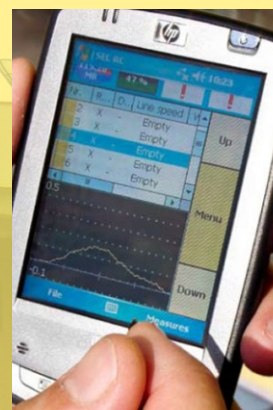




e-AGRICULTURE



INTERNATIONAL
2nd
CONFERENCE

on

MOBILE e-SERVICES

Theme:

**THE ROLE OF MOBILE e-SERVICES FOR
IMPROVED QUALITY OF LIFE AND TOWARDS
THE ACHIEVEMENT OF THE MILLENNIUM
DEVELOPMENT GOALS (MDG'S)**

Venue:

**Senate Chamber, Ladoké Akintola University of
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Date:

Tuesday 27th - Thursday 29th October, 2009.



University of Zululand
South Africa

CONFERENCE PROCEEDINGS

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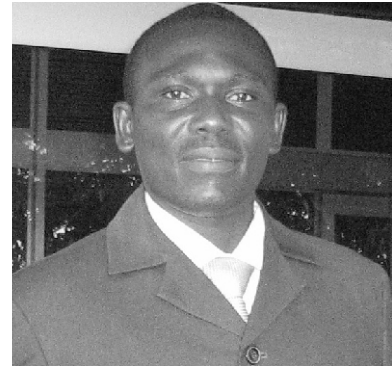
e-BANKING



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Foreword



The Second International Conference on Mobile e-Services with the theme, "The Role of Mobile e-Service for improved quality of life and towards the achievement of the Millennium development goals" which held in October 2009 had in attendance various stakeholders and key players in the industry, Government and the academia to discuss, seek solutions, showcase industrial experience, case studies and successful applications in Mobile e-Services and how these can be used for improving quality of life and towards achieving the MDG's in e-Health/Telemedicine, e-Business, e-Government, e-Agriculture and e-Engineering services and particularly addressing the African contextual needs.

I wish to thank all our collaborators, sponsors and invited keynote speakers. Thanks to all delegates that made submissions for the conference. Each paper submitted was peer reviewed by a minimum of two separate reviewers among our National and international reviewers. Worthy papers were then selected and compiled by a diligent committee for inclusion in this proceedings, while a few others were recommended and selected for inclusion in the International Journal for the application of Wireless and mobile computing.

I would like to thank Professor B.B. Adeleke. The Vice-Chancellor Ladoke Akintola University of Technology Ogbomosho and other members of the Management staff for

agreeing to host the Second International Conference on Mobile e-Services. Thanks to all committee members and those that contributed to the processing and successful completion of this proceedings.

Thank you all and God bless.

Emuoyibofarhe O.J. (Ph.D, MIEEE. MCPN)

Conference Chair, 2nd International Conference on Mobile e-Services.

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