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Department of Sociology/Anthropology Ebonyi State
University Abakaliki, Ebonyi State e-mail:
oteh_c@yahoo.com
Phone: 08034356286

OR

Dr. E.B.J Iheriohanma

Directorate of General Studies
Federal University of Technology, P.M.B 1526 Owerri, Imo
State Nigeria. e-mail: injodemarng2007@yahoo.com

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LOCAL GOVERNMENT ADMINISTRATION IN NIGERIA: ISSUES, CHALLENGES AND THE WAY FORWARD

AKHAKPE IGHODALO

**Department of Public Administration
Lagos State University, Ojo Lagos
+2348037222867, ighoakha@yahoo.com**

&

KOLAWOLE SOLA

**Department of Industrial Relations and Personnel Management
Lagos State University, Ojo Lagos
+2348035753243, iokolly@yahoo.com**

ABSTRACT

Local government administration is widely regarded as government closest to the people of the grassroots. It performs vital functions such as: political education, mobilization of the people for popular participation in governance, vehicle for political accountability, among others. The struggle to bring about a local government system in Nigeria has been a long drawn one. Efforts have geared towards moving the system from local administration to local government with functional political and economic autonomy. Yet, local government administration is confronted with issues and challenges such as: federal and state government's interventions in the constitutional apportioned responsibilities of local government. The paper argues that for local government administration to realize its lofty goals, the country should return to true federalism, enthrone positive leadership, pursuit of economic self-reliance through internally generated revenue, and embrace attitudinal and behavioural changes to achieve good governance.

Keywords: Local Government, Democracy, Reforms and Governance.

Introduction

Local government administration is perhaps the oldest form of administration in human history. In Nigeria, prior to the advent of the British colonial administrators, the various communities, kingdoms and empires had evolved their own unique forms and patterns of native administrations which were able to meet the needs of their various peoples at their different levels of development. But the British colonial administration in Nigeria changed all these. They came with their own system of administration that has not been effective. There is a sense in which the point can be made that if the colonial administration in Nigeria had not halted the natural evolution of the peoples' unique system of native (now local government) administrations, greater socio-economic and political development would have by now being realized in different parts of the country.

This was not the case, as the British colonial administration distorted the existing patterns and forms of local administration they met by modifying them to suit their philosophy of governance. Thus, the politico-social and economic evolution of the country has impacted in no small measure on the fortunes of local government administration in the country. The once vibrant and dominant level of government, is presently seen as an appendage of the higher levels of government namely, state and federal governments. Given the crucial role local government administration plays in development at all levels of human endeavour, it is imperative to interrogate how to mitigate the challenges facing local government administration in Nigeria. To achieve this objective, it will be apposite to identify issues that presently affect the local government administration in Nigeria.

In pursuance of this goal, the paper was divided into five sections. Section one, analyze, conceptual and theoretical issues. Section two, traces the evolution of local government administration in the country. It noted that the struggle for a democratically elected third-tier of government has not been an easy one and the process is still on-going. The third examined the justification for local government administration. The fourth discussed the issues and challenges of local government administration in Nigeria. The fifth proffered the way forward for local government administration and the conclusion.

Local Government Administration: Conceptual and Theoretical Considerations

Local government as a concept has attracted several definitions. But unlike other concepts, it has not generated much controversy. A sketch of some of these definitions could be helpful. Local government can

be defined as that level of government closest to the grassroots. Another definition sees local government as the substructure upon which the superstructures of state and federal governments are erected. But local government when viewed from the angle of administration can be seen as "that unit of administration with defined territory and powers as well as administrative authority with relative autonomy" (Bello-Imam 1996:8). The essence of local government administration therefore, is to provide for the needs of the people at the grassroots.

No system of government has been able to ensure the widest possible participation of the people in the affairs of government than democracy. This is why democracy is important to local government administration as a mechanism for meeting the people's need for popular participation material well-being and community development. It is against this backdrop that David Held (1982:2) defines democracy as "*a system where individuals should be free and equal in the determination of the conditions of their own lives, that is, they should enjoy rights and accordingly equal obligation in the specification of the framework which generates and limits the opportunities available to them, so long as they do not display this framework to negate the rights of others*".

The ability of the people of the grassroots to use their potentials to participation in the administration of their communities is immensely facilitated under a democratic system of government. It is one thing to have the framework that actualizes these rights and another to take advantage of them by putting them into use. It is in the latter case that local government administration has faltered in Nigeria. Local government administration has not been able to bring about modernization of the grassroots in the country.

This brings to the fore the question whether local government administration and democracy are related. Two theoretical perspectives have been put forward in this regard. The first perspective argues that in a democratic local government system, people's participation in governmental affairs brings about better politics which impact positively on the lives of the people. Thus, where democracy is practiced in local government system, it opens up the political space for different individuals and groups to contribute to community development and human self-fulfillment (Gboyega, 1987).

The second perspective argues that there cannot be "an inevitable tie of reciprocal dependence between democracy and local government". According to this perspective, while democracy attempts to create a social whole, a universal norm and pattern that apply to all, "local government is by definition a phenomenon of differentiation of individualization of aspiration..." (In Gboyega, 1987: 3). But scholars like J. Mackenzie and D. Mill (in Gboyega, Ibid) are of the view that there is need to emphasize healthy grassroots government. But this does not translate into a theory of local government.

By and large, it would be seen from empirical facts that there is a nexus between local government and democracy which is aimed at achieving the goal of egalitarianism in society. However, local government administration in Nigeria is still evolving towards the stage where we can safely talk about a reciprocal dependence between local government and democracy. Thus, local government administration is still in the process of becoming as we shall see in the next section.

Evolution of Local Government Administration in Nigeria: An Overview

The struggle to realize a local government administration in Nigeria has been a long drawn one. To transform local administration to local government with autonomous powers, took several decades. This was due to the country's colonial antecedence which sub-planted the indigenous political arrangement for the British colonial administrative structure. As Guyer (1992:43) argues:

The British colonial endeavour in Africa, and Nigeria is particular, seems in retrospect to have tried to duplicate the English sequence over a period of a few decades, to establish central government and taxation systems on authoritarian bases, to promote the market using these mechanisms fairly ruthlessly in some places and finally in the last decades to allow limited systems of representation and expansion of the salaried local civil service.

The centralization of power and resources in the central/federal government in a multi-ethnic and deeply divided society like Nigeria has serious implications for development at the grassroots and other parts of the country (see Suberu 2004:17; Osaghae 2006:5). In the Eastern, Western and Mid-Western regions, several local government ordinances were enacted to bring local administration to the status of local government. However, in all these reforms, real powers were not given to the people who ought to be the ultimate power holders and beneficiaries of the local government system. The conservatism of the British colonial administrative system and the nature of political leadership in the country, made all efforts at reforming the local government system difficult.

Yet, it was the military governments which came to power in the post independence years that made frantic efforts to institutionalize a democratically elected local government administration in Nigeria. The

most fundamental efforts in this regard were the 1976 local government reform. It remains till date the bench mark for local government reforms in the country. It brought among other innovations, democratically elected local government system, uniform structure, regular allocation of funds and functions enshrined in the constitution. In spite, of these innovations it brought to bear on the system, local government administration is still struggling to find its feet. Before we look at issues and challenges of local government administration, it will be pertinent to examine why local government administration is relevant at the grassroots.

Justification for Local Government Administration

In a multi-ethnic society like Nigeria, with over one hundred and forty million (140 million) people, local government administration is justified on the following grounds

1. Local government administration allows for clientele participation in decision making an implementation of government programmes that affect their lives. It gives them sense of belonging in governmental affairs. This point is made by Briggs (1977:286) that "the fundamental premise of clientele involvement is that it interest and commitment to programmes success is likely to be high when people regard such programmes as theirs".
2. Also, local government administration trains people for higher political duties and callings. Those who wish to hold political position at higher levels of government can begin their political career at the grassroots where they can easily make their mark and be recognized for future appointments.
3. Local government administration helps to promote development at the grassroots. In a multi-ethnic society with differences in language, culture, etc decentralization of power gives the people of the grassroots better knowledge of their environment and opportunities to contribute to community development. It also helps other levels of government to bring policies and programmes closer to the people at the grassroots.
4. Local government administration helps in political mobilization and sensitization of the people within its jurisdiction. The institutional structure of local government administration is pivotal to the success of any programme of the government. Therefore, local government administration is an effective and efficient instrument for political education and socialization of the people of the grassroots.
5. It provides social amenities and services to the people such as: roads, cottage industries, maternity or hospital and health care delivery services, market stalls, etc.
6. Through internally generated revenue (IGR), local government administration, raises revenue to finance development programmes at the grassroots. This is in addition to the statutory allocation from the federation account.
7. Local government administration promotes democratic rule in the society. This is because, local government administration is the nearest level of government to the people and as such, it provides the opportunity for the people to further learn the democratic values and norms.
8. Local government administration in a federal system, promote nation building in several areas of the national life. It contributes to socio-economic and political systems in the country through collaboration with the state and federal governments in the formulation and execution of some projects in the areas of education, agriculture and water resources, health care delivery, etc (see Odion-Akhaine, 2009:179; Iweriebor, 1990:3). To realize its mandates, however, local government councils are faced with certain challenges. These are discussed in the next section.

