

UGSM-Monarch Business School

Doctoral Research Proposal

Social Entrepreneurial Growth in North-East Nigeria:
Drivers and Challenges

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1.0 INTRODUCTION

Nigeria is the largest economy in Africa accounting for a GDP of US\$568 billion in 2015, followed by South Africa and Egypt with respective GDP of \$352 billion and US\$291 billion for the same year (World Bank, 2016). The economy is growing at an average of 8% annually (International Monetary Fund, 2014). Nigeria's GDP per capita has increased from US\$377 in 2000 to US\$3,005 in 2013 (World Bank, 2015). Nigeria has a population of approximately 180 million with a projected annual population growth rate of 2.7% (United Nations Population Division, 2016). A rapid growth in agriculture, telecommunications and commerce has created a sense of overall growth in the economy (International Monetary Fund, 2014).

However, this growth does not represent a comprehensive picture of the economic situation. Inadequate power supply, infrastructure decay, lack of security and pervasive corruption ensure that poverty levels averaging almost 70% of the total population remain dominant (Ukpong & Ibrahim, 2014). The wealth gap in Nigeria is among one of the highest in the world, where the richest 20% have incomes more than ten times as high as the bottom 20% (Credit Suisse Research Institute, 2013; United Nations Development Programmes [UNDP], 2013). Therefore, it can be argued that economic growth is not fully inclusive in Nigeria and that a crisis is at hand.

1.1 REVIEW OF THE NIGERIAN ECONOMY

The development of the oil industry in the 1970s transformed Nigeria from a rural agrarian economy to a major exporter of petroleum products (International Monetary Fund, 2014). Prior to the oil boom era of the 1970s rural-urban migration was

minimal and populations lived in closely knit entities. Communities were constituted by subsistent farming families with others operating as artisans and traders. The formal economy had limited penetration in the rural areas where most of the population resided and was gainfully employed. Agriculture was the major contributor to the economy accounting for over 60% of the nation's GDP in the 1960s. However, over the years Nigeria shifted emphasis to oil production and in the process reduced the role and importance of agriculture to the overall economy. By 2014 when the Nigerian economy was statistically rebased by the International Monetary Fund (IMF), the agricultural sector accounted for only 30% employment (International Monetary Fund, 2014).

1.2 UNDERLYING ISSUES

Nigeria's rebased economy is littered with paradoxes. This is because in spite of the IMF report statistics, subsistent agricultural practices still remain the major constant occupation of the vast majority of the rural populace. Therefore, the IMF statistics do not portray a comprehensive picture. As acknowledged by the same IMF rebasing report, the strong economic growth recorded in the last decade has not translated into improved labour markets or job creation (International Monetary Fund, 2014). Unemployment rates are now 28% (National Bureau of Statistics, 2015). More worrisome than the rising poverty levels is the decline in the human development index and increasing rural-urban migration which is depleting farm labour in the rural areas and creating urban slums made up of unemployed persons. According to the United Nations Development Programs, Nigeria is ranked 22nd in Africa and 152nd in the world in regards to low human development (UNDP, 2015).

It seems that the rural jobs lost since the country became an oil economy have not been replaced. Most of these rural agricultural jobs ensured that the rural population was gainfully employed. Now, it can be argued that the oil economy is creating growth without benefitting poverty levels and job creation. This situation magnifies the urgency to re-balance the country's over-reliance on the oil sector which seemingly produces economic growth without full inclusion. The Nigerian Central Bank as well as sectors of the Nigerian labour force predicts that the economy remains vulnerable to oil shocks (Sid, 2013; International Monetary Fund, 2015). With this in mind, one can argue that economic diversification should be a national priority in order to protect the country's economic standing in an uncertain and increasingly turbulent world.

1.3 UNDERLYING CHALLENGE

The underlying challenge facing Nigeria is how to reverse poverty and create prosperity among the populace. It appears that there is a need to shift away from: an overdependence on oil to non-oil sector industries; and from an overreliance on urban based industrial production growth to complimentary rural based entrepreneurial development. This may create a better balance and more-inclusive approach to economic growth.

Nigeria's recent economic growth appears to lack equity and sustainability. It can be argued that it is a partial form of growth that includes only a select stratum to the exclusion of the majority of the population. Although the annual GDP growth rate has averaged approximately 8% over the past decade, the national poverty rate has only fallen by 1% throughout this period (Sid, 2013). Moreover, economic growth has not

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been met with a corresponding increase in national productivity (Business Day, 2015).

Furthermore, the report presented by the International Monetary Fund suggests that oil production has not expanded since 2008 despite Nigeria being seen as one of the world's top oil producers (International Monetary Fund, 2014). Moreover, by December 2014 oil revenues started to collapse due largely to an abundance of oil in the world market (The Economist, 2014). The collapse of world oil prices from late 2014 and the sharp increase in petroleum output highlights the precarious nature of the country's reliance on petroleum production as an engine for growth in a bid to maintain the country's economic and financial position.

It can also be argued that solutions to social problems such as sustainable alleviation of long term poverty require fundamental transformations in the economic and social systems that underpin stable prosperous states. At present, Nigeria suffers from an unequal society where the rich measure their assets by developed world standards and the poor struggle to meet even basic needs. Social entrepreneurship strives to change the social dynamics and status quo that affect poor and marginalised populations. This approach can benefit Nigeria to help reduce the wealth gap as earlier discussed.

