

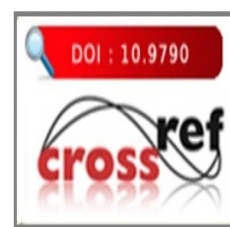


**Managing Editor Board**

- ❖ 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 : [iosrjournals@gmail.com](mailto:iosrjournals@gmail.com)  
[support@iosrmail.org](mailto:support@iosrmail.org)



**Qatar Office:**

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

**India Office:**

IOSR Journals  
SC-89 A, Shastri Nagar,  
Ghaziabad, UP,  
India

**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:**

- Extensive Tobacco Cultivation in Kushtia District of Bangladesh: Changes in Cultivators' Perception Regarding External Cost** 01-05  
*Md. Tanvir Ahmed*
- Stakeholders' Satisfaction and Performance of Insurance Firms in Nigeria** 06-13  
*Gospel J. Chukwu, Benson Pyagbara Timah*
- SME Financing for Entrepreneurship Development: Evidence from Bangladesh** 14-30  
*Dr Shakhawat Hossain Sarkar Md. Shafiqul Islam Md. Abdul Khalek*
- Analysis on The Factors Influencing The Existence of Traditional Retails in Medan** 31-36  
*Christy Januari Sinuraya, Ocselmaini Veronica Bukit, DesmawatiSihombing, Murni Daulay*
- The Impact of Financial Control on Accountability in the Public Sector in Nigeria** 37-56  
*Dr. Bina Percy Avery, Obah Daddy Obah*
- An Empirical Study: Weak form of Efficiency test on Dhaka Stock Exchange (DSE) Based on Random Walk Hypothesis Model** 57-63  
*Ahmed Raihan Sadat*
- Budgetary Externalities in the Countries of the Economic and Monetary Union of West Africa** 64-72  
*OulaiSieni Toussaint*
- An Analysis on the Factors Which Influence the Earnings of Micro and Small Business Blacksmith Metal Industry in Tapanuli Utara Regency** 73-77  
*Murniati Tobing, Sya'ad Afjuddin, Rahmanta*
- International Financial Reporting Standards (IFRS): Fair Value Measurement for Investors** 78-82  
*Obi, Chineze Eunice*
- The role of the Electronic Government (E-Gov.) in improving the perceived quality of the electronic services in the local units** 83-87  
*M. H. Hamed, O. M. Mobarez, M. G. Ibrahim*