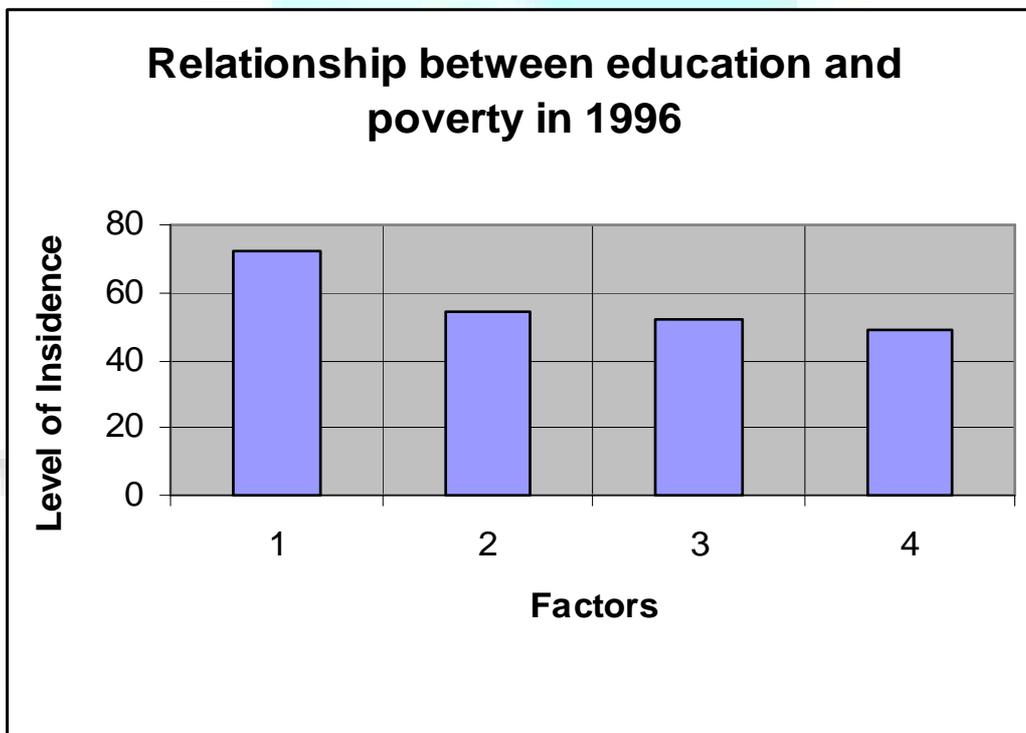
TABLE I: RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND POVERTY IN NIGERIA.

Factor	1980	1985	1992	1996
None	30.2	51.3	46.4	72.6
Primary	21.3	40.6	43.3	54.4
Secondary	7.6	27.2	30.3	52.0
Post Secondary	24.3	24.4	25.8	49.2

Source: National Population Commission 2004, with modification.

In table I above, the incidence of poverty in Nigeria declined with increase in level of education over the years.

FIGURE II: RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND POVERTY IN 1996



Source: Reserachers' Presentation, 2013.

Key:

1. Represents No Education
2. Represents Primary Education
3. Represents Secondary Education
3. Represents Post Secondary Education

Level of incidence is in percentages

1. COMPETENCE AND EXPERTISE ACQUIRED THROUGH TRAINING

Employee training is at the heart of employee utilization commitment, motivation and growth. Many employees have failed in organizations because their need in training was not identified and provided for as an indispensable part of management.

Training is defined as an organizational effort aimed at helping an employee to acquire basic skills required for the efficient execution of the activities or functions for which he is hired (Nwachukwu, 2007). A skill on the other hand is the ability to do something well (Oxford Advanced learners Dictionary). Skills are factors of production in a similar way to physical capital. Skills are acquired through training and can be attained and used at varying levels of competence, skills can relate to specific tasks or circumstances or be generic to a range of job situation. Generic skills such as literacy and numeracy are particularly important as precursors to the acquisition of other skills, through participation in further learning. Other less tangible generic skills, such as confidence and self presentation are sometimes grouped as employment skills. A perfect measure of an individual's human capacity would capture each skill acquired by an individual and show level of competence within that skill. Skill can be measured in three inter-related ways according to Leitch (2005).

