

Editorial Committee**Editor-in-Chief**

Charles N. O. Mordi

Managing Editor

Banji S. Adebusuyi

Editor**Associate Editors**

Cajetan M. Anyanwu
Abwaku Englama, Ph.D
Adeniyi O. Adenuga

© Copyright 2010
Central Bank of Nigeria

ISSN 1957-2968

Central Bank of Nigeria

Economic and Financial Review

Volume 48, Number 1, March 2010

Aims and Scope

The *Economic and Financial Review* is published four times a year in March, June, September and December by the Research Department of the Central Bank of Nigeria. The Review contains articles on research undertaken at the Bank, in particular, and Nigeria, in general, mainly on policy issues both at the macroeconomic and sectoral levels in the hope that the research would improve and enhance policy choices. Its main thrust is to promote studies and disseminate research findings, which could facilitate achievement of these objectives. Comments on or objective critiques of published articles are also featured in the review.

Correspondence

Correspondence regarding the *Economic and Financial Review* and published articles should be addressed to:

Director of Research/Editor-in-Chief
CBN Economic and Financial Review
Central Bank of Nigeria
33 Tafawa Balewa Way
Central Business District
P. M. B. 0187 Garki
Abuja
Nigeria

Email: infor@cbn.gov.ng
Website: www.cbn.gov.ng

Subscription

Subscription to the Central Bank of Nigeria *Economic and Financial Review* is available without charge to institutions, corporations, embassies, and development agencies. Individuals can send written request for any particular edition of interest, also without charge. Articles may be reprinted, reproduced, published, abstracted, and distributed in their entirety on condition that the author and the source-Central Bank of Nigeria *Economic and Financial Review*-are duly credited.

Disclaimer

Any opinions expressed in the *Economic and Financial Review* are those of the individual authors and should not be interpreted to represent the views or policies of the Central Bank of Nigeria, its Board of Directors or its Management.

Notes to Contributors

Information on manuscript submission is provided on the last and inside back cover of the Review.