Local Government Administration in Nigeria: Issues and Challenges

In this section of the paper, our focus is on issues and challenges which over the years have dominated the operations of Local government administration. These issues and challenges are so enormous and complex that space will not be enough to do justice to all of them. Therefore, we shall pick on those issues and challenges we consider topical and salient to Local government administration.

The issue of autonomy of local government administration has been a recurring one. While efforts have been made since 1976 to bring about local government as a tier of government under a three tier federal system, local government administration is still seen as an appendage of the state and federal governments. In spite, of the constitutional elasticity provided for local government system beginning with the 1979 constitution and subsequent ones which defined functions and sources of funding of the system, local governments have not been able to extricate themselves from the apron string of state and federal governments in the country. Higher tiers of government interfere in their operations in ways that undermine their autonomy.

The structure of power that ensures' unitary-federal system and the political value of the political elite as shown in state and federal governments interventions in the affairs of local government, have all gone a

long way in diluting the innovations brought about by the entrenchment of local government as a tier of government.

Funding of local government administration remains a sour issue in the system. In spite, of the constitutional guarantee of funding of local governments from the federation account, most local government administrations find it difficult to discharge their constitutional apportioned responsibilities. Perhaps, this is due to the unwholesome practices of the federal and state governments which interfere or encroach into their areas of financial autonomy.

Yet, financial paucity in local government administration could be blamed on what Suberu (2004:16) refers to as the cost of distributive federalism. In his words, "for a federal system that is dominated by the by the redistribution of centrally collected revenue, it is hardly surprising that the revenue (generation) and allocation issue has remained particularly contentious and intractable in Nigeria".

Also, this situation is compounded by the lack of seriousness on the part of local government administrators to explore internal sources of revenue generation. Most local governments in the country are contented with the federal and or state financial allocation to them. Thereby becoming a mere distribution outlet for federal/state generated revenue.

There is also the challenge posed by managerial credibility gap in most local government administrative setup. The phenomenon of brain-drain coupled with poor remuneration of staff has combined to constraint the pursuit of economy, efficiency and effectiveness in local government administration. Local government councils have not been successful in recruiting and retaining skilled and experienced personnel in the system.

Perhaps these challenges would not have been so pronounced if not for the endemic culture of financial mismanagement and corruption at this level of government. Local government administration is equally plagued by the canker-worm of corruption and mismanagement which have eaten deep into the body polity of the country. Corruption at this level of government, is worrisome because it stifles community development that is supposed to be the pivot of national development.

We cannot end this section without giving some space to the issue of poverty of leadership at the local government level. While we recognize the fact that leadership problem is a nation wide phenomenon, local government administrations have come under serious criticism in recent years for their role in poor service delivery and bad governance. Both political and managerial leadership are in deficit at this level, due to keptocratic politics and the patronage system. Thus, corruption and mismanagement of resources have made it difficult for the people of the grassroot to enjoy the dividends of democratically elected local government system in the country.

Local Government Administration in Nigeria: The War Forward

We have identified and discussed some of the salient issues and challenges facing local government administration in the country. In the next section, we shall proffer some suggestions on the way forward for local government administration in the country.

First and foremost, the role of leadership is crucial to the success of the system of local government administration in particular and the country in general. The trouble with local government s stem, is lack of positive leadership. There is the urgent need to bring about political and administrative leadership that will serve as sources of accountability, the rule of law, administrative probity and good governance (Aiyede, 2005:300). The local government system, needs visionary leaders with democratic credentials and readiness to innovate and reform (Allen 1995:318-319), the local government administration system in the country.

Adequate funding is of importance to local government administration. The way forward in this respect is for internal sources of revenue generation in local government areas to be tapped. This will bring into the system both political and economic autonomy needed for development at the grass root. This should be complemented with financial practices. This means that the different financial control mechanisms in the system should be reinforced to promote public accountability in the system. Presently, there are enough instruments and structures to ensure public accountability in local government administration. These instruments should be activated.

In the era of public sector management, competition is the order of the day. For local government staff to compete with their counterpart in other levels of government, they should be well motivated financially and otherwise. Incentives should be provided and the work environment made conducive. Also, their staff should change their attitude and behaviour to work for them to be efficient and effective.

Political values of both the rulers and the ruled have to change if we are to have a functional local government administration. Higher levels of government should practice political tolerance and accommodation of views, respect the peoples cultural differences and political sentiments (see Osaghae

2006:5). This will help manage conflict arising from administration of the local government system. Also the followers should be good citizens that are ready to contribute to the development of their communities by supporting government programmes and paying their taxes, levies, fees, etc as at when due. As is often argued a country's administrative system is as good as its people. A system can never be better than its operators. This is why the people must change their orientation towards their government and contribute meaningfully to its success.

The orientation, structure and operation of the country's federal arrangement need to be addressed. These have become major obstacles to development in the country. As Suberu (2004:17) has argued "the concentration of economic resources at the Nigerian centre vitiates the development of the multiplicity of points of political and economic power that is a defining feature of federalism". Thus, a federal system operates effectively where there is freedom of resource control and self-determination.

Conclusion

Local government administration is meant to cater for the needs of the people of the grass root. In Nigeria, the system is still evolving and like every growing process, it has some teething problems such as: those of leadership, structure, organization, attitude and values, of the people, poor funding, faulty federal arrangement in the country, etc. All these challenges cannot be overcome in few years of the operation of democracy at the local government level. With time and dedication of stakeholders in the system, one can say, the sky will be the starting point and not the limit. Therefore, local government administration in the country can only get better. But both the political elite and electorates should demonstrate the moral and political wherewith all necessary for the success of the local government system in the country.

Experience has shown that the role of the constitution as a political force that moderates political institutions and behaviour, is not very effective. The elite at all levels of government should show sufficient commitment to making the local government system work in the interest of all in the society. On the part of the people, beyond paying their taxes, rates, levies, fees, etc greater vigilance is required from them particularly in the area of ensuring that their votes counts and by stepping up their participation in all activities of local government councils in their areas.

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**THE NIGERIAN MEDIA IN THE CONTEXT OF CONSTITUTIONALITY AND DEMOCRACY:
A CASE FOR THE FREEDOM OF INFORMATION ACT**

ALLEN NNANWUBA ADUM
Department of Mass Communication
Nnamdi Azikiwe University, Awka
E-mail: allenadum@yahoo.com
+2348037585067

&

CHARITY OGOCHUKWU EKWENCHI, (Ph.D)
Department of Mass Communication
Nnamdi Azikiwe University, Awka
E-mail: ekwenchiogo@yahoo.co.uk
+2348136704499

Abstract

In this era of globalization, the democratic system of government is regarded as the best political arrangement. With democracy comes the idea of constitutionality. Individual and collective rights are usually guaranteed in a democracy, albeit within the ambit of the constitution. Democracy allows for freedom of speech. But this does not include freedom to slander. There is always the limit between privilege and abuse. There is therefore a maze of legality and constitutionality that must be delicately navigated as the Nigerian media face up to their avowed obligation of monitoring governance and letting the people know. Though the Nigerian media has had varying degrees of freedom occasioned by the enthronement of democratic principles since 1999, it still appears hamstrung by constitutionality which doesn't give it the leeway to effectively exercise its watchdog role in the society. This paper therefore X-rays the constitutional context in which the media operates, the impediments this poses, and the need for a Freedom of Information Act to guarantee the flow of information in the Nigerian society.

Keywords: Constitutionality, Democracy, Freedom of Information Act, Nigerian Media

Introduction

In this era of globalization, the democratic system of government is much touted as the best political arrangement. With democracy comes the idea of constitutionality. Individual and collective rights are usually guaranteed in a democracy, albeit within the ambit of the constitution. Democracy allows for freedom of speech. But this does not include freedom to slander. There is always the limit between privilege and abuse. There is therefore a maze of legality and constitutionality that must be delicately navigated as the Nigerian media face up to their avowed obligation of monitoring governance.

The Media in a Democracy

It would appear that a democracy can not function properly without the media informing the public, exposing voters to the marketplace of ideas, and holding public officials accountable.

Article 22 of the Constitution of the Federal Republic of Nigeria states the obligations of the mass media: "The press, radio, television and other agencies of the mass media shall at all times be free to uphold the fundamental objectives (contained in this chapter) and highlight the responsibility and accountability of the Government to the people". This provision confers on the press a role in ensuring the accountability of the government to the governed. Thus in our democracy, the media is expected to:

1. Inform the public with a view to letting them know how they are being governed
2. Provide the forum whereby the governed could express their opinions on government policies and activities
3. Function as agent of social development

4. Interpret government policies to the end that the people would have adequate understanding and background to events
5. Project national interest
6. Strengthen the socio-economic and political fabric of the society
7. Monitor governance with a view to keeping government in tow with agreed objectives
8. Provide constructive criticism and viable alternatives
9. Serve as the vehicle for educating the populace
10. Set the agenda for societal priorities
11. Sustain political communication in order to promote trust and confidence amongst the rulers and the ruled.