1.4 ENTREPRENEURSHIP AS A SOLUTION

Entrepreneurship is defined in terms of either: an outcome or a phenomenon that involves self-employment or start-ups; or a way of thinking or acting that involves creativity, innovation and alertness (Mises Institutes, 2012). Social entrepreneurship

Social Entrepreneurial Growth in North-East Nigeria: Drivers and Challenges is defined as enterprises that: create or enhance cooperative norms within a nation; and provide positive signals about caring for others through working to support societal objectives and group needs (Estrin, Mickiewicz, & Stephen, 2012). One possible solution to Nigeria's economic malaise may lie in the adoption of a community wide social entrepreneurial centred approach. Through these enterprises, entrepreneurs build collaborative relationships with stakeholders, bridging diverse social groups and overcoming social exclusion by building new ties across social groups (Estrin et al., 2012).

Social entrepreneurship in the context of Nigeria could enable the adoption of a complimentary policy approach away from a wholly urban based industrial focus to one that also includes a rural community based social entrepreneurial policy. This approach, it is believed would be complimentary and not in opposition to the existing urban-oil production strategy. This could create more balanced growth throughout the country along with more equitable distribution of the benefits of that growth. Subsequently, this balanced growth should add value to the growth of rural economies (Low & Markley, 2012). Thus, poverty levels within the most vulnerable groups within society may be reduced once they are directly included within a new national economic plan.

Social entrepreneurship has been adopted by several African countries with verifiable successes. It has been accomplished in Ethiopia through RAIN+ and PRIME USAID programs; in Kenya through ReKNDLE/Gates Foundation program; in Mali through Gates Foundation program; in Niger through OFDA, USAID and PROSAZ programs; in Namibia, Ghana, Malawi, Botswana through GEM program,

Social Entrepreneurial Growth in North-East Nigeria: Drivers and Challenges in Nigeria through GEM, CONCUR, ENGINE, GIRMA and COKE Foundation programs; and in Uganda through OFDA/GHG/USAID/FFP programs (Herrington & Kelley, 2012; MercyCorps, 2013). A specific example of social entrepreneurship success is in Niger USAID programs where it was successful at helping improve the income of 23 out of the 28 participants by increasing their earnings (MercyCorps, 2013).

It is understood that social entrepreneurship creates a framework under which individuals may create opportunity and launch a business that may generate profits and simultaneously alleviate social problems (Low & Markley, 2012). In essence, social entrepreneurship has the potential to act as an additive approach that complements the economic policies of the public domain of government and non-governmental organizations, to the private domain of business and the private individuals (Tan, 2007). Social entrepreneurship focuses on the needs and capacities of local constituents through a systematic approach to poverty alleviation. Otherwise said, the poor are organised for self help and building local capacities for income generation.

1.5 THE POTENTIAL FOR GROWTH

A number of studies have found a positive correlation between rural growth and social entrepreneurial poverty alleviation models (United Nations, 2009; Low & Markley, 2012; Bryceson, 2002). It is empirically shown that poor people tend to benefit more from economic growth originating in rural sectors than from growth originating in industrial or service sectors (Anderson & Shimokawa, 2006). Therefore, it might be beneficial for the government to encourage greater

participation of the rural population in social entrepreneurship as a veritable means of economic development.

Another approach to social entrepreneurship that uncovers entrepreneurial drivers for rural business people is for Government to focus on micro economic policy dynamics. A review of the micro economic policies that encourage or hinder social entrepreneurial growth and wealth accumulation in the rural environment should be examined in order to provide a systemic approach to increased sustainability.

Innovative policy modifications that may solve persistent social problems of poverty, marginalization and economic alienation could be prioritized with an implementation plan that would create real change at a grass roots level.

The contemplated research will focus on community driven social entrepreneurship that would be grass-root oriented and reliant on the industriousness of individuals. It will also specifically focus on female entrepreneurs: their needs, challenges and possible avenues for successful entrepreneurship. Female entrepreneurs constitute a critical element for pushing forward rural development and an increase in the social good at the grass-roots level. Studies on women groups by Grameen Bank, Bangladesh and MercyCorps, Niger have shown that women are reliable borrowers and astute entrepreneurs. This increased entrepreneurship of women has been shown to raise their status, lessen their dependency on their husbands, and improve their homes and the nutrition of their children (Alvord, Brown, & Lett, 2002).

1.6 THE LOCATION OF THE RESEARCH

The location of the contemplated research is Fufore town, North-East Nigeria. It has a population of 209,460 (City Population, 2016). It is a rural agricultural town which has more than 100 organised businesses that trade mostly in large scale cattle rearing, rice production, maize production, sugar cane production and petroleum sector services. Fufore has a vast potential of latent entrepreneurial activities that span all the areas of extraction, processing and trading run by micro-entrepreneurs.

Therefore, Fufore's business vibrancy makes it a suitable area for investigation in the proposed research.

Fufore is located in the insurgency ravaged north-east sub-region of Nigeria. This has affected normal activities, hindered business growth and increased poverty levels. Fufore faces the challenges of catering for thousands of internally displaced persons, limitation on free movement of goods and services as well as capital flight. Cross-border international trade has been negatively affected with trading partners Cameroun, Chad and Niger. However with the return of peace in the region, social entrepreneurship could act as a practical catalyst for economic growth.

