

# Impact of Government Interventions on Small Scale Enterprises in Mubi North Local Government Area, Adamawa State, Nigeria

Aliyu Alhaji Jibrilla

Department of economics, Adamawa State University, Mubi, Nigeria.

Email: [aliyumaiha@gmail.com](mailto:aliyumaiha@gmail.com)

## Abstract

This study examined the impact of government interventions on Small Scale enterprise in Mubi North local government Area. The study has become imperative because of an increasing inability of Small Scale enterprises to live up to expected target as the engine for economic growth and development, despite government encouragement in this direction. This study focused its empirical verification on three key areas which are very fundamental to the study, viz: perception of SSEs operators about government interventions the relevance of these interventions to them, and the accessibility of these interventions. Data were collected through interviews and questionnaire. Percentage and Chi - square techniques were used to describe and analysed the results obtained from the field. However, the available data indicates that government intervention schemes/programmes aimed at elevating the SSEs to the expected targets in the area, lacks the awareness of the SSEs operators. Again, the available data shows that accessibility to the intervention by SSEs operators is not easy. As a result SSEs operators do not feel the relevance of these interventions. Finally, based on the findings of the study the following recommendations are made: government should embark on the sensitization/awareness creation and also reduce the conditions to be met before accessing the interventions.

## 1.0 INTRODUCTION

Until the early 1960s, many economists regarded the continuous existence of small-scale industries in less developed countries as justified by inadequacy of capital and administrative capability. It was often argued that with economic growth, the small, traditional type of enterprise would, in one sector after another, be succeeded by modern forms of large-scale production. In order to ensure an orderly switch, small scale enterprises were appreciated to deserve getting support, but mainly in areas where modern techniques could not be applied straightaway (Ekpenyong and Nyong, 1992).

According to Ouguiya ( 2004), since independence, promoting small and medium scale enterprises as the foundation of economic progress has been recognized in Nigeria by every regime (SME, 2004). This is because of its perceived relevance in ensuring sustained increase in per-capita income and output, as well as, employment generation and promotion of effective utilization of available resource (s).

Small Scale Enterprises (SSEs) have attracted considerable attention of both public and private sectors in more than two decades ago chiefly in most of the less developed nations. In a considerable number of such countries, government makes provisions for policies that are deemed promoting in their development plans, policies and programmes for the promotion of small scale enterprises because of their perceived benefit to economic development. For instance, these perceived ideal benefits include: employment generation especially for people in rural areas, transformation of traditional to modern technology, stimulation of indigenous entrepreneurship, reversal of urban-rural migration, greater utilization of raw materials, promotion of local technology, mobilization of local savings, linkage balance by spreading investment more evenly, ability to operate profitably in very narrow markets with low purchasing power, among others. The extent of resources allocated to each sector varies considerably from country to Country. Previously, incentives were provided to favour large-scale enterprises, small scale enterprises were usually relegated to the background (FMST, 1992).

Driven by these, several financial institutions in charge of microcredit and policy instruments such as Nigeria Agricultural Co-operative and Rural Development Bank (NACRDB), Nigerian Bank for Commerce and Industry (NBCI), National Economic Reconstruction Fund (NERFUND), Bank of Industry (BI) among others were established to facilitate growth of small scale enterprises. And of recent Small and Medium Enterprises Equity Investment Scheme (SMEEIS), Small and Medium Enterprises Development Agency (SMEDA) and other policy oriented institutions like Entrepreneurship Development Policy (EDP) run by the National Directorate of Employment (NDE), Industrial Development Centres (IDC) among others were introduced to offer technical and financial assistance to small scale enterprises.

In spite of these interventions undertaken by successive governments to improve the performance of SSEs, judging by SME performance, not much progress seems to have been achieved, This study examines survey data in order to evaluate the relevance of government interventions on SMEs; their effectiveness and the sensitization of the SSEs operators on their existence and importance and to determine why these interventions may not have achieved their goals in relation to the growth performance of SSE in Nigeria.