These among others reflect the role of the media in a democracy. This also makes it essential that the media be unencumbered in its efforts to oil the wheel of democracy. The atmosphere of constitutionality in a democratic set-up ensures that the media would be able to discharge these responsibilities.

The Nigerian Media under Democratic Rule: An Appraisal

The Nigerian media is regarded as the biggest and most vibrant in Africa (Park, 1993). According to Ogbodu (1996), publications in Nigeria exceed the one hundred mark. Since the dawn of the nascent democracy, many more publications have sprung up alongside regulars like *The Punch*, *Guardian*, *This Day*, *Daily Independent*, *Vanguard*, *Champion*, among others. In the broadcast industry, *NTA*, *Radio Nigeria*, *Channels*, *AIT*, *MBI*, *RayPower* Radio etc reach millions of Nigerians through the airwaves.

Nigeria has had varying degrees of freedom of the press over its chequered history. Since 1999 the country had been governed by a constitution modeled after the 1979 constitution. The relative freedom occasioned by the enthronement of democratic principles had given the media the impetus to exercise its watchdog role. Some celebrated cases attest to this:

1. Alhaji Salisu Buhari the erstwhile speaker of the Nigerian House of Representatives was an epitome of bravura until questions were raised about his bio-data. *The News*' Sani Kabir got wind of the allegations leveled against Buhari which revolved around his claims about his age and having attended the University of Toronto. The resultant investigative journalism saw the speaker bowing out in disgrace.
2. Investigative journalism also sorted out the inconsistencies in Chief Evans Enwerem profile and conduct. At the end of the day public opinion weighed so heavily on him that he was impeached.
3. On August 8, 2000, Dr. Chuba Okadigbo, the then Senate President was impeached by a vote of 81 to 11 over allegations of corruption and misappropriation of funds. Media advocacy, stressing the need to sanitize the National Assembly, gave rise to the Idris Kuta panel. And when Okadigbo threatened not to resign in the face of his indictment, the media brought pressure to bear on him and ultimately he was impeached.
4. Obasanjo's Third Term bid was mainly thwarted by media effort. The media created the forum for public discourse. Public opinion was galvanized against tenure elongation and ultimately the idea was set aside by its proponents.
5. Media analyses of the allegations against Hon. Olubumi Ette led to investigations by the House and ultimately her downfall.

The semblance of rule of law in the nascent democratic dispensation had seen the media's watchdog role flourishing as in the cases cited above.

In every democracy information is essential if the citizenry would be in a position to make informed decisions. According to Pope (2000), without information, there is no accountability. Information is power and the more people who possess it; the more power is distributed. The degree to which a media is independent is the degree to which it can perform an effective public watchdog function over the conduct of Public Affairs.

The Nigerian media with a lively tradition of independence and outspokenness have been afforded the enabling atmosphere under democratic rule to take their watchdog role seriously (Olutokun and Seteolu, 2001). They provide critical information which shapes the discourse agenda in such ways that deepen the quality and content of Nigeria's burgeoning democracy. With more freedom granted the media through the

passage of the Freedom of Information Bill, there is every reason to believe the media would continue to monitor governance and hold public officers accountable to the citizenry, within the framework of Nigerian democracy.

Why Media Laws?

Is it healthy, in the name of freedom, to leave the media entirely to its devices? The obvious answer is, no. The formation of media law and media institutions is one of the most important schemes necessary to make for the smooth running of society (United States Agency for International Development [USAID], 2002).

Rule of law is a concept synonymous with democracy. Media enterprises face different kinds of laws in their operations. These laws obviously are meant to check excesses that could arise as a result of the media discharging its function of informing the populace. But law can either be an instrument of unbridled public authority or a mechanism that impedes the free exercise of arbitrary rule (USAID, 2002). Kritz (1996) notes that the rule of law does not simply provide yet one more vehicle by which government can wield and abuse its awesome power; to the contrary, it establishes principles that constrain the power of government, oblige it to conduct itself according to a series of prescribed and publicly known rules.

The tenets of democracy provide the basis for rule of law. An unbridled government is dangerous to society likewise an unbridled press can do more harm than good to the society. The law acts as a check, ensuring that both the government and the media do not act against the spirit of constitutionality. Media laws seek to keep the media in line and responsible even as they monitor governance to make the government responsible.

In the late 1940s, Hutchins Commission's, *A Free and Responsible Press*, identified five possible functions as criteria for the assessment of press performance. The press should:

1. Provide a truthful, comprehensive, and intelligent account of the day's events in a context which gives them meaning
2. Be a forum for the exchange of comment and criticism, meaning in part that papers should be common carriers of public discussion, at least in the limited sense of carrying views contrary to their own
3. Project a representative picture of the constituent groups in the society
4. Present and clarify the goals and values of the society
5. Provide full access to the day's intelligence, thereby serving the public's right to be informed.

The commission also identified three important political roles for the press: 1) to provide information, 2) to enlighten the public so that it is capable of self-government and, 3) to serve as a watchdog on government.

Media laws serve to regulate the discharge of these responsibilities in the public sphere.

Constitutionality: A Constraint?

In a democracy the government has a duty to act in compliance with the constitution and the law. The constitution also provides the framework within which the media operate. The media is expected to act in compliance with the constitution and the law.

The problem is could constitutionality, within the framework of democracy, pose some problems to the ability of the media to function?

A closer look at some of our laws might tempt one to say, yes. For instance, during the colonial era, Sec. 51 of the Criminal Code, which dealt with sedition, restricted media performance. In fact after the attainment of political independence an avalanche of laws restricting press freedom came into play. It was ironic that some of these laws were enacted by persons who had effectively used the media to oppose colonial rule during the nationalist struggle.

Such constitutional provisions muzzle the press and restrict the media in the performance of their watchdog function. So, it is little wonder that in spite of the constitutional empowerment of the media in Article 22 of the Nigerian Constitution, legal constraints still stifle media operations. Censorship is a recurring decimal in the Nigerian media scene regardless of the supposed freedoms expressed in the

constitution. Both during democratic rule and military dictatorships, there has never at any period been complete assurance of a free press. Government philosophy and documents usually claim that press freedoms exist, but in the daily run of things in the country such freedoms fluctuate widely. Agbaje (1992) explains that the lack of enforced freedom of press laws is in part due to the competing power bases.

Few years after Nigeria had gained her political independence, the Federal House of Parliament passed a controversial newspaper law known as the newspapers (Amendment) Act of 1964. The act holds that:

(a) Any person who authorizes for publication, publishes, reproduces or circulates for sale in a newspaper any statement, rumour or report knowing or having reason to believe that such statement, rumour or report is false shall be guilty of an offense and liable on conviction to a fine of two hundred pounds or to imprisonment for a term of one year. (b) It shall be no defence to a charge under this section that he did not know or did not have reason to believe that the statement, rumour or report was false unless he proves that prior to publication, he took reasonable measures to verify the accuracy of such statement, rumour or report.

Uche (1989) points out the irony of the passage of such a law few years from political independence: "if the colonial government had stringently imposed such sanctions, it would have been very doubtful that Nigerian nationalism would have seen light of day through the pages of newspapers. Ironically, we have just seen how Azikiwe, who later became the first Nigerian President, fought a 1948 newspaper ordinance that merely sought for the payment of cash as part of a security deposit prior to the publication of a newspaper."

At the dawn of the nascent democracy, the Committee to Protect Journalists, a New York based nonprofit, nonpartisan organization that monitors press freedoms globally, reported serious reservations about Nigeria's government-press relations following the election of President Obasanjo. The committee noted that although a new constitution was promulgated on May 5 (1999), it was largely modeled after the 1979 constitution and offered no specific protection to the media.

It would appear that constitutionality that apparently gags the press retards the free course of information which in a democracy is sacrosanct. Thus the call is now on for the passage of the Freedom of Information Bill to guarantee unrestricted access to information based on a constitutional directive.

Media and Good Governance: Between Constitutionality and Obligation

What is "governance"? According to the European Commission, governance "means rules, processes and behaviour that affect the way in which powers are exercised as regards openness, participation, accountability, effectiveness and coherence." What is "good governance"? Good governance implies a more dynamic and two-way process that seeks to involve all members of "civil society" in the effective running of the state (United Nations Educational, Scientific and Cultural Organization [UNESCO], 2005).

The necessary ingredients for good governance include participation by as broad a section of the population as possible, accountability and transparency. All of these qualities require the action of free, independent and vigorous information media. Only when journalists are free to monitor, investigate and criticize the public administration's policies and actions can good governance take hold.