1.7 THE NEED FOR THE RESEARCH

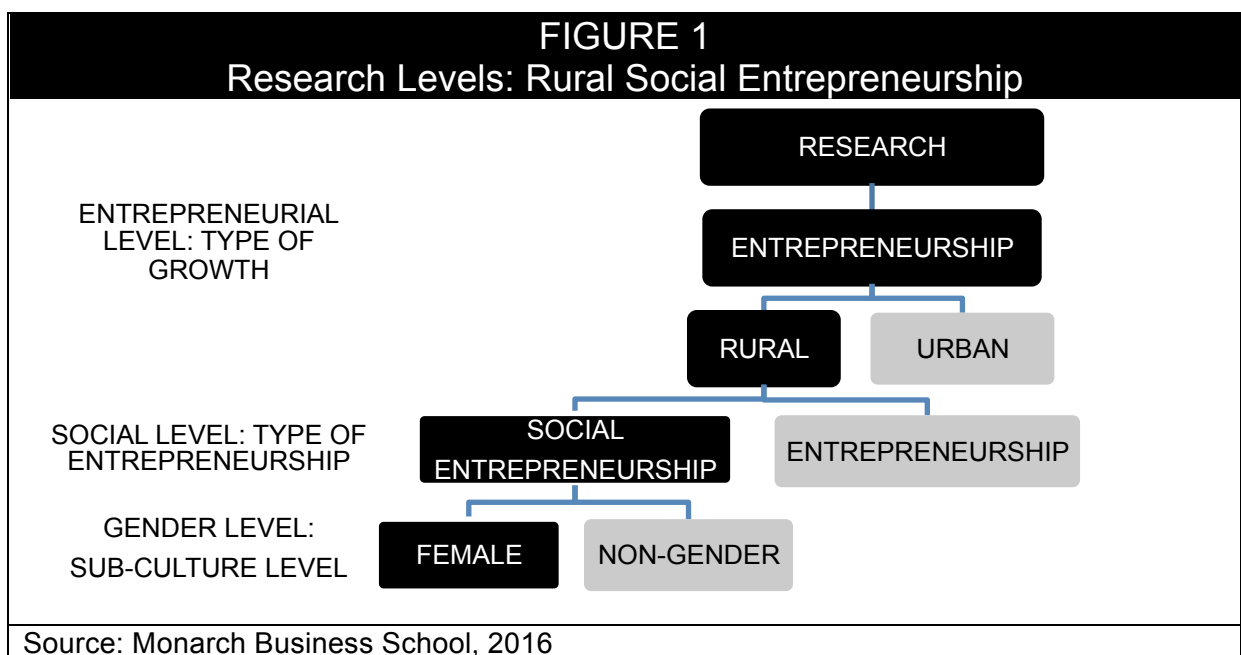
The aim of the contemplated research is to add knowledge concerning the challenges faced by rural communities battling to overcome economic deprivation through entrepreneurial activities. It will also help enhance the understanding of rural entrepreneurial growth in the communities of one of the poorest regions of the world: north-east Nigeria. The reason social entrepreneurship may act as a possible solution to stimulate Fufore private sector growth is that it aims to create:

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- Equitable communities and improved livelihoods;
- Jobs;
- Inclusive economic growth;
- Community consciousness;
- Individual self determination;
- Grassroots mobilization;
- Formal organised private sector;
- Ability to diversify away from state resources;
- Enhanced security through economic development.

By focusing on above attributes of social entrepreneurship the contemplated research will address the north-east region's need for economic assimilation of internally displaced persons; help rebuild financial and economic trade links and networks; and foster business confidence to reduce capital flight.

Entrepreneurship is a business model with a considerable amount of available research. However, much of the previous research has been concentrated in urban areas and urban based activities which has left the rural areas understudied (Low & Markley, 2012). In particular, there is a gap on entrepreneurial data regarding rural areas typified by the north-east region of Nigeria that is the focus of the research at hand (see FIGURE 1).



Moreover, there is a lack of research specifically on social entrepreneurship in rural areas with gender as a focal point. This gap in the research will be specifically addressed in order to bring better clarity to the underlying issues and challenges facing women entrepreneurs in the region.

2.0 RESEARCH QUESTION

Given the above discourse a provisional research question has been developed as:

“What are the characteristics of a new conceptual framework that better identifies the drivers and challenges of gender related social entrepreneurship in the Fufore region of Nigeria?”

3.0 THE RESEARCH RELEVANCE

The focus of the contemplated research is to identify the drivers and challenges to social entrepreneurship in the rural areas of North-East Nigeria with specific reference to Fufore. The potential drivers and challenges include entrepreneur personal beliefs, government policies, infrastructure, gender and the influence of community. Identifying the drivers and challenges is important as rural growth reforms may hold the key to boosting the efficiency of government spending, diversifying the economy, ending a mono-commodity economy and further enhancing Nigeria's comparative economic advancement.