The objectives of this paper are to ascertain the perception of small scale enterprises operators about government interventions and it's relevant to the growth of small scale enterprises in the study area; to ascertain the general constraints faced by small scale enterprises operators and to point out strategies that should be adopted in order to overcome these constraints.

Following this introduction the remaining part of the paper is structured as follows, section two presents the literature review, section three discusses the methodology, section four presents' results of the data analysis and section five comprised summary conclusion and some policy recommendations.

## **2.0 REVIEW OF RELATED LITERATURE AND EMPIRICAL EVIDENCE**

Universally, there is no generally accepted definition of a small scale business because the classification of businesses into large-scale or small-scale is a subjective term and has qualitative judgment. In countries such as the USA, Britain, and Canada, small-scale business is defined in terms of annual income and employment level by the businesses. This definition also varies with what is obtainable in Britain (Ekpenyong and Nyong, 1992).

In Japan, small-scale industry is defined according to the type of industry, start-up capital and number of business employees. Accordingly, small and medium-scale enterprises are defined as: those in manufacturing with at least 100 million yen paid-up capital and at least 300 employees, those in wholesale trade with at least 30 million yen paid-up capital and 100 employees, and those in the retail and service trades with at least 10 million yen paid-up capital and at least 50 employees (Ekpenyong and Nyong, 1992).

In Nigeria, the Central Bank of Nigeria (CBN), for the purpose of credit guideline to financial institutions classifies as small scale enterprises those enterprises with an annual turnover between the range of N100, 000.00 to N150, 000.00; with less than 50 employees; with asset base (excluding real estate) of not less than 1 million (CBN, 1989). This almost coincide with the report of the Federal Government Small Scale Business Development Programme (SBDP) sees a small scale enterprise as any manufacturing, process or service firm with investment a capital not exceeding N150, 000.00 in machinery and equipment and employing not more than 50 workers (Osuala, 2004).

Recognizing the beneficial effect of SSEs, emerging economies across the world , put in policies that are made to favor small scale enterprises as springboard for sustainable economic development (Osadebe, 2007). Driven by this, government in Nigeria put in many policies which favoured among others the establishment of a Small Industries Development Programme, in 1971, to provide technical and financial support for SMEs. This led to the setting up of the Small Industries Credit Committee (SICC) to manage the Small Industries Credit Fund (SICF) throughout the nation. The scheme, which operated as a matching grant between the federal and state governments was designed to make credit available in liberal terms to SMEs and was managed by the states' ministries of Industry, Trade and Co-operatives through the loan management committees (LMCs)(CBN, 2003). The Nigeria Bank for Commerce and Industry (NBCI) on its part was set up in 1973 to provide among other financial services to the indigenous business community, particularly SMEs

The NBCI operated as a head financial body for the SMEs and also administers their Loan Scheme. The NBCI however suffered from operational problems, terminating in a state of insolvency from 1989. It is now part of the newly established Bank of Industry (CBN, 2003). However, the establishment of the Rural Banking Scheme (RBS) in 1977 seems to mark new era in the history of SMEs in Nigeria. The Scheme was fundamentally designed to confront the problems of inadequacy of credit to the agricultural sector and underdevelopment of the rural based small-scale enterprises. For objective impact the scheme mandated establishment of commercial banks branches in the rural areas in Nigeria. And by 1989, there were about 756 new rural bank branches across the country with total deposits in all the rural branches amounting to about N5.7 billion (that is, about N7.5 million per branch) (CBN, 2003).

In addition, the introduction of Structural Adjustment Programme (SAP) in 1986 was part of Government effort, to come up with policies that would enhance industrialization in the country, which lead to even opening up of doors for foreign investors to inject fund to SMEs and other investment opportunities in the country (FMST, 1992). This effort also saw the formal commissioning of the Peoples Bank of Nigeria (PBN in October 1989 with the objective of meeting the credit needs of the SMEs. And by 1993, in the attempt to attain a target of 170 branches, the activities of the bank which administered groups loans to beneficiaries had extended to all the states in the country (CBN, 2003).