It is difficult to have good governance without a probing and independent media, or public participation without extensive and guaranteed access to the information held by governments on behalf of the public (UNESCO, 2005). The media serve to supply the information that other sectors of society need, to participate effectively in the scheme of things. It is the right of the public in a democracy to know what the government does and to participate in governance and it is the obligation of the media to inform the public. But governments most of the times seem to dread a free and independent press so much that whatever liberties they seem to enjoy in the discharge of their responsibilities, are indirectly circumscribed in the garb of constitutionality.

Public accountability in a democracy is usually guaranteed with access to information. According to Kutler (2002) a US judge, Damon Keith, in a ruling declaring that the Bush administration acted unlawfully in holding deportation hearings in secret, said "Democracy dies behind closed doors. When government begins closing doors, it selectively controls information rightfully belonging to the people"

The impediments to seeking, receiving and imparting information are formidable. To start with, governments at all levels appear not to brook criticism. So they always manipulate, even to the extent of using legality, to head off media incursion into their inner secrets. Remember the execution of Ken Saro Wiwa and eight others. This is usually regarded as “judicial murder”; in other words a “judicial” means was put in place to get them liquidated. Also, corrupt public office holders and bureaucrats who seek to keep shady schemes out of public glare, and multinational corporations that hide their operations behind the veneer of public relations, find the idea of media probes nauseating.

When media are constrained, by any stroke of constitutionality from investigating and exposing the impact of the activities of public officers and the policies of government on the body polity, then civil liberties and ultimately democracy would be weakened. In order to ensure that the media is given a free rein in the quest to promote good governance, The Dakar Declaration of May 3 2005 calls on member states of UNESCO:

1. To ensure that government bodies respect the principles of transparency, accountability and public access to information in their operations
2. To respect the function of the news media as an essential factor in good governance, vital to increasing both transparency and accountability in decision-making processes and to communicating the principles of good governance to the citizenry
3. To create an enabling environment in which an independent, sustainable, pluralistic and professional media sector can flourish
4. To transform State and government media into public service media and to guarantee their editorial and financial independence
5. To guarantee the independence of regulatory bodies for broadcasting and their role in promoting media diversity, including through community media outlets
6. To provide for comprehensive legal guarantees for the right to access information; recognizing the right to access information held by all public bodies, and requiring them to publish key categories of information and to introduce effective systems of record management, and to ensure proper implementation in practice of these guarantees
7. To promote wide public awareness of legislation and policies regarding access to information held by public bodies
8. To follow the principle that legislative bodies should be open to the public
9. To support broad public participation in the processes of governance, including through such means as ICTs and e-governance
10. To assist the news media in providing professional coverage of elections by ensuring full and timely disclosure of information to journalists and by guaranteeing political parties fair access to the media throughout the electoral process
11. To repeal criminal defamation laws and laws that give special protections to officials and institutions
12. To act to put an end to killing of, attacks on, harassment of, arrests and jailing of journalists, including those investigating corruption, and to make all reasonable efforts to bring those responsible to justice
13. To guarantee the right of journalists to protect their confidential sources of information
14. To take effective collective and individual action to hold to account those governments that actively repress the media;

It is good that Nigeria has had a steady democracy, wart and all for almost 10 years. And over this period, the media seem to have relative ease in their operations, but more needs to be done in the area of developing access to information laws, which are very vital to good governance.

Independent Press: A Democratic Imperative

The key to a well-governed society is media freedom. For a society to be considered truly democratic there should be a high degree of freedom of expression of ideas in published form, whether through the medium of newspapers, magazines, books, pamphlets, motion pictures, television or even the Internet.

Laws should serve as the structural underpinnings for independent media in order to facilitate the development of civil society. Laws that inhibit the development of a free and independent media negate the full enthronelement of democratic value.

To effectively perform its watchdog role, the media must not passively “mirror” the society by merely reporting events or be constrained by constitutional ambiguities. They must be independent in order to monitor governance. “Independence” here does not mean absence of government involvement but rather that the Media should be given the freehand to perform within the ethics of the profession even when they are owned by private individuals or the government (Olutokun and Seteolu, 2001). Also, Mertus (1994) states that the term independent media is used indiscriminately to describe media that contribute to democratic life as well as media that do not fall under a monopoly or oligopoly that restricts a society’s set of available voices.

The quest for the passage of the freedom of information bill is one way of enthroneing an independent media. The Media in Nigeria should be independent in order to assist in building and maintaining an environment conducive to democracy in the country. It must be independent to promote free choice of leadership, especially through the electoral process. It must be independent to ensure respect for the rule of law by both the rulers and the ruled. It must be independent to quest for social justice and equity as well as respect for human rights.

On its part, the media must be responsible in carrying out its operations by demonstrating a strong sense of fair play and a deep respect for truth and objectivity in handling news and opinions. The media should adopt a more positive approach to newsgathering. It should take steps to investigate reports and avoid the temptation to regard as inviolable, hand-me-down information that comes from government sources. They should, as a matter of obligation, hold political office holders to account for their unfulfilled promises to the people.

In order to strike a balance between independence and being responsible, the media must operate an effective system of self-monitoring and self-supervision. . Deliberate efforts should be made by the media to improve upon its performance criteria so that it can restore the confidence reposed in it by the generality of media users.

Conclusion

No doubt, democracy as a system of government ensures that a society exists within the orbit of good governance. Almost all democracies are driven by some form of constitution which spell out provisions that regulate human conduct and the affairs of state. Freedom of expression and of the media is one cardinal tenet that is upheld in any good constitution. For those committed to developing free and independent media, constitutionality which stymies media operations is detrimental to the advancement of democracy in a country like Nigeria. The need therefore arises to advance constitutionality in support of a free and independent media in order to enhance and further consolidate the gains already recorded by the Nigerian democracy.

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IMPACT OF GLOBAL FINANCIAL CRISIS ON JOB SATISFACTION OF EMPLOYEES OF NIGERIAN BANKS

AMINU SALISU GUMMI
Department of Business Administration
Ahamdu Bello University, Zaria

Abstract

The study examined the influence of rewards (payment, promotion, recognition and benefits) on employee job satisfaction. Subjects for the study consisted of one hundred and sixty seven (167) employees of commercial banks of Kaduna, Nigeria. Data for the study were gathered through the administration of questionnaire. The data collected was subjected to statistical analysis using "Pearson Product Moment Correlation Coefficient and Analysis of Variance," all the findings were tested at 0.01 and 0.05 level of significance. The results obtained from the analysis showed that there existed strong relationship between rewards and employee job satisfaction in the Nigerian banking Industry. The results also indicated that women experienced low levels of motivation based on rewards they received. On the basis of these findings implications of the findings for future study were highlighted.

Keyword: Global, Financial, Crisis, Banking Industry, Job satisfaction.

Introduction

It is important for the top management to develop strong relationship between the Bank and employees to fulfill the continuous changing needs of both parties. Banks expect employees to follow the rules and regulation, work according to the standards set for them, and the employees expect good working conditions, fair pay, fair treatment, secure career, power and involvement in decisions. These expectations of both parties vary from Bank to Bank. For organizations to address these expectations an understanding of employees' job satisfaction is required (Beer, 1984).

Commercial banks are physical structures supported by human resources that enable the delivery of service. The most important thing in the delivery of quality service is the individual satisfaction of all employees. With the growth of the service industry the commercial banks now competes for quality service employees. Research finds that it is a challenge for management today to satisfy employees to provide quality services as it has been observed that there is a tough competition among commercial banks in Nigeria to provide best services to satisfy their customers. The commercial banks are a significant part of the economy worldwide and its employees play key role in delivering the services to its customers. Excellent services provided by employees can create positive and everlasting image in the eyes of banks' customers.

The individual satisfaction of the commercial banks employee plays an important and a significant role in achieving high satisfaction among commercial banks customer. One of the human resource manager's functions is related to ensuring employees' job satisfaction. Human resource management's function is to assist the general manager or the top management in keeping the employees satisfied with their jobs. If employees are not satisfied, they will not perform to expected norms (Petcharak, 2004). Job dissatisfaction and poor performance may lead to high employee turnover in an organization particularly in less developed countries where little opportunities are available to people to join other organizations, but it may affect employee's performance adversely. According to Deeprouse (1994), effective reward system enhances employee satisfaction and increases employee productivity all of which contribute to improved organizational performance. Baron (1983) argues that there is a close relationship between job satisfaction and job performance. Strategic success for the organization lies in focusing attention at all levels on key business activities, which can be achieved through effective performance management Nel, (2001).

The commercial banks in Nigeria are now realizing to revisit their benefits offering to staffs which include reward program so those employees feel motivated and satisfied to improve their performance to achieve Bank goals. Therefore present study is specifically designed to analyze the impact of rewards on employee satisfaction in commercial banks in Nigeria.