The significance of the contemplated research is:

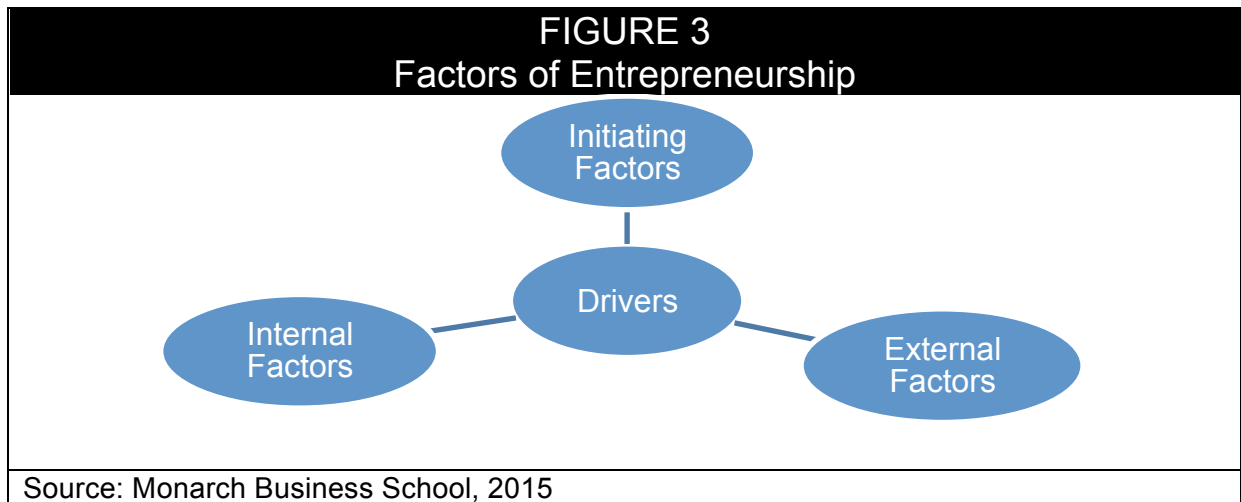
1. To determine the drivers and challenges of social entrepreneurial growth;
2. To examine the policies in place that aid or hinder social entrepreneurial growth;

3. To develop a bottom up approach to a rural economic framework;
4. To generate a conceptual model that highlights the mechanism behind social entrepreneurial growth and wealth distribution.

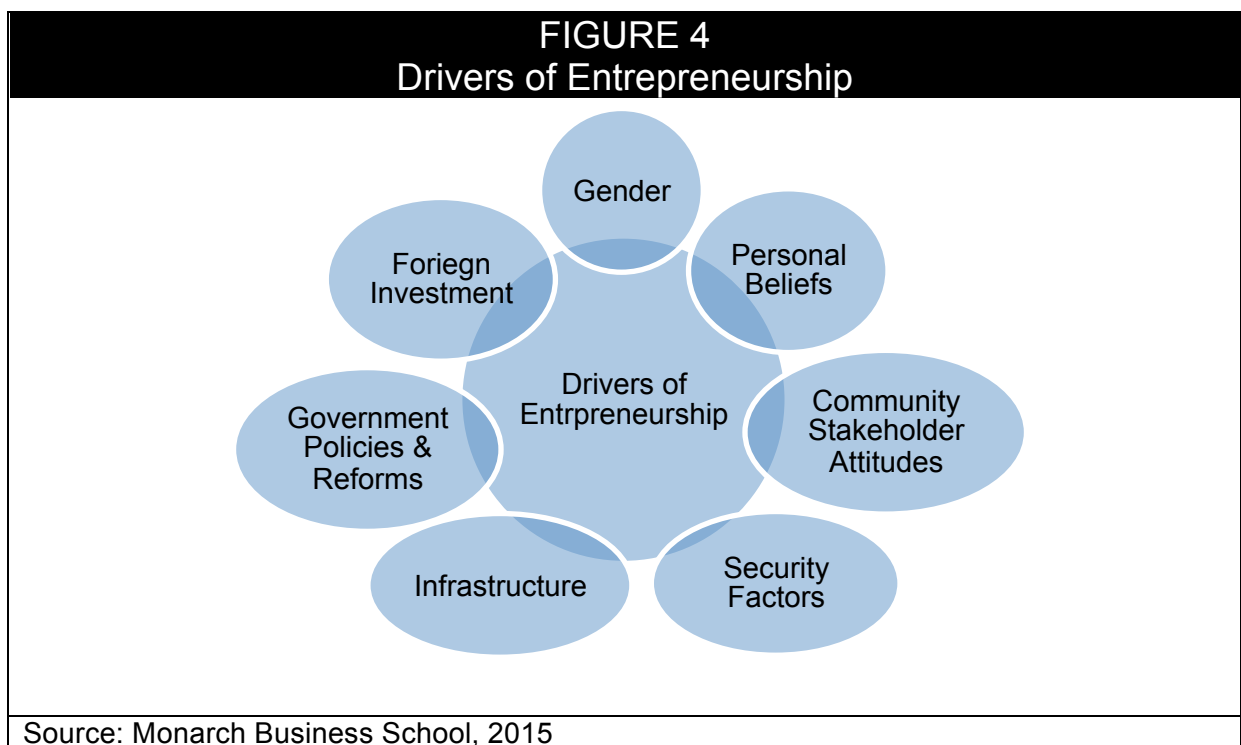
The scope of this research does not appear to have been completed elsewhere which provides opportunity in contributing original knowledge to a broader perspective on social entrepreneurship. The contemplated research could bridge the existing knowledge gaps in responding to the main research question as it pertains to social entrepreneurship within the selected geographic area.

