

# NJMS

*ISSN 2315 - 9669*  
*Volume 5*  
*Number 1*  
*Bi-annually*  
*January - June, 2016*

**Multi-disciplinary Edition, January, 2016**

# Nigerian Journal *of* **Management Sciences**

**Multi-disciplinary Edition**  
[njmsbsu@gmail.com](mailto:njmsbsu@gmail.com).



**A Publication of**  
**Faculty of Management Sciences,**  
**Benue State University,**  
**Makurdi-Nigeria.**