Literature Review

Carnige (1985) focused the human aspect of management as the author believes that it is the people who make organization succeed or failure so it should be the main responsibility of organization's chief executive to motivate their company employees so that they feel satisfaction and assure organizational success. The main theme of the study is that human capital play very important role in an organizational effectiveness as compared to financial capital. People are now seen as the Primary source of a company's competitive advantage. As Lawler (2003) also reported that the treatment with employees basically determines that whether organization Will prosper or not. Organizations are under constant pressure to enhance and improve their performance and are realizing that relationship exists between organizational Performance and employee performance (Roberts, 2005). Rutherford (1990) reported that job satisfaction makes an organization more effective because satisfied employees are always looking for better ways to do a job, so it is important for management to understand how organizations Influence the satisfaction of their individual employees.

Total Rewards Management

Robert, (2005) defined Reward management as: "the process of developing and implementing strategies, policies and systems which help the organization to achieve its objectives by obtaining and keeping the people it needs, and by increasing their job satisfaction and commitment."Syedain, (1995) reported that there are two schools of thought how this could be accomplished in the workplace, one way could be to say thank you in a formal way through a badge, certificate or a Written note, while another could be to give a concrete reward to create an impact. According to Lawler (2003), there are at least two factors that determine the attractiveness of a reward; one is how much of the reward is being offered and the second is how much the individual values the type of reward that is being offered. He argues that the more the individual values the type of reward and the more of it is being offered, the greater the job satisfaction potential. Dee prose (1994, p. 26) posits the view that effective reward management can help an organization to achieve its business objectives by attracting and retaining competent people. The reward management system can therefore be seen as a set of relationships between the various reward management processes and the corporate strategy. Research has suggested that rewards now cause job satisfaction of the employee to be affected, which directly influences performance of the employee. Lawler (1985) concluded that factors influence the performance with regard to work. Firstly, it depends on the amount received and the amount the individual feels he or she should receive. Secondly, comparisons to what others collect influences people performance, and thirdly, employee's satisfaction with both intrinsic and extrinsic rewards received affects overall job performance. Fourthly; people differ widely in the rewards they desire and in the value they attach to each. And the fifth, that many extrinsic rewards satisfy only because they lead to other rewards. All these observations suggest the need for a diverse reward system.

According to the research conducted by Dr.Kashif-ur-Rehman, Mr. Babar Zaheer and Mr. Nadeem Sufwan (2007) in Nigeria in which they measure the effect of Human resource strategies like pay, promotion and training on the job satisfaction. The subject of their study was the employees job satisfaction of service based Banks in Nigerian. They concluded that pay, promotion and training have positive and significant impact on job satisfaction. They reported that employees give more importance to pay and promotion than training.

Their results also suggested that there was a significant difference between male and female employees' job satisfaction level in Nigeria service based Banks. According to them service based Banking industry is facing a big change for last few years in Nigeria. Due to this change not only their transactions are increasing, their range of service is also expanding. As a result different sectors of service industry like banks, education institutes and telecommunication firms are experiencing swift turnover (Rehman et al, 2007). Keeping in views the relevant literature of job satisfaction present study was conducted in commercial banks of Nigeria to analyze the impact of different kinds of rewards on employee job satisfaction.

Statement of the Hypotheses

1) There is no statistically significant relationship between reward (payment, promotion, benefits, and recognition) and employee job satisfaction in commercial banks of Nigeria.

2) There are no statistically significant differences in effects of biographical variables (Gender, Marital status, qualification, age and experience) on employee job satisfaction in commercial banks of Nigeria.

Methodology

Research Design: The survey research design method was used in this study. It involves using a questionnaire developed by de beer (1987) for the independent variables and the statements for the dependent variable were adopted from TR Mitchell model of job satisfaction and changes were made according to the situation. This quantitative method was chosen in order to make reference to situation as they exist in real life and it is relatively economical in terms of time and resources.

Subject: Subjects for the study were one hundred and sixty seven (167) employees of the commercial banks in Kaduna state of Nigeria. The selection of the subjects was done in such a way to include all categories of employees. This was done in anticipation that such a sampling of subject will provide the necessary variety of information required for this study.

Research Instrument: The 5-point likert scale method was used for the collection of data. The content of the questionnaire for the independent variables were adopted for this study developed by De, Beer (1987) The questionnaire comprises three (3) parts or sections; with section "A" comprising items seeking demographic data such as gender, age, experience, qualification and marital status .Section "B" consists of items, which sought to collect information about the independent variables (payment, promotion, recognition and benefits). Section "C" contains items on the four dimensions of employee job satisfaction which is dependent variable of the study.

Reliability and validity: The Cronbach-Alpha reliability coefficients for the subsections of the Job Satisfaction are as follows:

Payment ($r = 0.86$), promotion ($r = 0.84$), recognition ($r = 0.90$), and benefits ($r = 0.84$). The internal consistency of the Job Satisfaction Questionnaire was also determined by Minnesota and Prinsloo (1996) by computing the coefficient alphas conducting an item analysis. Minnesota and Prinsloo (1996) reported a coefficient alpha that is consistently high, ranging from .82 to .93.

This suggests that the items of the Questionnaire are relatively homogenous with respect to the attitude construct they measure (Prinsloo, 1996) reported by Robert, (2005).

Procedure: The subjects were given the questionnaire in their place of work. Instruction on how to fill the questionnaire was given. Confidential treatment of information was assured and one week time was provided to respondents within which they could complete the questionnaire. SPSS version 16 was used for the purpose of descriptive and inferential analysis.

Questionnaire structure: With regard to the scoring of responses, the first section of the questionnaire needs no score attached to it, since the information required are bio-data of the subject. The second and third section that is "B" and "C" were ranged from 5-1 point scale in the following pattern. (5 = strongly agree, 4=Agree, 3=neither70 neither agree nor disagree, 2 = Disagree, 1 = strongly disagree).

Results of the Hypothesis Testing

This section of the study deals with the statistical testing of the hypotheses and also interpreting the result making use of Pearson Product Moment Correlation Coefficient.

Hypothesis I: The first hypothesis states, "There is no statistical significant relationship between payment, promotion, recognition and benefits with employee job satisfaction in commercial banks of Nigeria". In order to test this hypothesis, the Pearson Product Moment Correlation was used. The table 1 shows the result obtained.

Table 1 Correlation of Payment, promotion, recognition and benefits with employee

Job Satisfaction in commercial banks of Nigeria		
Variables	Pearson correlation	Significance (2-tailed)
Payment	0.74**	0.000
Promotion	0.81**	0.000
Recognition	0.60**	0.000
Benefits	0.77**	0.000

* Correlation is significant at the 0.05 level (2-tailed)

** Correlation is significant at the 0.01 level (2-tailed)

The results indicate that payment correlates significantly with Job Satisfaction ($r = 0.74, p < 0.01$) similarly promotion ($0.81, p < .01$), recognition ($0.60 < .01$) and benefits ($0.77, p < .01$) are also significantly correlated with employee Job Satisfaction in commercial banks in Nigeria as shown in the table 1. Hence, there exists a positive relationship between payment, promotion, recognition and benefits. That is when there is an increase in rewards like salary, promotion; benefits etc given to employees, there is also a corresponding change that is increase in Job Satisfaction and performance of employees. Hence, null hypothesis which states that there is no statistically significant relationship between rewards and employee satisfaction is rejected.

Hypothesis II: "There are no statistically significant differences in effects of biographical variables (Gender, Marital status, qualification, age and experience) on employee Job Satisfaction in commercial banks in Nigeria". Analysis of variance (ANOVA) was used to test second hypothesis to determine whether there are differences in Job Satisfaction of employees based on the biographical characteristics of the sample. In analysis of variance Scheffe's multiple comparison procedure was applied to find out the mean differences by computing F value.

Results of The ANOVA

Scheffe's Test showed the following findings in terms of motivation levels of employees based on rewards received and the biographical variables of the sample:

- a) Female employees expressed they were least satisfied by rewards.
- b) Employees in the age group 31-35 reported the lowest levels of Job Satisfaction than employees in the other age groups. Employees in the age group 45 and above evidenced the highest Job Satisfaction relative to the reward they received.
- c) Married employees reported the lowest satisfied based on rewards they received.
- d) Those employees who had been working for the Bank for between 1 and 5 Years were the least satisfied.
- e) Employees with the 12 years educational level reported the lowest levels of work motivation than employees with other education level.

The null hypothesis shows that there are no statistically significant differences in effects of biographical variables (Gender, Marital status, qualification, age and experience) on Job Satisfaction of employees is rejected as it was found in the study that there is statistically significant differences in effects of biographical variables.

Findings

The findings of the study agree with the works of Berjum and Lehr, (1984) which showed that employees who received individual incentives performed better than those who did not receive. And workers exhibited productive work behavior when rewards were based upon employees' performance. Study of MacDonald (as cited in Greenfield, 1993) conducted research in the top 100 Banks in South Africa and found that 96% of respondents indicated that money was the most important satisfaction factor.