4.0 CONTRIBUTION TO EXISTING KNOWLEDGE

The contemplated research will provide much needed primary data on rural community entrepreneurial development in north-east Nigeria. Internal, initiating and external factors that drive entrepreneurship shall be identified (see FIGURE 3). The contemplated research will endeavour to illustrate the interconnection between internal factors such as personal beliefs, attitudes and fears and external factors such as existing government policies, programs and reforms that create the enabling environment to foster or hinder entrepreneurship. These policies will then be contrasted with initiating factors of the region's people such as the customs, traditions and beliefs of the local entrepreneurs and community stakeholders based on gender.

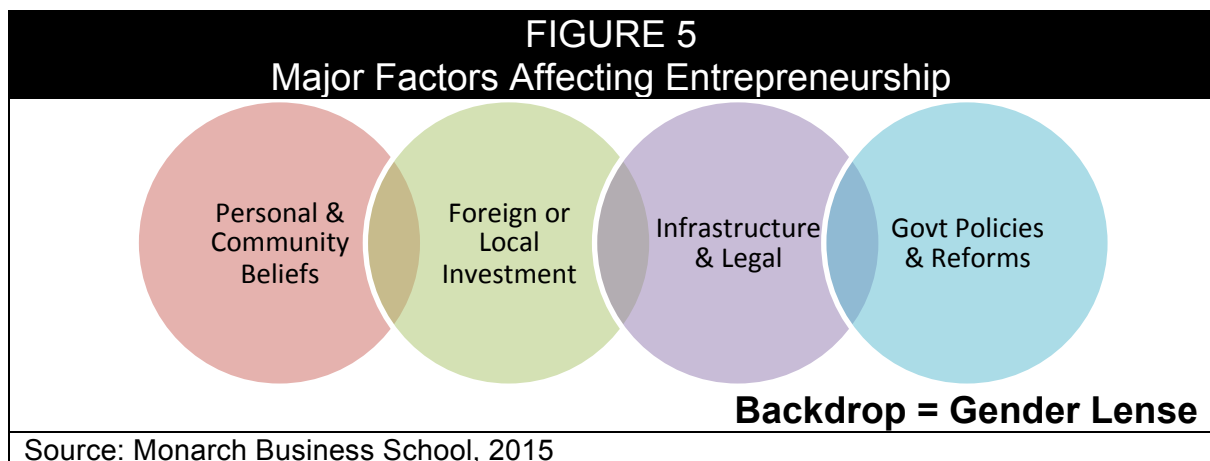


Combining the three factors of entrepreneurship produces the drivers of entrepreneurship as: government policies & reforms; infrastructure; legal; foreign or local investment; personal beliefs; community & stakeholders attitude; gender; and security factors (see FIGURE 4) (MercyCorps, 2014; Oxfam, 2014; Alvord et al., 2002; Dees, 1998, Martin & Osberg, 2007).



Research on the drivers of entrepreneurship may lead to the discovery that what government believes to be the primary issues may be different from what entrepreneurs and community stakeholders believe to be important or relevant. Research may show the government and entrepreneurs are aligned but that there remain challenges within the community stakeholder group, especially when considering female entrepreneurs. These issues provide numerous possibilities as avenues of research.

The contemplated research will address short-term and long-term factors that deal with gender-based vulnerabilities. These interventions could safeguard sustainable emotional and financial resilience amongst women for generations particularly through improved access to: resources; entrepreneurial networks; leadership positions and decision-making bodies. Focus will also be placed on understanding social issues and rights specifically for women entrepreneurs as drivers of community-development. FIGURE 5 highlights the different factors of entrepreneurship to be researched.



The contemplated research will address the impact of these factors as part of its contribution to the existing knowledge in the field of social entrepreneurship.

5.0 RESEARCH METHODOLOGY

The contemplated research is phenomenological in approach and will be carried out using a two-step qualitative interview process. Phenomenological research has been chosen as the most suitable research method in order to uncover hidden understandings and personal beliefs held by the research subjects. The subjects of the research will be sub-divided into two groups as shown below:

1. Community: Meso Level of Analysis (see TABLE 1). The proposed research will examine what their opinions and beliefs are with respect to entrepreneurship and whether they believe the existing business environment is supportive to their enterprise.
2. Individuals: Micro Level of Analysis (see TABLE 1). The proposed research will examine what their opinions and beliefs are with respect to entrepreneurship and whether they believe the existing environments is supportive of those efforts or not.

The contemplated research will focus solely on the Micro and Meso levels of analysis and will ignore aspects pertaining to the Macro level in colour red, this is due to time and resources constraint.

TABLE 1 Level-of-Analysis		
LEVEL	TYPE	NAME
Macro	Society	<ul style="list-style-type: none"> • Federal Government Agencies • Ministry of Finance • Regional Government • IGOs
Meso	Community	<ul style="list-style-type: none"> • Chamber of Commerce • NGOs • Social Pressure Groups • Private Sector Unions
Micro	Individual	<ul style="list-style-type: none"> • Investors • Entrepreneurs/Business Owners • Employees • Unemployed

Source: Monarch Business School, 2015

The type of beliefs the two groups hold can determine the relationship between them whether they are congruent or incongruent. If they are congruent then the research should focus on what can be improved or modified to better foster an environment of entrepreneurship. If they are incongruent then the research should focus on what can be stopped, created or introduced to ensure social entrepreneurship thrives. In addition only subjects from TABLE 1 meso and micro levels will be interviewed. The two levels were chosen in order to determine how social entrepreneurs and their related organizations can better align themselves to drive and overcome the challenges of economic growth in North-East Nigeria. Fifty individuals and businesses will be interviewed consisting of two groups of twenty-five subjects.