1. Level of competence (e.g relative ability)
2. Achievement of competence (e.g a qualification)
3. How competence is used (e.g occupation)

CONDITIONS REQUIRING TRAINING

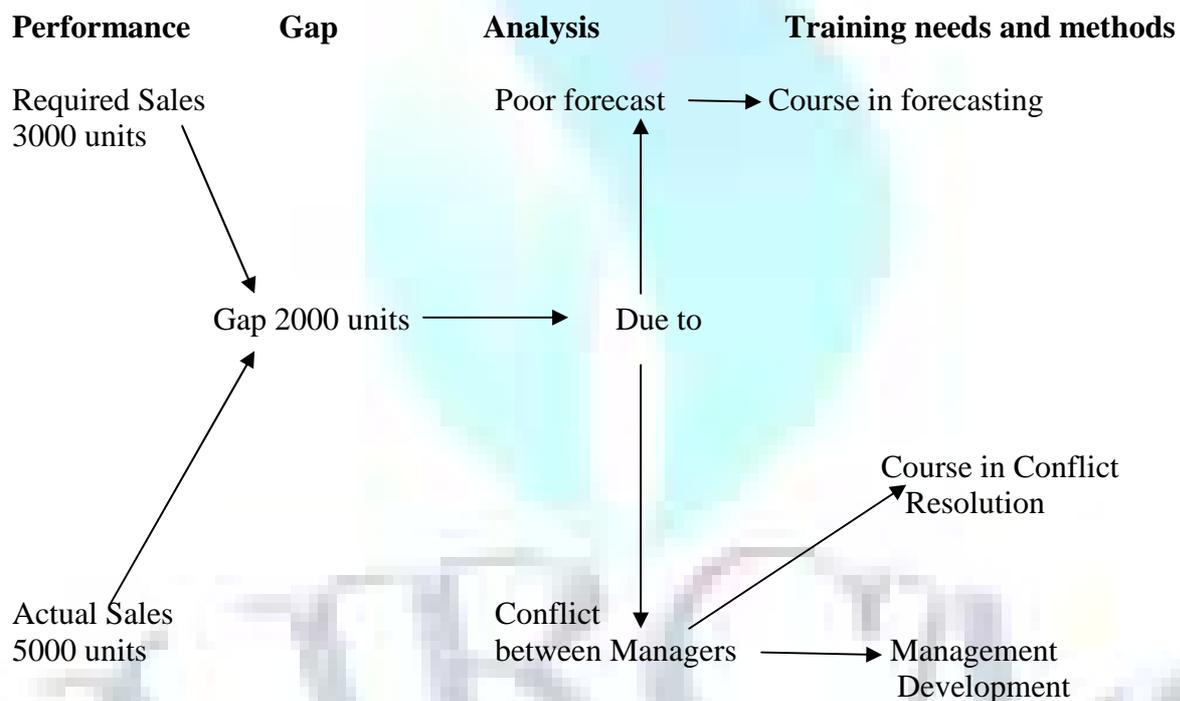
There are certain conditions which manifest in the organization and therefore necessitate training:

- 1) Lack of necessary skills (inefficiency or incompetence)
- 2) Lack of interest in one's job
- 3) Negative attitude to work
- 4) Low productivity
- 5) Tardiness
- 6) Excessive complaints
- 7) High rejects or low quality output
- 8) High incidence of accidents
- 9) Insubordination

HOW TO IDENTIFY TRAINING NEEDS

Before any training programme is undertaken, the need for training has to be identified. The need for training increases as result of new technology, new products, variety of new customer and other factors such as a competitive strategy of competitors (Nwachukwu, 2007). To mount training, it requires systematic analysis. In this instance, problems encountered by different employees are identified, see figure II below.

FIGURE III: ANALYSIS OF TRAINING NEEDS



Source: Wehrich and Koontz (2005)

According to Gilbert (1967), the best common sense approach to identify areas of training is to use the formula:

$D = M - I$

Where

D= inefficiency in the employee

M= complete list of behaviour necessary for the job mastering

I= all knowledge of behaviour necessary for the job which the employee already possess.

