**Title**

Name

*Affiliation*

# Abstract

Please write abstract with no reference. Recommend for 200-250 words

# Keywords

Keywords should not be given in general and plural terms and should not connote multiple concepts. Do not use words or terms in the title as keywords. The keywords are generally used for indexing purposes and as such, they should not be more than 5 words or phrases in alphabetical order.

**JEL code**: list 1-3 JEL code. check the classification from <https://www.aeaweb.org/econlit/jelCodes.php?view=econlit>

**SDG goals**: indicate if your paper is linked to any SDG goals: <https://sdgs.un.org/>

# Introduction

State the objectives of the work and provide an adequate background, avoiding a summary of the results. Explain how you addressed the problem and clearly state the aims of your study.

- What is the context of the problem?  
- Why is this research important?  
- What are the objectives?  
- Who will benefit? Who will it affect?  
- What has been done so far?  
- What are the contribution/ value added to knowledge fund?  
- What is the structure of the paper?

# Methodology

Here, the time and place of the research should be mentioned. A theory section should come after without repeating the background already dealt with in the introduction and this should lay the foundation for empirical work. Explain data, sampling, empirical model, estimation, hypothesis testing, etc.

For equation, use Cordia New” 12 pt with an appropriate size. Write equation number in parenthesis at the end of equation.

# Results and discussion

Results and discussion must be written in the same paragraph. In other words, they should be presented continuously, starting from the main result to the supporting results and equipped with discussion. Units of measurements used should follow the prevailing international system. Use USD for currency and SI unit. All figures and tables should be in their respective places.

* **Tables and Figures.** Tables and figures should be inserted in the text, not at the end of the manuscript. Use font “Times New Roman” 12 pt. The table titles and figure captions should be concise, and represent the data contained. Sources of data must be properly cited. Horizontal lines, no vertical lines, should be used in the tables. The details in the figures are clearly visible. Conclusions

# Conclusion

The conclusion should be explained clearly with suggestions/recommendations placed after it which can be of use to readers/consumers.

# Acknowledgement (if any)

State the source of grant if any. Also, name the person(s) who assisted you in accomplishing the research work.

# References

* Use **APA (6th edition)** for referencing style. See examples in the latest issue. <https://guides.library.uq.edu.au/referencing/apa6/about>
* Please refer to the examples provided in our latest issue. Here are examples of frequently used references:
  + **Journal article**:

Adebayo, T. S. (2020). New insights into export-growth nexus: Wavelet and causality approaches. Asian Journal of Economics, Business and Accounting, 15(2), 32-44.

* + **Working Paper**:

Bernanke, B., Gertler, M., & Gilchrist, S. (1999). The financial accelerator in a quantitative business cycle framework (NBER Working Paper 6455). Cambridge, MA: National Bureau of Economic Research.

* + **Book chapter**:

Ayadi, R., Arbak, E., Naceur, S.B., & Groen, W.P.D. (2015). Determinants of financial development across the Mediterranean. In R. Ayadi, M. Dabrowski, & L. D. Wulf (Eds.), Economic and social development of the southern and eastern Mediterranean countries (pp. 159-181). Cham: Springer International Publishing.

* + **Book**:

Todaro, M. P., & Smith, S. C. (2020). Economic development (13thed.). Lonndon: Pearson.