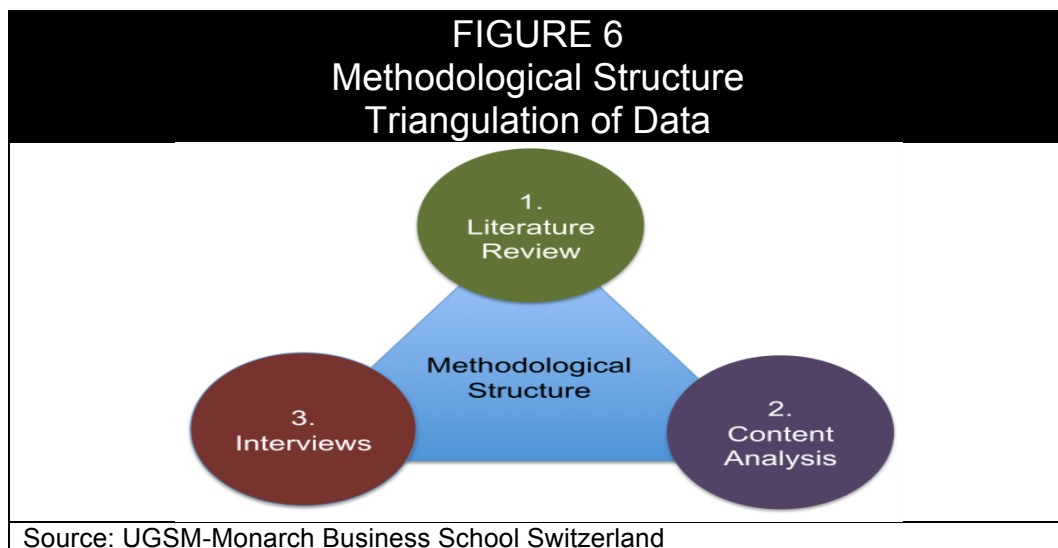
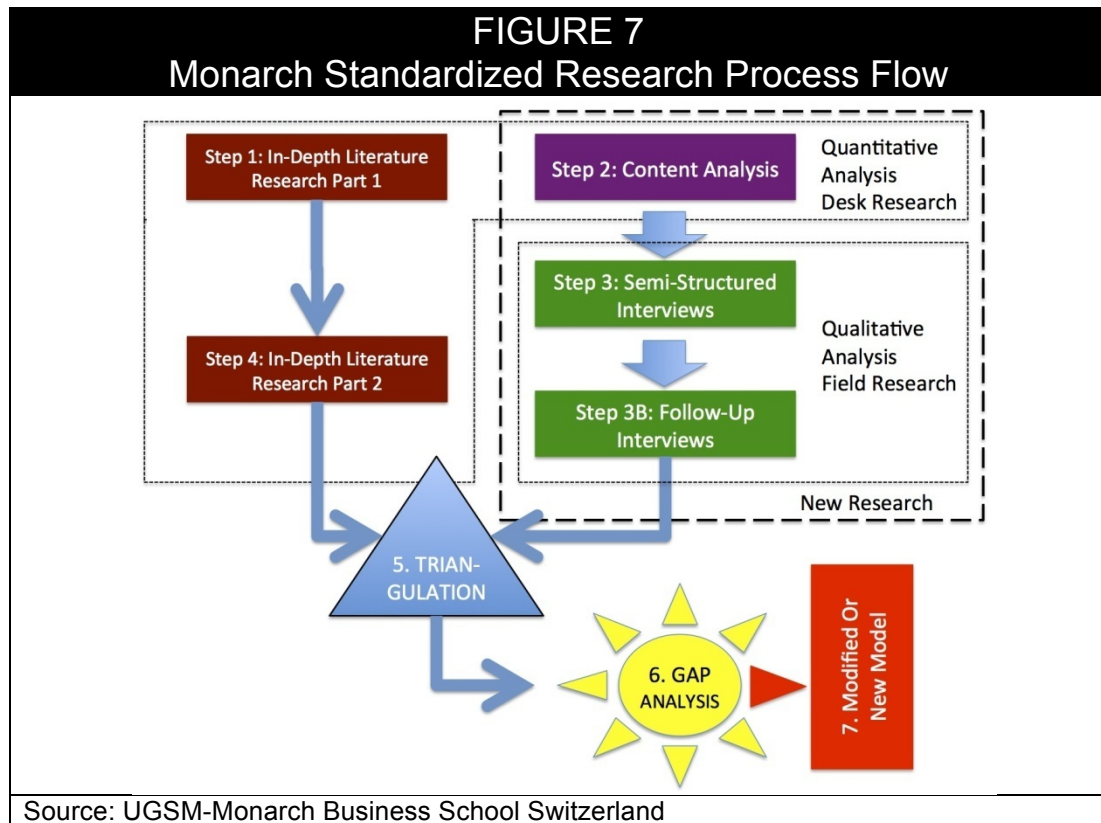


FIGURE 6 shows that the aim of the contemplated research is to respond to the provisional research question by way of a triangulation of research data, being: 1. literature review of existing seminal academic authors (desk research); 2. content analysis of existing data (desk research) and 3. two-step interview process with primary stake holders (field research).

