

A Bank branch network expansion and financial performance: an empirical survey of Nigerian banking system

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Abstract

This paper analyzed the growth and financial results of the bank branch network: An empirical survey of the Nigerian banking system. Time series data from the Central Bank of Nigeria (CBN) quarterly annual report was used (2017 and Nigeria Deposit Insurance Corporation (2017). The research applied statistical approaches to econometrics and was focused on the error correction model (ECM) for stationary, co-integration, and model estimation testing. The results showed that the sequence was stationary and co-integrated at none * with a long-term relationship as ECM (-1) co-efficient was negative and important at 5%. The results indicated that bank Total Asset (LnBAS) and bank asset development (LnBAG) have a positive impact on Nigeria's bank deposit base (total bank deposit / GDP). However, during the time the total number of banks network (LnTNB) and the prime lending rate (LnPLR) has a negative influence on the bank deposit base (total bank deposit / GDP) (LnBDB). Accordingly, the researcher concluded that bank deposit base (total bank deposit / GDP) (LnBDB) in Nigeria was guided during the period by the total number of banks network (LnTNB) and bank asset growth (LnBAG). Inflation rate as control variable has had a major positive long-term impact on the bank deposit base (total bank deposit / GDP) (LnBDB), hence it was suggested that to sustain a high bank deposit base (total bank deposit / GDP) (LnBDB), the total number of banks network should be increased over the period (LnTNB) and efforts should be made to strengthen the growth of bank assets (LnB).

Moral Analysis of Teachers and the Students

School Selection Criteria for Parents- A theoretical Approach

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Abstract

Moral development of persons is a basic aim of education. According to Islamic teaching success and failure of a person was judged on moral basis in this world and the hereafter. This study focused on analysis of moral reasoning of teachers and the students with respect to Kohlberg's theory of moral development. The target population for this study was teachers and students of secondary schools of district Dera Ghazi Khan. Twenty secondary schools were randomly selected from district Dera Ghazi Khan. Three (03) teachers and ten (10) students from each school will be selected using random sampling method. The total sample size will be 60 teachers and 200 students. Data was selected by DIT (defining issue test). The collected data was analyzed through descriptive analysis and chi-square test applied using SPSS. The results revealed that the participants reasoned predominantly at the conventional level of Kohlberg's moral reasoning which found that there is no significant difference between the view of teachers and students towards moral reasoning.

Challenges to Have a Satisfied Marriage: A Qualitative Study in Woldia Town, Ethiopia

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Abstract

This study focused on assessing the challenges spouses have faced to be satisfied in marriage in case of Woldia Town, Ethiopia. For this purpose, qualitative research approach with cased study design was employed. Hence, using purposive sampling, the qualitative data were collected from 27 participants (psychologists, religious leaders, and married couples) through key informant interview, in-depth interview, and focus group discussion (FGD). The collected data analyzed thematically. Eventually, the findings of the study revealed that poor communication, infertility, sexual incompatibility, infidelity, jealousy, inequality, lack of unity, addiction, and carelessness were the challenges to have a satisfied marriage. The study concludes that attention should be given to attain marital satisfaction that base for the foundation of the well-functioning individuals, family and country at large. Therefore, the study can have a conclusive role in providing inputs for social workers and any other concerned bodies to enhance marital satisfaction through preventing challenges.

Provision of Rehabilitation Services to People with Physical Impairment in Bahir Dar Physical Rehabilitation Center, in Bahir Dar, North West Ethiopia

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Abstract

The purpose of this study was to explore provisions of rehabilitation service in Bahir Dar Physical Rehabilitation Center. Types of rehabilitation service, main challenges and strategies used to solve the problems were the specific objectives of this study. Qualitative research approach and case study design were employed. Multiple data sources which include in-depth interview and key informant interview were used to generate the relevant data. This study employed purposive sampling methods in order to incorporate participants based on their knowledge, expressing ability, and voluntarism. Thematic types of data analysis was used to categorize and labeled ideas in to meaningful themes through the process of transcribing, translating, categorizing, thematizing and interpreting of data. This study found that provisions of basic necessities, transportation cost coverage, physiotherapy, artificial limb and leg replacement service, (prosthesis and orthotic service), provision of walking aid were provided for physically impaired people attended at BPRC. The main challenges of BPRC found to be financial constraints, scarcity of man power, shortage of training service, information gap, lack of locally owned workshops, shortage of technologies and absence of community based rehabilitation program. Besides, to reduce the effect of the aforementioned challenges, promoting partnership and collaboration, strengthening outreach program, conducting beneficiary assessment were identified. This study concluded that attention needs to be given for people with physical impairment and legal frameworks need to be implemented at grass root level to create disability friendly environment.

Maternal Health Seeking Behavior: A Case Study of Reproductive Women in Slums of Islamabad

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Abstract

This study of maternal health-seeking behavior is an attempt to explore the current state of maternal (in the reproductive age of 15-49) healthcare practices as well as to identify the determinants of health seeking behavior of reproductive women (both ANC & PNC) in slums of Islamabad through field survey. By adopting the two-stage sampling technique and by using the pre-designed semi-structured Performa total of 400 reproductive women were interviewed. Results show that the seemingly high pregnancy loss (20.9%) might be because of poor knowledge on pregnancy complications (87%) and its dangerous signs (82.7%). Houses are mostly occupied by the slum dwellers with an average size of around 3 to 4 Marla's having 2 to 3 living rooms. About all the houses had kuccha dwelling material and the major water source (from cooking to bathing) is tube well. Most of the houses in slums use pit toilet in their houses and garbage are disposed at a fixed place in the slum. Responses showed that lady health worker did not visit their homes and delivery was taken place mostly in government hospitals. The multivariate logistic regression results show that income level, household head, employment status, previous pregnancy loss, Knowledge about pregnancy complications, treatment cost, lady health workers visit, level of education, age and family size are the factors that influence maternal health-seeking behavior (both ANC & PNC).

Effectiveness of Education for Ensuring better Health Status and rising other Economic Indicators in the Developing Countries

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Abstract

Access to better educational facilities lead an economy towards the path of overall economic development. Education is considered to be important merit good. Available literatures are of the view that governments should provide education to all sections of the population without any discrimination in terms of caste, creed and religion etc. Provisioning of merit goods like education provides significant positive externality. Education is considered to be a merit good which have significant spillover effect particularly for developing countries. The spillover effect of education is multi-dimensional ranging from health to other economic indicators. The effectiveness of investment in education is more significant in health sector as compared to other sectors of the economy. Based on secondary data, this paper is an attempt to analyze the role of education to maintain both health status and other economic indicators in the developing countries.

platforms to check the infodemic

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Abstract

The Covid-19 pandemic has given rise to the unprecedented rise of the infodemic resulting in chaos and misleading the people with the rapid spread of misinformation and disinformation on the Covid-19. This has been a global phenomenon ever since the outbreak of Covid-19 and many countries have got difficulties in dealing with the infodemic spread of misinformation and misleading information through the social media platforms. The World Health Organization too has taken this phenomenon of infodemic seriously and pointed out that the spread of false and unauthenticated information was resulting in the worsening of Covid-19 crisis and had stated that the infodemic was turning out to be a big hurdle in the handling of Covid-19 induced health crisis across the globe. This paper analyses the role of social media in the spread of infodemic and the measures initiated by the social media platforms to contain and combat the infodemic. **Infodemic in the times of pandemic: A critical analysis on the role and measures of social media**