

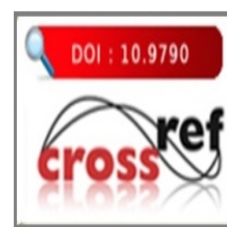


**Managing Editor Board**

- ❖ Dr. Sayed Mahdi Golestan Hashemi  
Head of the Iranian Research Center for Creatology,  
TRIZ & Innovation Science  
Iran
- ❖ Dr. Waspodo Tjipto Subroto, M.Pdi  
State University of Surabaya  
Indonesia
- ❖ Dr. P.Malyadri  
Osmania University  
India
- ❖ Dr. Makarand Upadhyaya  
cba, jazan university, jazan , saudi arabia  
Saudi Arabia
- ❖ Dr. Krishnamurthy Prabhakari  
SRM University  
India
- ❖ Dr. Joy Mukhopadhyay  
ISBR Bangalore  
India
- ❖ Prof. Dr. Mohammed Galib Hussai  
Islamiah College, Vaniyambadi  
India
- ❖ Dr. Abdulsalam Jibril  
Adamawa State University, Mubi Nigeria.  
Nigeria

**Contact Us**

Website URL : [www.iosrjournals.org](http://www.iosrjournals.org)  
Email : [Support@iosrmail.org](mailto:Support@iosrmail.org)



**Qatar Office:**

IOSR Journals  
Salwa Road  
Near to KFC and Aziz  
Petrol Station,  
DOHA, Qatar

**India Office:**

EHTP, National Highway  
8, Block A, Sector 34,  
Gurugram, Haryana  
122001

**Australia Office:**

43, Ring Road,  
Richmond Vic 3121  
Australia

**New York Office:**

8th floor, Straight hub,  
NS Road, New York,  
NY 10003-9595

IOSR-JEF

**Contents:**

Trade and Human Capital as Determinants of Economic Growth in Nigeria <i>Ijeh, Sunday Okubor, Imide, Israel Onokero</i>	01-09
An Empirical Study of Female Entrepreneurship and Economic Vitality in Bayelsa State, Nigeria <i>Rachel Konyefa Dickson</i>	10-16
Elliott Wave formation using Hybrid Strategy of Stochastic and ADX Indicators <i>Vaidehi Vaghela, Ravi Gor, Nikhil Malvi</i>	17-25
Analyse du phénomène d'attente dans un système bancaire, cas de la RAWBANK Agence de Butembo <i>NZANZU ISE-KALAMIRE Audace</i>	26-37
Influence of Financial Technology and Cost of Credit on Mobile Loan Default among Registered Micro and Small Business Enterprises in Kakamega Municipality, Kenya <i>Antony Angote Masakha, Dr. Hesbon Nangabo Otinga</i>	38-48
Influence of Integrated Financial Management Information System Reengineering Reforms on Public Expenditures in Nakuru County Government <i>Stephen Kiptoo Cheruiyot, Dr. Julius Miroga</i>	49-57
Socio Economical Impact of Covid 19 in Rural India: A Case Scenario in Uttar Pradesh <i>Dr. Barkha Agrawal</i>	58-60