FIGURE 7 illustrates the steps within the Monarch Standardized Research Process Flow that will be followed within the contemplated research, as:



1. **In-Depth Literature Review-Part 1:** In-depth review of the seminal authors within the study domain will be the first step completed in order to provide a solid academic foundation to the research.
2. **Content Analysis:** An analysis based on data obtained from annual reports, white papers, supporting commercial documents and Government Economic Analysis sources will be examined.
3. **Two-Step Semi-Structured Interview Process:**
 - Step 1. **Preliminary Interviews:** The development of preliminary interview questions will be informed by and synthesized from the review of the literature and content analysis. Stakeholders to be

interviewed will be industry participants considered knowledgeable with respect to the research at hand. A minimum sample of fifty (50) unique participants will be interviewed as depicted in Level-of-Analysis shown in TABLE 1. Interviews will be held in person at a location amenable to the subjects and are expected to be approximately thirty (30) minutes in length. Telephone interviews will be used in the case that physical interviewing is impossible due to resource or time constraints. Interviews will be tape recorded unless objected to by the participant in which case manual notes will be taken.

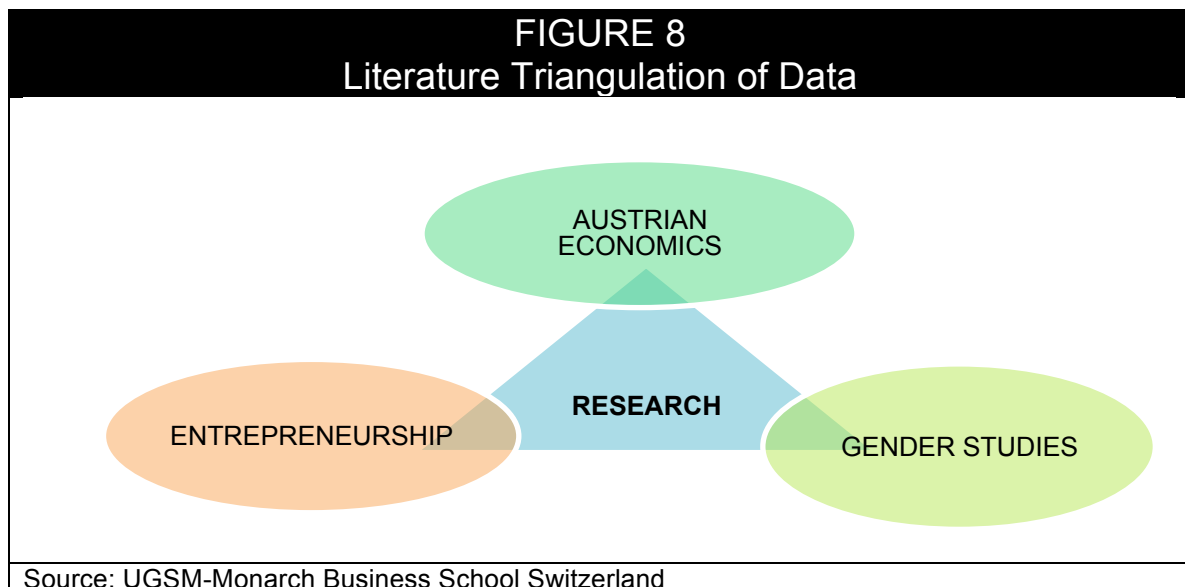
- Step 2. **Follow-Up Interviews:** of a more specific and narrow view informed by the first round of interviews, content analysis and literature review will be concluded with a smaller sub-set of sixteen (16) respondents obtained from the first round sample. These interviews will seek to uncover deeply held personal beliefs and understandings on the research subject that will further uncover important aspects in responding to the provisional research question.
4. **Step 4-In-Depth Literature Review-Part 2:** A second more in-depth literature research review will be completed to further refine the scope and consideration of the existing knowledge within the academic field to add more expertise and specificity to the research analysis.
5. **Step 5 & 6 - Triangulation of the Data & Gap Analysis:** A triangulation of the data will be considered and analyzed in order to determine whether or not the existing academic knowledge is congruent with the practical application of

Social Entrepreneurial Growth in North-East Nigeria: Drivers and Challenges the field. The result of this analysis should dictate whether or not a “Knowledge Gap” exists between the academic (theoretical) and the practical (applied) domains.

6. **Step 7: Development of New Model:** Building on the Gap Analysis a thorough analysis of the existing frameworks and models within the academic domain will be made. This analysis will inform whether or not the existing frameworks sufficiently address the requirement for practical application within the industry and whether or not they may be further improved or modified.

6.0 LITERATURE REVIEW

The proposed research literature includes three main pillars which include Austrian economics, entrepreneurship and gender studies (see FIGURE 8).



