ABSTRACT
The issue of gender discrimination has been at the front burner in literature. Women are increasingly assuming greater roles. In spite of that, response to their quest for credit and other critical resources are often below expectation. The Nigerian Agricultural and Cooperative Bank (NACB) is a development bank, concerned with providing credits to small-scale farm holders. This paper therefore examines the level of discrimination and participation in terms of loan disbursement of the bank between 1990 and 1999. The study found that women were discriminated against, and called for a cultural change in loan administration.


IMPACT OF ACCOUNTING ON HUMAN BEHAVIOUR: IMPLICATIONS FOR ORGANIZATIONS AND SOCIETY

ABSTRACT
Accounting information aids decision-making in the process of making a choice between or among alternative courses of action. The roles of accounting in this process cannot be underestimated. These can be substantiated by the reactions of investors to the financial statements of Organizations. Our reaction to an organization whose financial statement shows that it has been doing very well for the past five years or so is that we could invest in it if such an organization goes into the Capital Market. On the other hand, if the financial statement of an organization shows that the organization has not been doing well, we are more likely to be unhappy if we have invested our money in such an organization. Also, the news of a new pay package in an organization often leads to excitement, high morale and increase in productivity among employees even in anticipation of the new pay package. These suggest that Accounting information could create negative, positive or neutral behaviour. Therefore, in nature, Accounting information enables us to make up our minds while evaluating the importance of an organization. The potential of Accounting in influencing behaviour suggests that Accounting is an integral part of Behavioural Science. The significance of this to management is that accounting information is readily being used in and outside organizations. How accounting information is packaged should fulfil the professional principles continuously being established in the profession but at the same time should be intelligible to other professionals and the lay men in the lager society, who rely on accounting information for investment decisions.


THE DISECONOMIES OF OIL SPILL IN NIGER DELTA OF NIGERIA