However, the resulting devaluation of naira associated with the implementation of SAP, force many small and medium scale enterprises fall short of finance. This in turn, had force the federal government set up the National Economic Reconstruction Fund (NERFUND), in January, 1990, aimed at providing relatively long term loans to small and medium scale enterprises operators that would span for five to ten years at low interest rates, so as to smooth their development process. However, the credit extension activities of NERFUND was not free from setback emanated from devaluation of the national currency that inevitable affects loan servicing by the beneficiaries. This force merger of NERFUND merged with some other Financial institutions meant for SMEs

development to form the Bank of Industry in 2001 The establishment of National Directorate of Employment (NDE) in 1986 to generate self-employment in Agriculture, Youth Employment and Vocational skills Development, and small scale business among others was another commitment by the national government to enhance the exploitation of small scale enterprises to their full potential (FGN, 2003).

Covet, (1980), observed that several small scale enterprises operators are highly proficient in their technical field but are less well experienced in managerial competence. This may be part of the reasons for the longevity in their backwardness. It has however been observe that insufficient capital is still the bottle neck face by the small scale operators in Nigeria (Ogechukwu, 2011). Others, argued that SMEs failure in the country is partly caused by inability of the SMEs operators to lending rules (SMEDA, 2004) and deliberate divert of loans to ostentatious spending and refusal to pay back the capital and interest when time is due because of the financial indiscipline (Ogujiuba (2004; Osadebe, 2007) as well as inconsistency of government policies directed to enhancing business environment in the country (Njoku, 2002). It has also been argued an inaccessible collateral requirement by SMEs operators was also responsible for their ill performances (Isern, *et al*, 2009).

In order to obstruct further setback on the development of SMEs in Nigeria, the Small and Medium Enterprises Development Agency (SMEDA) was established by the SMEDAN act of 2003 to promote the development of Micro, Small and Medium Enterprises (MSME) sector of the economy. An important objective of SMEDAN is to establish a structured and efficient MSME sector that will enhance sustainable economic development of the country through stimulating, monitoring and coordinating the development MSME (SMEDA, 2005).

## 2.1 THEORETICAL FRAMEWORK

This study recognized that one major feature of investment in developing countries of sub-Saharan Africa (SSA) is the high import content of capital goods. This buttresses the contention in the two gap model (Chenery and Bruno, 1962 and Bacha, 1982), that the lack of foreign exchange may constitute a major constraint to sustain high rates of investment and growth in developing economies. Therefore in countries like Nigeria where both private and public sectors are highly complementary, the lack of government in economic activities will always constitute an impediment to growth. In other word, government intervention is a crucial determinant factor in the growth of Small Scale enterprises in Nigeria. This is a serious issue when viewed from the perspective of this study.

Therefore, the Keynesian theory is considered to be more appropriate in this study. This theory offers useful insight to the understanding of the effect of government interventions on small scale enterprises. The major advantage of this theory is its ability to provide the important of government involvement in economic activities. The Keynesian economics argues that private sector decisions sometimes lead to inefficient macroeconomic outcomes and therefore advocates active policy responses by the public sector. Keynesian economics advocates a mixed economy, predominantly private sector, but with a large role of government and public sector.

## 3.0 MATERIAL AND METHODS

The paper is designed to determine the impact of government interventions on SSES in Mubi north local government area of Adamawa State. Due to the above assertion, this study makes use primary sources of data collection, which was collected by the use of questionnaire/interview and observation.

The population of the study include all officially recognized small scale enterprises which are located in Mubi north local government that are categorized as ;one-man business; partnership and family business. From this a sample size is drawn.

Throughout the study, 115 business operations were selected in some related types of enterprises. The sample size lies within what can effectively be manage given the time and resources available. The distribution cover the following categories of enterprises: barbing profession, carpentering, welding, Tailoring, Computer services and shoe shining.

Simple random sampling was used during the data collection that cut across the areas where SSEs are predominantly located in the local government area.

Two instruments of data collection were used: the questionnaire and interviews. However, while the questionnaire was the major instrument, the interview complemented it. The interview was used to extract information from the small scale enterprises operators who are responsible for the running of the day to day administration of the enterprises in the study area in order to have relevant on the impact of government interventions on the growth of small scale enterprises in the area.

