

Financial flexibility, management and dividend payout ratio of deposit money banks in Nigeria

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Abstract

The recent decline in the average payout ratios and suspected decline in financial flexibility of listed in the banks in Nigeria stimulates the interest to conduct this study. The study examines whether dividend payment decisions can be explained by the financial flexibility of the sampled deposit money banks (DMBs) from 2009 to 2018. To achieve this, the study obtained data from the published and audited financial report of the selected DMBs. Panel linear regression was adopted using the Hausman Specification test to test whether the Random Effect Model (RAM) is preferred or the fixed effect model (FEM) is consistent. The Hausman Specification test revealed that the REM was preferred since its chi-square value is greater than 5%. Findings from the REM indicate that financial flexibility (measured by financial leverage) is the only variable which influences firms' decision "to pay" or "not to pay" as well as the number of dividends paid. However, cash-flow ratio, cash holding ratio, and profitability exert a negative but insignificant effect on the dividend payout ratio in the study period. Findings indicate further that liquidity exerts a positive but significant effect on the amount of dividend payout. In line with findings, the study concludes that dividend payout of DMBs in Nigeria is not a matter of financial health but a matter of goal incongruence between managers and shareholders. As such, shareholders of banks should ensure that there should be a memorandum of understanding between shareholders and their managers since it is found to have a detrimental effect on profitability which in turn impede dividend payout ratio of banks in Nigeria. The study contributes to extant studies as it provided answers to contradictory issues regarding the subject matter and at the same time revalidate prior studies and claims.

Innovative teacher training model and attainment of SDGs in secondary schools in Nigeria implications for planning

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Abstract

The present global trend of development is guided and directed by sustainability-based principles (sustainable development). The country's present educational system and curriculum was last redesigned to help the country attain MDGs by 2020. The laudable effort has been fraught with challenges of teachers not being able to implement the curriculum effectively due to their expertise levels in line with the curriculum's delivery. The paper's position is that the inability to plan for innovation in the teacher training system within the country could be the reason for the teacher's inadequacies concerning the present curriculum. It is based on this that this paper proposes an innovative teacher training model. The SDGs are stated, reports from researchers' findings concerning teachers' inadequacies are discussed before the innovative teacher training model is proposed. Afterwards, conclusion is reached and suggestions are put forward.

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.

Application of Shehu transform to handling Bessel function and Cryptography

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Abstract: Cryptography is the study of art and science of preparing protected and secure data communication. The word cryptography is derived from the two Greek words; “kryptos” means “secret or hidden” and “graphos” means “to write. In this study, we will discuss the Shehu transform method to solve Bessel’s function of order p of first kind and encryption and decryption method.

Inter professional Health Camps to improve health outcomes in rural areas of Himachal Pradesh - a novel intervention

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Abstract

Background - There is lack of proper health care in rural Himachal Pradesh. Our hospital had been organizing medical camps where a team of doctors, nurses and technicians attended the camp. There was none or minimal involvement of local panchayats, NGO, and other professionals. Though patients attended the camp but the number was less and very few patients visited the hospital for follow up. Objectives - To find out whether organising these camps with interprofessional collaboration improves the camp outcomes and benefits the rural patients in terms of health outcomes. Methods - These camps were held with interprofessional collaboration in the same villages where medical camps were held earlier. The interprofessional team was formed. During camp along with medical checkup, healthy living and hygiene was emphasized. Post camp follow up was done and data compared with earlier only medical camps. Statistical data for quantitative analysis was mean, average, range, median and percentage and for qualitative analysis, information was gathered from interviews and feedbacks. The improvement of health outcomes with respect to certain chronic disorders was evaluated. Results - A total of 18 camps were held and mean of 571 patients attended which is higher than mean of 426 patients who attended only medical camps. The percentage of referred patients attending the hospital was also higher. There was greater patient satisfaction. Regarding the disease outcomes, there was significant control of some chronic disorders like Diabetes, Hypertension, Cataract, CSOM and Allergies. Conclusion - These camps are more effective in terms of number of patients attending, percentage of referred patients visiting the hospital and patient satisfaction. This collaboration definitely benefits the rural population in terms of health outcomes.

Empirical investigation of the extent of utilization of social media for effective Library and Information Service delivery in selected university libraries in Abia State, Nigeria

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Abstract

The study empirically investigated the extent of utilization of social media for effective Library and Information Service delivery in selected university libraries in Abia State, Nigeria. five research questions guided the study. The study adopted descriptive survey research design. Using multi-stage sampling technique 350 library users and staff were sampled from the entire population. Questionnaire and Observation Checklist was the instrument for data collection constructed for the study. The data collected was analyzed using frequency distribution table, charts, percentage and mean. The findings revealed that, both ABSU, Library and MOUAU, Library has no official facebook, twitter, Instagram, WhatsApp, Nairaland, Skype, Googletalk, Academia.edu, researchgate, Mendeley, Ning, Librarything, Flickr among other social media sites. The findings revealed that due to the lack of official social media sites in both university libraries studies, social networking sites are not used in providing Library and Information services. The respondents perceived social media as a great media for effective library service delivery. Obsolete Internet facilities, Technophobia, Poor communication systems, Lack of social networking sites use, Lack of training of staff in the use of computer, Inadequate computerization, Lack of awareness of social network delivery in selected university libraries in Abia State, Nigeria. the study recommended that, Social Networking Site use Policy should be formulated in the Library, Younger Librarians who are digital natives should be in charge of using social networking sites for providing Library and Information Services to Library users among others.

Domain-Specific Differences of Physical Activity Levels Among University Students: A Cross-Sectional Analyses

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Abstract

Objective: To assess the variation of physical activity across different domains. **Method:** A total of 100 male students participated in the study. The participants of age 18-30 years were recruited from various departments of Guru Nanak Dev University, Amritsar. The convenience sampling method was used to select the participants. We used International Physical Activity Questionnaire (IPAQ) long form and assessed physical activity levels in four domains viz. job-related, transportation, domestic and recreational, sport, and leisure-time domain. Friedman's test was applied to make multiple comparisons of physical activity, where results were significant; Wilcoxon Signed Ranks test was used as post-hoc test. **Results:** More than half of the participants reported no physical activity in all four domains. Significant differences were found between the job-related and transportation, domestic and job-related, and recreational and job-related domains. **Conclusions:** participation in job-related domain was significantly lower than the transportation, domestic and recreational, sports and leisure domains.