By identifying the behaviour or traits required to perform a job and finding out what employee lacks, training can then be guaranteed in areas of deficiency.

METHODS AND TECHNIQUES OF TRAINING

Jenkins and Stanley (1950) in Jaja and Zeb-Obipi(1999) observed that the method of reinforcement administered will depend on the characteristic of behavior that is being conditioned. Therefore training methods and techniques will depend largely on the training needs and conditions of the trainee. The most popular training methods in use according to Nwachukwu (2007) and Inyang (2008) are:

- (1) **On-the job Training:** Here the trainee is given detailed orientation and taught how to approach task in the unit or department he is posted.
- (2) **Off-the Job training:** This techniques is often used to expose employees to new methods or ideas or new skills. After such candidate is trained in a stimulated work place, they are then handed over to the operating supervisors in the organization for formal on the job training.

- (3) **Classroom training methods (conventional methods):** These methods are most useful when philosophy, concepts, attitude, theories and problem solving abilities must be learned. There are several specific techniques commonly used for training in the classroom settings, lecture, conferences, case study, role-playing and background instruction.
- (4) **Apprenticeship:** This method is a way of developing skills for craftsmen where the trainees are placed under a supervisor for a specific number of years, at the end of which they are evaluated and placed.
- (5) **Coaching:** In this method, employees are attached to a supervisor who coaches them on specific concepts.
- (6) **Assisting:** This method develop subordinates aspiring for management positions. The employee is assigned to a higher officer where he is exposed to different management functions.
- (7) **Special assignment:** Here management trainees are often assigned to special projects such as membership of task force, team or committee.
- (8) **Demonstration and example:** This involves describing and displaying something through the use of examples or experiments. It involves step by step explanation by a trainer or a supervisor to a learner of why and how a job is done.
- (9) **Simulation:** This is a situation or event that takes place in the appearance of form of reality, but is in fact, an imitation of reality. In reference to training, a simulation is any kind of equipment or technique that duplicates as nearly as possible the actual conditions encountered in the real work situation.
- (10) **Job rotation:** This training method applies to changing an individual from one job to another either for short or long period of training purposes. It widens the trainees experience within the work environment.
- (11) **Vestibule:** This technique comprises a school or workshop usually set-up in a company or in an industrial plant to introduce new workers into the work setting by means of a few weeks of practice for a specific job. An attempt is made here to try to duplicate the actual material, equipment and condition that will later be encountered in the real work situation.
- (12) **Tuition and programme:** This is a form of training under which employees are reimbursed for certain expenses incurred while attending outside academic programmes, usually on a tertiary level on their own times.
- (13) **Special training programmes:** Here management personnel are allowed to attend well organized seminars, workshops or conferences where scholarly papers are presented by experts and discussion are centered on them. The programme may be conducted by tertiary institutions, middle or upper management personnel in particular to become better qualified in their present job for promotion. Government training agencies like the administrative staff College of Nigeria (ASCON), Centre for Management Development (CMD), Industrial Training Fund (ITF) and other professional institutes are in the vanguard of offering opportunities for employee as well as provide facilities for skill development through planned training programmes.

To encourage and provide skills development, the National University Commission (NUC) has directed tertiary institutions in Nigeria to establish entrepreneurship programmes in order to meet the new millennium development goals of poverty reduction and employment generation. The objectives of this programme are:

1. To enable students acquire skills and effectively set-up their own businesses.
2. To manage their own businesses successfully.
3. To gainfully employ others.

MILLENNIUM DEVELOPMENT GOALS

An eight point agenda referred to as the Millennium Development Goals (MDGs) were declared by the United Nation on September 1990 and ratified by 189 nations, including Nigeria (Ngusha2010). The United Nations in its 8th plenary on September, 8, 2000 set the year 2015 as the target date for the attainment of the Millennium Development Goals (MDGs).