Data collected from the issuance of questionnaire and interviews were presented (in figure using percentages) and analysed using Chi- Square analysis.

#### 4.0 DATA PRESENTATION AND ANALYSIS

This section contains the analysis of the data resulting from the fieldwork of the study. The data was derived from both the questionnaire and interviews. Out of one hundred and fifteen (115) questionnaires distributed, one hundred and five were returned after all possible efforts by the researcher. This is because some of the respondents claimed they have either no time or have lost the instrument.

The questionnaire return rate is 91.3%. Ten questionnaires representing 8.7% were not returned.

As a result, the analysis is based on the one hundred and five (105)-completed questionnaires and the findings from the interviews. These, I believe are adequate for the statistical manipulation involved in the study.

##### 4.1: Knowledge of respondents on government Interventions, its relevance and accessibility

In order to ascertain the perception of respondents on government interventions on SSEs, participants were asked to indicate their awareness on the position of government intervention, the degree of its relevance and accessibility in the area. Their responses in this regard are shown in the figure 1.

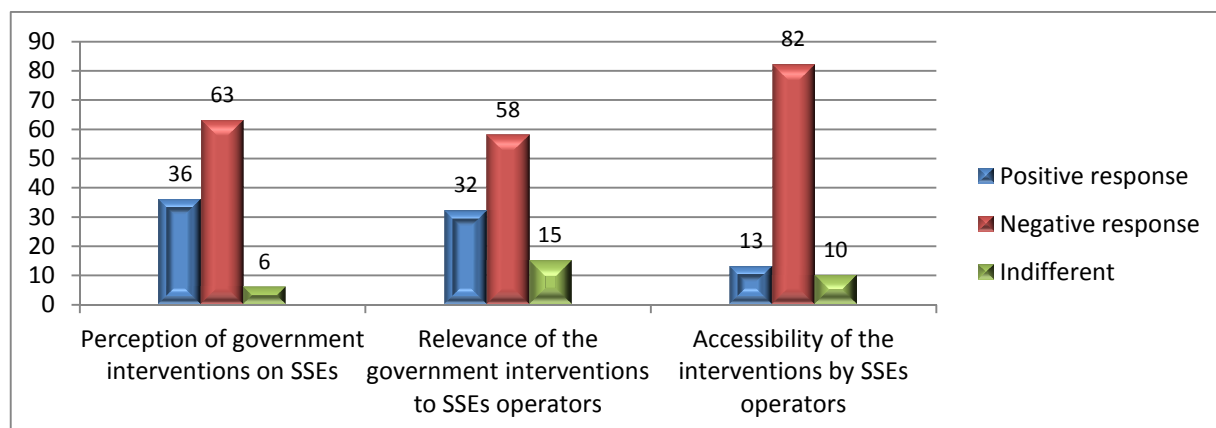


Figure 1: percentage of small scale operators on their perception, relevance and accessibility of government interventions on SSEs (2011)

Figure 1 shows the responses of SSEs operators of their perception on government interventions on the SSEs. The figure shows that 60% of the respondents are not aware of the existence of government interventions, which is a serious setback in assessing the scheme. With the above figure, it shows that the number of respondents that are unaware is far above those that are aware.

With regard to the degree of relevance the interventions to SSEs operators, when asked “how relevant are these interventions on your business”? As indicated in figure 1, 31% of the respondents indicated that they are relevant. Greater number of the respondents, representing 55.2% opined that the interventions are irrelevant while 14.3% were indifferent. This shows that the government interventions to SSEs have not been felt. This might be as a result of the fact that majority of the SSEs operators are not aware of the existence of government intervention. Again, this can also be attributed to poor perception of the scheme by SSEs operators. This finding is in agreement with the findings from the interview with the SSEs operators. This is so because, 70% of those interviewed are of the opinion that the interventions are of no relevance to them, simply because of the fact that they have not benefited from it.

As an effort to determine the how accessible the interventions are, figure 1, reports responses of SSEs operators, revealing that the highest number, which constitutes 78.1% of the respondents indicated difficulty if possible in accessing the interventions. However, insignificant number of the respondents, representing 12.4% regarded the interventions as inaccessible, while 9.5% were indifferent. This findings show that operators have no easy access to the interventions.