In support of this finding, a study involving 31500 working Canadians found that 40% of employees believed that they were offered meaningful incentives; 81% indicated that they did not receive any reward for productivity increase; and 89% cited that their Banks would perform better if there were incentives for quality and productivity reported by Robert, (2005)

Conclusion

There is competitive environment among all commercial banks of Nigeria and therefore all banks try to manage its cost and try to retain its key employees. Under these circumstances commercial banks could benefit by focusing on the factors that positively impact employee satisfaction. The research study has shown that management can apply different strategies to satisfaction employees, but it is important that managers keep in mind that different strategies would have a different satisfaction impact on different people. Employers are continuously trying to develop such a pay policies and procedures that will enable them to attract, motivate, retain and satisfy their employees. Findings of this study can be an attractive tool which could be used to provide solutions to individual problems that has resulted from poor reward system.

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**PUBLIC PERCEPTION OF THE CULTURAL RELEVANCE OF BBA II REALITY TV SHOW:
A STUDY OF COVENANT UNIVERSITY STAFF AND STUDENTS**

IGBINOBA, ANGELA OSARIEME
Department of Mass Communication,
Covenant University, Ota, Ogun State, Nigeria.
warriousangel@yahoo.com
+2348082181868/+2348069454986

ABSTRACT

This study set out to investigate the public perception of the cultural relevance of BBA II reality TV show amongst Covenant University staff and students. A sample size of 300 respondents was chosen for the study. Majority of the respondents, which amount to 105 (50.7%), also perceived BBA II as a contradiction of Nigerian moral values in particular and those of Africa in general. Besides respondents that were not sure of the opinions to give, majority of the respondents represented by 91 (44%) believe the Nigerian should be discouraged from transmitting such a programme unlike the 35 (16.9%) that believe the media should be encouraged to transmit such reality TV shows. The study recommended that the National Broadcasting Commission (NBC) be more alert towards checking the activities of the Nigerian media especially the broadcast media so that the media does not fail to recognize and preserve such cultural values.

Keywords: African values, Big Brother Africa (BBA) II, mass media, public perception, Reality TV, Covenant University

INTRODUCTION

Reality TV has been defined by the Encarta Dictionaries (2008) thus; “TV show observing real-life situation: television programmes that present real people in live, though often deliberately manufactured, situations and monitor their emotions and behaviour.” Wikipedia (2008) defines Reality TV as “a genre of television programming which presents purportedly unscripted dramatic or humorous situations, documents actual events, and features ordinary people instead of professional actors.” Reality TV is a category of television programming that has existed in one form or the other since the early years of television, and has been used as a term to describe programmes produced since the year 2000. Reality TV has its roots in two main sources- the human psyche and forms of media (i.e. books).

News, sports and other nonfictional programmes, alongside documentaries are not categorized as “reality shows”. Reality television programme formats could be in form of game or quiz shows “which resemble the frantic, often demeaning shows produced in Japan in the 1980s and 1990s (a modern example is *Gaki no tsukai*), to surveillance- or voyeurism-focused productions such as *Big Brother*” (Wikipedia, 2008).

The current Big Brother Africa II reality show is subsumed in the concept of *Big Brother*, a yearly tradition for fans that kicked off in 2000. “Africa's version of the reality TV shows captured the attention of viewers in over 40 countries” (Wikipedia, 2008). *Big Brother Africa*, a popular demand by some, was originally aired in 2003.

The concept behind the *Big Brother Africa 2* reality show is that of transmitting 12 contestants from 12 countries (taking part in a 98-day lock-in), to be filmed on location in South Africa, and produced by Endemol SA. Viewers of the reality TV show are left with the choice of ultimately deciding the winner of the grand prize- US\$100,000. *Big Brother Africa 2* was scheduled for airing on the Digital Satellite Television (DSTV) channels: *M-Net* and *African Magic*, from August 5, 2007 to November 11, 2007. From Tuesday to Friday each week, four 30-minute daily shows and a 30-minute 'Uncut' show were to be featured as planned.

Culture has been defined as the totality of the way of life evolved by a people in their attempt to meet the challenges of living in their environment which gives order and meaning to their aspiration, economical, political, aesthetic and religious norms and modes of organization through differentiating a people from their neighbour. ‘Self-identity usually depends on culture to such a great extent that immersion in a very

different culture—with which a person does not share common ways of life or beliefs—can cause a feeling of confusion and disorientation. Anthropologists refer to this phenomenon as culture shock’ (Encarta, 2008). In Nigeria, for instance, some of the scenes transmitted from the Big Brother Africa II reality TV show served as a culture shock to most Nigerian viewers of the programme.

African values can be seen to encompass: common social background; mutual coexistence; inclination to that which is religious or sacrosanct; hospitality; cultural expectations; and responsibility towards elders/constituted authorities. As stated in *African Cultural Values* (n.d):

The African does not like violence per se. This is because shedding of blood is abhorred.... In this light, unborn children are protected and, abortion is tabooed.... Furthermore, the sacredness associated with life goes to explain the rigidity with which the Africans treat and regard sexual intercourse and the sex organs. In fact sex taboos and the demand for virginity before marriage stems from the fact that Africans believe that: “The blood of virginity is the symbol that life has been preserved, that the spring of life has not already been flowing wastefully, and that both the girl and her relatives have preserved the sanctity of human reproduction”. Also, “The sanctity of human reproduction” derives from the sanctity of life in the African concept. This idea of sanctity of life makes it an abomination for anyone, under any circumstances to take his own life. Suicide was never permitted.

Some of the above instances of African values, in which the Nigerian culture is rooted, would serve as a platform for proper appreciation of the concept of morality as well as provide better direction of focus in this study. Immoral behaviour is basically controlled by social sanctions and internalized self-sanctions. “In many areas of social and moral behaviour the internal standards that serve as the basis for regulating one’s conduct have greater stability. People do not change from week to week what they regard as right or wrong or good or bad” (Bandura, 2001). Bandura (ibid) adds that majority of human behaviour is a product of forethought towards occasions and consequences projected into the future.

It is not expected that the traditional media are phased out because of the presence of the social media. The social media are by-products of various forces such as “changing reading habits, advertising budgets, expenses and costs of maintaining and print publication in challenging credit markets, a shift from time spent by consumers in print and television to internet-based experiences, and so on” (Chan, 2009). Chan (ibid) concludes that such forces exact a punishing toll on the traditional media.

Media can help create a feeling of ‘belonging’, a feeling of being included, of being part of society (Devroe, 2004). Hawkins & Pingree (1982) in Bandura (2001) consider televised influence as “the content people watch rather than the sheer amount of television viewing.”

STATEMENT OF THE PROBLEM

Message contents in mass media are expected to be abstractions from reality. They are to be microcosms of sorts (Folarin, 2001). Comparing the actual structure of society with the structure portrayed in the message (s) of the media is a way of testing how reflective of society the content (s) of the media is/are. As social institutions, the mass media have been regarded as conveyors of culture. Therefore, the mass media is expected to be sensitive to the cultural needs/demands/values of the environment within which it exercises its jurisdiction.

Big Brother, as a new format in factual entertainment, has been subject to much speculation in the press, on TV, the internet, and by the public. As the *Big Brother* (BB) format was quickly adopted by different countries, this speculation focused primarily on the negative: was *Big Brother* voyeuristic? Following such trend, it has become a necessity to discover how BBA II Reality TV show in particular is perceived by a part of the Nigerian audience- the CU academic staff/students- in relation to African moral/cultural values. The major challenge confronted here, therefore, is whether or not CU staff/students have in any way been able to consciously accommodate or positively associate themselves with BBA II message content(s) as portrayed in the mass media. The study would ascertain, based on the overall impression of CU staff/students about BBA II, whether the Reality TV show was able to appeal to a significant number of the study population.

OBJECTIVE(S) OF THE STUDY

The study aims at achieving the following:

1. To ascertain the percentage of CU staff/students that had exposure to BBA II Reality TV show.
2. To know the perception of CU staff/students about the relevance of BBA II to the Nigerian culture.
3. To determine the perception of CU staff/students on the correspondence of BBA II values with Nigerian cultural values.
4. To ascertain the overall impression of CU staff/students on BBA II Reality TV show.

RESEARCH QUESTIONS

1. What is the percentage of CU staff/students that had exposure to BBA II Reality TV show?
2. Does BBA II have any relevance to the Nigerian culture?
3. Do the values portrayed in BBA II Reality TV show correspond with Nigerian cultural values?
4. What overall impression (s) do CU staff/students have on BBA II?

SIGNIFICANCE OF STUDY

It will help to establish the correlation that exists (if any) between the message contents of Reality TV shows such as BBA II and the African cultural values upheld by CU staff/students. It serves as a valuable tool for future research purposes. It is also a medium for showcasing the reactions of selected media audiences towards what the media offer to them and which would eventually serve as a check on Nigerian media activities.