The eight Millennium Development Goals which forms a blue print agreed by all the worlds' countries and all the worlds leading development institutions are as follows: To eradicate extreme poverty and hunger, achieve universal primary education, promote gender equality and empower women, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria and other diseases, ensuring environment sustainability and encourage a global partnership for development. MDGs serve as market of the most basic challenges ahead of world's poorest countries (Akinroye, 2000). Eradicating extreme poverty and hunger is regarded as the most important goals of human development and to achieve the objectives of the MDGs, developing nations try to harness their resources and directing them to productive uses. In Nigeria, the percentage of the population living under \$1, a day in 1980 was 27% (NEEDS, 2005) and this figure has risen sharply since then. The target of MDGs is to half the proportion of people who live on less than \$1 per day between1990-2015, and who suffer from hunger. In line with this objective, the Obasanjo Administration in the year 2004 designed a home grown poverty reduction programme called the National Economic Empowerment and Development Strategy (NEEDS). NEEDS is a programme or planned action initiated by the Federal Government to address the challenges and ameliorate the endemic problem of poverty in Nigeria. The NEEDS and its State arm: - SEEDS collectively, are expected to create new jobs over the period, reduce poverty and lay the foundation for sustainable development (National Population Commission, 2004).

FINDINGS

Findings from our literature review indicate that absolute poverty is pandemic and prevalent in Nigeria in the face of abundant natural and human resources. The study identified human capacity development as a critical transformation factor. Inyang,(2001), in support of this outcome said "as a veritable resource, man cannot carry out the transformation or conversion process to achieve quality product and quality delivery, or add more value to the system without proper training and development of the human factor". According to the United Nations (1997) the major indicators of an individual or population human resources acquired through formal education, and training, are strategic capacity development processes that can engender empowerment.

Nwachukwu (2007) and Kusnet (1999) identified the vital role played by human capital, while Nwachukwu emphasized the importance of quality human capacity in the social, political and economic development of any nation, noting that no nation is known to have attained sustained high level of economic growth and development without enough supply of qualified manpower, Kusnet says that "the major capital stock of an industrially advanced country is not its physical equipment; it is the body of knowledge amassed from tested findings and discoveries of empirical science and the capacity and training of its population to use their knowledge. Buttressing that same finding, Ngusha (2010) says economic practitioners and policy makers have the onerous task to restructure and redirect material resources, human mentality and psyche towards set goals and objectives. Other findings from literature review indicate that the problems of poverty in the underdeveloped countries may be traced to a mistaken diagnosis of the problems of underdevelopment. In consonance with this, Abovade (nd) says "in low income society's investment in human capital is discouraged, because a poor country is characterized by very little demand for such investment".

CONCLUSION

In the light of these findings, the following conclusions were drawn; the human resource is the essential element and the building blocks that give life and energy to any society. When the human capital is sustainably developed, it engenders empowerment which nevertheless will chart a course; enabling Nigerians meet one of the Millennium development goals of poverty reduction. This will help to build a better future for Nigerians and instill hope in them that the welfare of her citizens is of paramount importance.

RECOMMENDATIONS

Based on the findings of the research, we proffer the following recommendations:

Poverty is an obstacle to prosperity and a pathological condition which necessitates management, one of the ways of managing this pathological state (poverty), is by positively reinforcing those afflicted through human capacity development. Therefore the Nigerian government should recognize the critical importance of developing high quality human capital in an increasing technology-driven world economy of today.

Since human capacity is the major capital stock of a country and of course the most potent resource available to man, if continuously developed; properly harnessed, energized, maintained and substantial, would empower her citizens, help achieve poverty reduction and add more value to the development of the society.