6.1 AUSTRIAN ECONOMICS

The origin of entrepreneurship studies stems from the Austrian School of economic thought which has held the concept of individual human action as critical to the functioning of a marketplace. The ‘Late Scholastics’ of the Austrian School believed

Social Entrepreneurial Growth in North-East Nigeria: Drivers and Challenges that entrepreneurs are known as arbitragers of market knowledge. Austrian economists believe that as arbitrator's entrepreneurs are the true drivers of economic growth. Otherwise said, the many interactions of a multitude of individual market players in the form of entrepreneurs are what constitute a market and aggregate demand and supply. They believe there is no macro force. The macro force is essentially the aggregate of many individual choices and decisions of entrepreneurs. The prominent scholars of the Austrian School include: Carl Menger, Joseph Schumpeter, Friedrich Hayek, Ludwig Von Mises and Murray Rothbard.

6.2 ENTREPRENEURSHIP THEORY

There are two types of entrepreneurship namely commercial and social entrepreneurship. This research will mainly focus on social entrepreneurship which studies have shown are higher in deprived neighbourhoods and rural areas compared to commercial entrepreneurship which is more popular in urban and affluent localities (Nadin & Williams, 2011). Social entrepreneurs are not primarily driven by the need to maximise profit for shareholders or owners. They are driven by the creation of social value (Ebrashi, 2013; Fulgence & Mori, 2009; Nadin & Williams, 2011). Seminal authors within the field that will be studied include: Jean-Baptiste Say, Daniel Bell, Michael Young, William Drayton and Charles Leadbeater.

6.3 GENDER THEORY

The traditional notions concerning the economic and social status of women are being increasingly challenged in their communities (Oxfam, 2014). Findings from the post-project evaluation of the Mercy Corps USAID-funded MILK program support this analysis of the increasing status of women. The study indicates that increasing the financial assets and training of entrepreneurial women made the most difference in

helping participants, their families, and their networks cope with the 2012 food crisis in Niger by cushioning households from the impact of macroeconomic shocks and in keeping households from falling into poverty (MercyCorps, 2012; Fulgence & Mori, 2009).

In 1976 Professor Muhammad Yunus launched a successful gender entrepreneurial project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor (Grameen Bank, 2016). He gave a small loan of US\$27 to a group of 42 families as start-up money so that they could make items for sale without the burdens of high interest under predatory lending (Grameen Bank, 2016). He discovered that women borrowers were extremely good credit risks compared to their male borrowers (Martin & Osberg, 2007). He subsequently set up Grameen Bank which operated 95% of its loans to women borrowers (The Norwegian Nobel Institute, 2016). The Grameen Bank model may act as a possible facilitator to the business growth challenges faced by Nigerian women entrepreneurs. The prominent scholars in gender theory include: Mary Wollstonecraft, Virginia Woolf, Gertrude Stein, Judith Butler and Barbara Kruger.

6.4 LITERATURE SUMMARY

This research focuses on three specific domains namely: Austrian economics; commercial and social entrepreneurship; and gender studies that create a nexus of research as applied to Fufore Town, North-East Nigeria. The contemplated research will also classify and categorize social entrepreneurship drivers and challenges thereby creating a social entrepreneurship framework for the region.

7.0 RESEARCH PLAN

The proposed research will take place over a 36 month period. Field research involving interviews will take place over a three-month period scheduled for February through April 2017. Each interview should last for approximately 30 minutes at a location in Fufore and time that is amenable to the participants. An interview guide with 4 to 5 pages will be administered to the participants. Follow up interviews will be scheduled with select participants during the months of March and April 2017.

Consent forms to conduct the study will be administered to the participants to obtain their permission. Data will be coded and analysed using Minitab. In addition data will be recorded digitally during interviews and will be transcribed for the purpose of qualitative analysis.

8.0 RESEARCH TIMELINE

TABLE 2 Provisional Research Timeline													
		Year 1				Year 2				Year 3			
		Q 1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
PART A	Pre-Literature Review												
	Literature Review Part 1												
	Research Plan												
	Chapter 1												
	Chapter 2 & 3												
	Content Analysis												
		Official Submission of Chapters 1, 2, 3 and Slide Presentation To Obtain Authorization To Continue On To Field Research											
PART B	Interviews Part 1												
	Literature Review Part 2												
	Interviews Part 2												
	Data Analysis												
	Chapter 4, 5, 6												
	Manuscript Perfecting												
	Submission												

Source: UGSM-Monarch Business School Switzerland

The contemplated research is expected to conclude over a 36 month period. A breakdown of the time allocation by the different phases of the research is outlined in TABLE 2.

9.0 RESEARCH BUDGET

The research will be privately funded. No requests for supplementary grants, assistantships or scholarships will be made. The total budget of the project is approximately 13,500 Euros. No additional resources or funding will be requested of UGSM-Monarch Business School Switzerland. The budget is presently funded and research may begin immediately upon approval.

TABLE 3 Research Budget	
	In Euros
Conferences	1,000
Hotel Accommodations	1,500
Travel	6,000
Books & Articles	2,500
Statistical Software	1,000
Miscellaneous Expenses	1,500
TOTAL	13,500

10.0 RESEARCH PLAN APPROVAL

The contemplated research proposed herein has been approved by the University and the student may commence the research immediately. The student is not to deviate from the proposed research plan unless expressly confirmed by both the Supervisor and the University in written form.

Approved by the University
on 01-April-2016 in Zug-Switzerland
By: Dr. Jeffrey Henderson, D.Phil.



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