LITERATURE REVIEW

A category of television known as 'reality television' became prominent in the 1990s. Based on the various notions on the meaning of 'reality television', Bonner (2003) states thus:

Initially it was used to describe what was seen to be an American phenomenon of direct television where footage was taken of what purported to be the everyday activities of people at the 'sharp end' of public service activities- police and emergency response workers. Programmes like the American Cops were shot and screened with minimal technical intervention in the way of lighting, editing, commentary or explanation of what was happening. These were copied in many other countries and regarded as more exciting and more 'real', and thus likely to displace the older, more sedate forms of on-the-spot coverage... or the highly crafted views of the named documentarists, as well as the briefer segments in current affairs programmes.

Reality TV is known to be of several types- documentary style, special-living environment, celebrity reality, professional activities, *elimination/game shows*, dating-based competition, job search, fear-centric, sports, self-improvement/makeover, renovation, dating shows, talk shows, hidden cameras, hoaxes, analysis and criticism, etc.

Harold Lasswell, in 1948, outlined three functions of mass communication:

- 1) Environmental surveillance (policing and alerting members of society of dangers and opportunities in the environment).
- 2) Correlation (educating society to generate response to environmental issues).
- 3) Transmission of cultural heritage from generation to generation (the socialization function of the mass media).

Looking at the third function of the mass media, as outlined by Lasswell, it is a clear fact that the mass media (especially television) in any society has the potentialities of transmitting as well as creating culture for any given society. Daramola (2001) says "the media tend to define for the society what constitutes standard social values. In other words, the media shape societal values and write off many as unacceptable or obscene." Television, as Odukomaiya (2006) observes, "is generally blamed for perpetrating evils in the society. Some people claim that the presentation of violence and romance for entertainment on television influences children and immature adults."

"Reality television" has been tagged a *misnomer* by some critics who believe reality television shows often depict 'a modified and highly influenced form of reality, with participants put in exotic locations or abnormal situations, sometimes coached to act in certain ways by off-screen handlers, and with events on screen sometimes manipulated through editing and other post-production techniques' (Wikipedia, n.d).

Big Brother Africa II is a well-known example of a reality-competition show and is globally-syndicated. It belongs to the *Elimination/Game shows* type of reality programming in which cast members live together in the same house, with participants removed at regular intervals by either the viewing audience or, in the case of the American version, by the participants themselves. It has been argued by some commentators outside the country that *Big Brother* is popular because it is voyeuristic. Others have argued that *Big Brother* is popular because it is interactive—the audience decides the winners and the losers. There are so many other reasons that would be generated if Nigerians were to be asked about the popularity of *Big Brother Africa*. However, that is not within the purview of the study.

Going by Lizardo (2007):

'Like the previously dominant mass culture paradigm, the contemporary media imperialism approach attempts to draw an unproblematic line of connection between oligopolistic and Western dominated popular culture industries and homogenizing, dehumanizing and ideological culture consumption practices on the part of dominated peripheral masses. Most research has shown that on the contrary, the consumption of Western cultural products can coexist happily with practices of resistance, opposition and even indifference toward the West on the part of non-Western populations...'

Religion is an important social factor affecting the Nigerian culture in particular and the African culture in general. "First, religion shapes people's systems of values and beliefs. This is important in defining cultural and social behaviours and norms in a particular place... Nigerians are generally deeply religious people" (*Reality Tv*, n.d). The religious state of Nigerians would not tolerate most Western values i.e. public kissing, bathing, intercourse, etc as portrayed in the just concluded BBA II Reality TV Show aired in some of our Nigerian TV media; such are not actual representations of the African culture as a whole.

Most of us depend upon mass communication products for a large majority of all the information and entertainment we receive during life (Rivers et al, 1980). In continuation, Rivers et al (ibid) see the passing on of society's culture to its members as one of the functions of mass communication. They further establish the fact that the mass media drive various cultural influences on individuals in society via their messages. The media are usually described as the most pervasive and one of the most powerful influences. "Woven throughout our daily lives, media insinuate their messages into our consciousness at every turn" (Wood, 1998).

The mass media are expected to function responsibly; their audience is heterogeneous. The audience of the mass media cannot, however, generate uniform reaction (s) towards a particular message/information because it constitutes individuals with different attitudes, beliefs and backgrounds.

THEORETICAL FRAMEWORK

Of critical relevance to this study are the theories of selective processes, cultural norms, commodification of culture and social construction of reality. However, the groundwork of this study is based on the social construction of reality theory.

Essentially, the cultural norms theory holds that a person's behaviour is normally guided by the individual's perception of cultural norms while the mass media, through selective presentation and emphasis, establish audience impressions of such common cultural norms (Real, 1980). The theory charged that, through selective presentation and tendentious emphasis on certain themes, the mass media created the impression among their audiences that such themes were part of the structure or clearly defined cultural norms of society (Folarin, 2005).

The cultural norms theory charged that, through selective presentation and tendentious emphasis on certain themes, the mass media created the impression among their audiences that such themes were part of the structure or clearly defined cultural norms of society (Folarin, ibid). This implies that vulnerable individuals in society are likely to align their behaviour with behavioural patterns (whether good or bad) presented in the media.

A good number of youths in the country delight in affairs that are usually illicit and explicit as well as watching/reading pornographic content. As the Nigerian media transmit programmes that feature obscene images and pornographic characters to the audience, the youths that form part of such audience are likely

to see the occurrence of such events as a normal way of life. Thus, the youths would be encouraged to copy, practice and/or adopt a culture that is totally non-African in nature.

This commodification of culture concept perceives the mass media as “industries specializing in the production and distribution of cultural commodities” (Folarin, 2005). Folarin (ibid), citing Baran and Davis (2003), states that this theory “is concerned with what happens when culture is mass produced and distributed in direct competition with locally based or community-based culture.” Most of what were reflected in the Big Brother Africa (BBA) II reality television show depicted what obtains in the Western World- a culture with opposite values and completely foreign to the Nigerian culture in particular and the African culture at large.

The concepts of selective exposure, selective attention, selective perception, and selective retention have some form of influence on how individuals interact with the media as well as how the media affect individuals. Odukomaiya (2006) argues that “the theories of selective exposure, selective perception and selective retention claim that the people respond to and use TV messages in a manner that correspond to their predispositions before exposure to television messages.” Selective exposure, attention, perception and retention work together in rather complex ways, not in isolation, and they contribute to the cultivation of the attitudes of acceptance, avoidance, rejection and denial (Folarin, 2005).

Selective exposure involves individuals choosing particular kinds of information they open up themselves to because of the gratification they would or hope to derive whereas selective attention entails an individual deliberately deciding what to concentrate on and how to go about doing so. “It has been argued by some communication scholars ‘that individuals do not ordinarily select or reject entire messages... because we often cannot judge the message content beforehand. Others have observed that usually we are surrounded by people and media that agree with us on the major issues’ (Severin & Tankard, 1992). However, it must be stated here that one can reject entire contents/messages of the media based on certain circumstances such as past experience by disallowing any opportunity for exposure to such media contents/messages. For instance, based on the past experience(s) of some CU staff/students with the former BBA TV shows, they never allowed themselves have any exposure to the BBA II Reality TV programme. Besides, issues such as nudity, immorality, etc, which were portrayed in the Show aired by the media is not acceptable to the audience (comprising CU staff/students).

It has been argued that people tend to give their attention to the aspects of media messages that do not contradict their well-esteemed attitudes, beliefs or behaviours rather than minding message contents that negate the positions they strongly uphold and/or may cause them some form of discomfort/dissonance psychologically.

Selective perception refers to the personal observations an individual holds on certain matters which determine the kind of response/reaction one gives to such matters. Quoting Berelson & Steiner (1964) in Severin & Tankard (1992), perception is the “complex process by which people select, organize, and interpret sensory stimulation into a meaningful and coherent picture of the world.... Putting it another way, perception is influenced by a number of psychological factors, including assumptions based on past experiences..., cultural expectations, motivation (needs), moods, and attitudes.” People will alter the meaning of messages so they become consistent with pre-existing attitudes and beliefs (Baran & Davis, 2003).

Selective retention, on the other hand, is the process of an individual keeping in mind the messages that agree with the personal views held by that individual prior to the time she/he was exposed to such messages. “Retention involves an active process of transforming and restructuring information conveyed by modelled events into rules and conceptions for memory representation” (Bandura, 2001). People tend to remember best and longest those messages that are most meaningful to them (ibid). Selective retention is the tendency for the recall of information to be influenced by wants, needs, attitudes, and other psychological factors (Severin & Tankard, 1992).

The social construction of reality theory is based on the assumption that a developing reasonable or logical harmony of meaning exists because individuals share a common sense about its reality. Individuals in society- CU staff/students in this case- have developed stocks of social information that they utilize almost immediately in making sense of the happenings around them and go on to structure their own patterns in

reactions. There are, however, typifications (that is mental images that enable people to quickly classify objects and actions and then structure their own actions in response) that are capable of distorting and biasing the experiences of these individuals even though they aid easy interpretation of individual experiences.