##### 4.2: Constraints Encountered by SSEs Operators

The study further tried to determine the reasons for the inaccessibility of these interventions by SSEs operators because a good number of respondents as shown in figure 1 opined that the interventions are not accessible. As a result, the study tried to find out why the interventions are inaccessible? And majority of the SSEs operators considered in the study attributed failure of the interventions to heavy collateral attached to the available loans; insufficient access and lack of awareness about the interventions. This suggests that chief reason for the intervention’s failure is the heavy collateral that is attached to the available loan opportunities for those that are aware of the interventions.

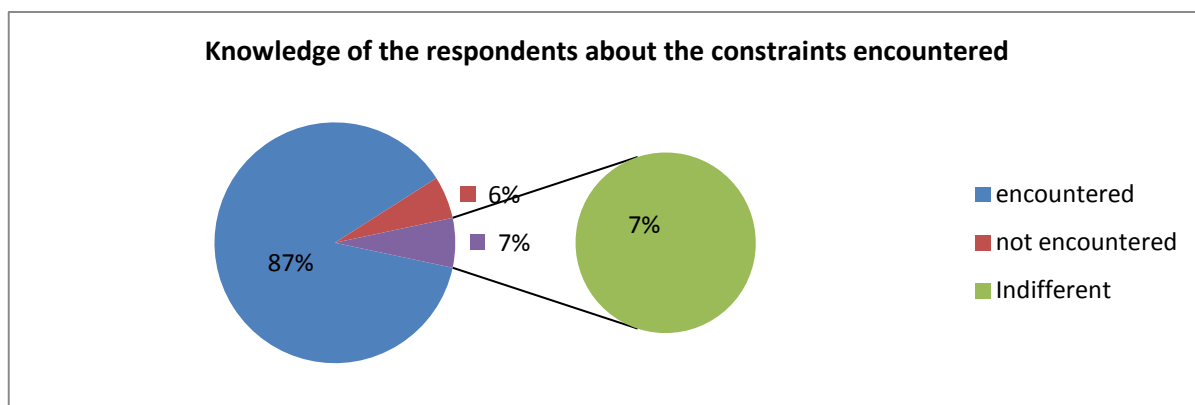


Figure 1: percentage of small scale operators based on the constraints encountered during their business operations (2011)

When asked, do you encounter constraints? Majority of the respondent 87% said that they encounter constraints, 6% said they do not encounter constraints, while 7% were indifferent. The study tried further to determine those constraints which SSEs operators encounter in their operations. In addition, a considerable number of SSEs operators considered during the study indicated that apart from inaccessibility of government interventions, they also encounter other constraints such as inadequate capital/finance, poor government policies, problem of bad road conditions and power interruption, as well as, disturbances from local authorities This shows that financial capital is the major problem encounter by SSEs operators in the area.

### 4.3 HYPOTHESIS TESTING

The chi-square test is used to test the hypothesis. The significance level chosen for the test is 5% (0.05) using the formula.

Where:

$$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

$\chi^2$  Measurement of discrepancy existing between the observed and expected frequencies.  
 $f_o$  Observed frequencies  
 $f_e$  Expected frequencies

$\Sigma$  Summation

The decision rule is, where the computed value of  $\chi^2$  exceeds its critical (or figure) value, then the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted and when the computed value of  $\chi^2$  is equal to or less than the critical (or figure) value, the null hypothesis is accepted.

This hypothesis has been chosen by the researcher for this study.

$H_0$ : the difference between the respondents opinion does not implies that government interventions have no significant impact on SSES in the area.

$H_1$ : the difference between the respondents opinion implies that government interventions have no significant impact on SSES in the area.