REFERENCES

1. Aboyade, O.(nd.), Development Economics and Planning Edited.
2. Adelman .I. (1966), A Linear Programming Model of Educational Planning: A Case Study of Argentina in Adelman I. and Thorbecke E. the Theory and Design of Economic Development, Baltimore John. Hopkins press.
3. Akawa, F.A. in Ogiji .P (2007), The Nigerian Economy: Challenges and Direction for Growth in the Next 25 years, Makurdi, Aboki publishers.
4. Akinroye, K (2006), Nigeria's Health Beyond 2015: Millennium Development Goals: the Punch.
5. Dike in Wuam, T. and Sunday, T.N (2009), Governance and Economic Development in the Fourth Republic; Lapai Democracy Series, Makurdi, Aboki publishers.
6. Drucker, P.F (1981), Managing in Turbulent Times, London, Pan Books Limited.
7. Herbison in Nwachukwu, C.C (2007), Management Theory and Practice, Revised Edition, Onitsha, African First publishers Limited.
8. Inyang, B. (2008), Human Resources Capacity Building: An Imperative for Effective Performance in the Public Service: MRL Journal, a quarterly Academic Publication of Management Review Limited, Vol. 1. Issues 2 January-March.
9. Jenkins and Stanley in Jaja, S.E and Obipi-zeb(1999), Management: Elements and Theories; Port Harcourt, Pearl Publishers.
10. Kale, Y, (2010), Nigeria Poverty Profile, National Bureau of Statistics
11. Kusnet (1995), Towards a Theory of Economic Growth in Lekachan ed. National Policy for Economic Welfare at Home and Abroad, New York.
12. Leitch (2005), Skills in the United Kingdom: The long-term challenges, London.
13. National Planning Commission (2005), National Economic Empowerment and Development Strategy (NEEDS) Abuja.
14. National Population Commission (2013) www.population.ng.com
15. Ndoko, Y.S, (2007), Achieving the Millennium Development Goals (MDGs) in Nigeria; The Role of The Finance Institutions, Nigerian Journal of Gender and Development, An International, Interdisciplinary Journal in Gender and Development Issues, Vol.1 and 2 March- September.
16. Ngusha,K.R. (2010), The Millennium Development Goals: An Entrepreneurship Approach for Benue State; Journal of Economics and Management Studies, Vol.3 No. 1, Kogi State University Anyigba, Nigeria.
17. Nwachukwu, C.C (2007), Management Theory and Practice, Revised Edition, Onitsha, African First Publishers Limited.
18. Nweje, N.J and Ojowo, O.(2002), Poverty, Wellbeing and Wealth Generation in Benue State; A Preliminary based on Secondary Sources, Unpublished Draft Final Report of Poverty in Benue State.
19. Obikaonu F.C (2002), The Recent Human Capital Formation and Economic Development Programmes in Nigeria. Did Government Match its Words with Action? N.E.S. Conference Proceedings.
20. Odey, M. (2008), The Socio Economic Implication of ill-health and Poverty trap on Human Development in Africa; Journal of the Historical Society of Nigeria, vol. 7, Aboki Publishers, Makurdi.
21. Olusegun Obasanjo (Rtd), Nigerian President, 1999-2007.
22. Oxford Advanced learners Dictionary Millennium Edition
23. Pfeffer, in Jaja, S.E and Obipi-zeb(1999), Management: Elements and Theories; Port Harcourt, Pearl Publishers.
24. Shehu Musa Yar'adua, (Late) Nigerian President, 2007-2009.
25. The Coperhagen Declaration on Poverty, in Adimeka, E.E.O. (2001), "Poverty, Social Exclusion and Social Dislocation in Nigeria" Paper Presented at the National Conference on Law and Poverty, Kaduna, Nigeria, June.
26. The Journal of Poverty, www.journalofpoverty.org.jpjppurp/joppurp.htm.
27. The Needs Document (2004), NEEDS Secretariat, Abuja.
28. Todaro, M.P and Smith S.C (2006), Economic Development, 9th Edition; England, Pearson Educational Limited.
29. United Nation Development Programme (1998)
30. United Nations Report on the World Social Situation (1997).
31. Weihrich, H. and Koontz, H. (2005), Management; A Global Perspective, Eleventh Edition, New Delhi, Tata McGraw Hills.
32. World Bank (1998), World Development Report.
33. World Bank Rural Poverty Report (2001), World Bank, New York.
34. Wuam, T. and Sunday, T. N (2009), Governance and Economic Development in the Fourth Republic; Lapai Democracy Series, Makurdi, Aboki publishers.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