### 4.4 Test of Hypothesis

$$\text{Degree of freedom (DF)} = (R-1)(C-1)$$

$$(3-1)(3-1) = 2(2) = 4$$

$$\chi^2_{0.05} \text{ (critical value)} = 9.49$$

$$f_e = \frac{(\text{Row})(\text{column})}{\text{Total}}$$

#### 4.5 The relation between respondents opinion on the impact of government interventions on SSEs in the study area.

**Table 1: Observed frequency ( $f_o$ ) of the respondents**

Opinion	Perception of government interventions	Relevance of the government interventions	Accessibility of the interventions	Total
Positive response	36	32	13	81
Negative response	63	58	82	203
Indifferent	06	15	10	31
<b>Total</b>	105	105	105	315

**Table 2: Expected frequency ( $f_e$ ) of the respondents opinion.**

Opinion	Perception of government interventions	Relevance of the government interventions	Accessibility of the interventions	Total
yes	27	27	27	81
No	67.7	67.7	67.7	203
Indifferent	10.3	10.3	10.3	31
<b>Total</b>	105	105	105	315

**Table 3: Computed Chi - Square**

$f_o$	$f_e$	$f_o - f_e$	$(f_o - f_e)^2$	$\frac{(f_o - f_e)^2}{f_e}$
36	27	9	81	3
32	27	9	81	3
13	27	9	81	3
63	67.7	-4.7	22.09	0.33
58	67.7	-9.7	94.09	1.39
82	67.7	14.3	204.49	3.02
6	10.3	-4.3	18.49	1.80
15	10.3	4.7	22.09	2.14
10	10.3	0.3	0.09	0.009
<b>Total</b>				17.69

$$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e} = 17.69$$

Reading from figure  $\chi^2_{\text{figure}}$  at 5% level of significance for DF = 4  
 $\chi^2_{0.05}$  (critical value) = 9.49 (tabulated)

#### 4.6 Decision rule

As could be observed, the computed value (17.69) is greater than the critical or figure value of (9.49). Going by the decision rule, we accept the alternative hypothesis ( $H_1$ ) which says “the difference between the respondents opinion implies that government interventions have no significant impact on SSEs in the area”.

It could be deduced from the above result that, there is no evidence to show that government interventions have significant impact on SSEs in Mubi north local government area.

#### 5.1: SUMMARY OF THE FINDINGS

The focal point of this study has been to examine the impact of government interventions on small enterprises in Mubi north local government. The study also appraised the perception, accessibility and relevance of these interventions by SSEs operators. The study achieved its objectives through responses from the respondents that



the perception is poor, accessibility is not easy and the intervention has less impact.

The result also show that only very few SSEs operators access these interventions, while the majority do not have good perception and access to it. As a result, it was suggested that combined efforts need to be made in order to create awareness on the existence of government interventions so that its purpose would be achieved.

Moreover, it was also observed that SSEs operators encounter constraints that militate against their growth, which according to them include lack of finance/capital, bad/inaccessible roads and constant power failure. Solutions to these effects were also suggested.

## 5.2: CONCLUSION AND POLICY RECOMMENDATIONS

As pointed out above, the inference drawn from the study is that the majority of SSEs operators do not know that such interventions exist in the study area. It is strongly suggested that in order to improve the effectiveness of government interventions, concerted efforts should be made in the areas of sensitization and awareness creation. Furthermore, more assistance in the area of training should be given to existing SSEs operators so as to enhance their effectiveness. Also access to the existing interventions should be improved and encouraged. This can be done by revisiting the conditions or criteria to be met before accessing the scheme.

To ensure the impact of government interventions on SSEs in the study area, along side removal of heavy collateral, creating awareness and ensuring equal opportunity to all the SSEs operators as indicated by the respondents, there is also need for proper sensitization of the scheme so as to accomplish the purpose for setting it/them; encouragement of the power Holdings of Nigeria (PHCN) and other power distributors to considerably improve the provision of adequate and constant power supply which is vital for successful enterprising; taking adequate measures by the government and other relevant stakeholders to bring the roads to a level they could be considered adequate for easy transportation; more efforts on the side of micro credit institutions, and other relevant agencies and financial institutions to pay the expected leading role in making provisions for capital back-up to SSEs operators; finally, there is need for more assistance in term of finance, training, , improved equipment and public utilities, and security, as well as, improved technical support not only from government but, other non-governmental organizations (NGOs).

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