Under the social construction of reality theory, news is perceived as a tool used to validate the existing state of affairs in that the professionalism that accompanies it places some limitation on how various life events are looked at. Schlesinger (1988) cited in Devroe (2004) notes that news “is particularly relevant because of its social function: the construction of reality for people who are not present at a news event”. International research findings show that the news audience has a high level of trust in news content; particularly in the case of television news in which ‘real images’ are shown (Mullan, 1997).

Pharo (2007) provides supporting evidence to confirm that what is reality for an individual or group may not necessarily be what is reality for another individual or group since social knowledge determines reality. He notes that “social knowledge itself depends on common typifications peculiar to various cultures.” As a result, any behaviour or activity that deviates from established norms within each of the various cultures is labeled unacceptable and would be sanctioned accordingly. As noted in Bandura (2001), “social practices are not only being widely diffused within societies, but ideas, values, and styles of conduct are being modeled worldwide. The electronic media are coming to play an increasingly influential role in transcultural change.”

METHOD

Survey was adopted to elicit data for this study. All academic teaching staff plus the students of Covenant University constituted the population of this study. The total number of CU staff amounted to about 300 while that of the students amounted to 6, 815 thus making a sum total of 7115. A sample size of 300 respondents was used to make for effective collation and assessment of the questionnaires within the limited time frame of the study.

The stratified sampling technique was employed in this study. Both groups- CU staff/students- of the sample population were issued questionnaires according to their college classifications- CHD (College of Human Development), CBS (College of Business and Social sciences), and CST (College of Science and Technology). A total of 80 students each were randomly selected from the three colleges stated above amounting to the distribution of 240 questionnaires among the students of CU. While a total of 20 lecturers each were randomly selected from the various colleges amounting to the distribution of the balance of 60 questionnaires.

Questionnaire was used to measure the research data in this study. A 30-item questionnaire was designed containing four (4) open and 26 close-ended questions. Responses of respondents were coded and analyzed through simple percentages. To validate the research instrument, the questionnaire was given to a few experts in the Department of Mass Communication, one of which was the Head of Department, Covenant University, who ensured all questions were easy to comprehend and that comments and corrections effected during review were properly noted.

DATA PRESENTATION, ANALYSIS AND DISCUSSION

Statistical tables and component bar charts would be used for data presentation while SPSS and simple percentage would be used to analyze data. This study generally seeks to discuss how the Big Brother Africa (BBA) II Reality TV show was conceived in the minds of CU staff/students and it is also an attempt to test if BBA II, as broadcast by the mass media, has any correlation with the cultural values of Nigerians in particular and Africans at large.

Out of the 300 questionnaires distributed among CU staff/students, only 207 copies of the questionnaire were returned. In studying the “Public Perception of the Cultural Value/Relevance of the BBA II Reality TV Show”, the selected responses were analyzed using SPSS, statistical tables, simple percentages and bar charts. Discussion follows afterwards.

1. What is the percentage of CU staff/students that had exposure to BBA II Reality TV show?**Table A- CU Staff/Students Exposed to BBA II**

	Frequency	Percent %
Yes	187	90.3
No	20	9.7
Total	207	100

In the table and illustration above, about 187 (90.3%) of CU staff/students were exposed to the BBA II reality TV show while the remaining 20 (9.7%) were not.

Table B- Source of CU Staff/Students Exposure to BBA II

	Frequency	Percent %
TV	150	72.5
Hearsay	39	18.8
Others	18	8.7
Total	207	100

From the above table, we can see that about 72.5% (150) and 18.8% (39) of CU staff/students had exposure to the BBA II show from the television and hearsay respectively. The remainder 8.7% (18) represents those that got exposed to BBA II via the internet and means other than those previously mentioned.

Table C- Frequency of CU Staff/Students Exposure to BBA II

	Frequency	Percent %
Daily	56	27.1
Weekly	8	3.9
Occasionally	102	49.3
Undecided	41	19.8
Total	207	100

Based on the sample population of CU staff/students, 27.1% (56) were exposed to BBA II show on a daily basis; about 3.9% (8) were exposed to the show on a weekly basis; 49.3% (102) watched the TV programme (i.e. BBA II) occasionally. While the remaining percentage of 19.8% (41) represents those that were not certain about the frequency of their exposure to BBA II.

2. Does BBA II have any relevance to the Nigerian culture?**Table D- BBA II as Threat to African Culture**

	Frequency	Percent %
Yes	98	47.3
No	66	31.9
Undecided	43	20.8
Total	207	100

About 47.3% (98) of the respondents saw the BBA II show as a threat to the African culture; about 31.9% (66) did not see the TV show as a threat to the African culture. 20.8% (43) of the respondents were undecided.

Table E- Significant Gain from BBA II TV Show

	Frequency	Percent %
Yes	61	29.5
No	111	53.6
Undecided	35	16.9
Total	207	100

About 29.5% (61) of CU staff and students claimed to have benefitted significantly from the BBA II show; 53.6% (111) did not gain anything significant from the TV show; while 16.9% (35) were undecided.

3. Do the values portrayed in BBA II Reality TV show correspond with Nigerian cultural values?

Table F- BBA II as True Reflection of Nigerian Moral Values

	Frequency	Percent %
strongly agree	22	10.6
Agree	25	12.1
strongly disagree	81	39.1
Disagree	50	24.2
Undecided	29	14.0
Total	207	100

From the table above, about 10.6% (22) of CU staff and students totally agree that the BBA II TV show is a true reflection of Nigerian moral values; about 12.1% (25) agree to some extent; about 39.1% (81) strongly disagree; about 24.2% (50) disagree to some extent; 14% (29) were undecided.

Table G- BBA II Contradicts African Moral Values

	Frequency	Percent %
Yes	105	50.7
No	46	22.2
Undecided	56	27.1
Total	207	100

The respondents that believed the BBA II TV show contradicted African values were almost 50.7% (105); about 22.2% (46) do not see the TV show as a contradiction while those that were undecided were about 27.1% (56).

Table H- BBA II as Celebration of Pornography/Voyeurism

	Frequency	Percent %
Yes	107	51.7
No	60	29.0
Undecided	40	19.3
Total	207	100

The table above shows that about 51.7% (107) of the respondents saw the BBA II reality TV show as a celebration of pornography/voyeurism; 29% (60) did not see the TV show in that light; about 19.3% (40) were undecided.

4. What overall impression (s) do CU staff/students have on BBA II?

Table I- Like BBA II Reality TV Show

	Frequency	Percent %
Yes	85	41.1
No	122	58.9
Total	207	100

The table above shows that about 41.1% (85) of the respondents like the BBA II show while the remaining 58.9% (122) do not like the TV show.

Table J- Rate Overall Observation(s) about BBA II

	Frequency	Percent %
Positive	23	11.1
Negative	54	26.1
Neutral	87	42.0
Undecided	43	20.8
Total	207	100

About 11.1% (23) of the respondents positively rated their overall observations about the BBA II show while about 26.1% (54) negatively rated their observations about the Reality TV show. The remaining 42% (87) rated their observations on BBA II neutral while 20.8% (43) were undecided.

Table K- Concluding Impression of BBA II

	Frequency	Percent %
Positive	42	20.3
negative	100	48.3
Neutral	46	22.2
Undecided	19	9.2
Total	207	100

About 20.3% (42) of the respondents claimed their concluding impression of BBA II was positive; 48.3% (100) of them had a negative concluding impression of BBA II; close to 22.2% (46) of the respondents were neutral while about 9.2% (19) were undecided.

DISCUSSION

Research Question One:

What is the percentage of CU staff/students that had exposure to BBA II Reality TV show?

This question was answered in tables A, B and C. The number of CU staff and students that had an exposure to or knew about the BBA II TV show outnumbered that of those who did not by 90.3% (187). Most of them, amounting to 72.5% (150), became familiar with the BBA II TV show via television and a majority of the respondents amounting to 49.3% (102) had exposure to BBA II TV show occasionally.

Research Question Two:

Does BBA II have any relevance to the Nigerian culture?

This was answered in tables D and E. 47.3% (98) of CU academic staff and students saw the BBA II reality TV show as a threat to the African culture. Out of 270 respondents, only 29.5% (61) claimed to have gained something significant from the TV show whereas 53.6% (111) claimed they gained nothing significant from the TV show.

Research Question Three:

Did the values portrayed in the BBA II Reality TV show tally with Nigerian cultural values?

The findings of tables F, G and H contain answers to the above question. 63.3% (131) which accounted for majority of the respondents negated the statement that BBA II was a true reflection of Nigerian moral

values. Majority of the respondents, which amount to 105 (50.7%), also perceived BBA II as a contradiction of Nigerian moral values in particular and those of Africa in general. 51.7% (107) considered BBA II TV show as a celebration of pornography/voyeurism though 29% (60) did not see it that way.

Research Question Four:

What impression (negative/positive) do the CU staff and students have on the BBA II Reality TV show? This question was answered in tables I, J and K. Besides respondents that were not sure of the opinions to give, only 57 (27.5%) see BBA II as true reality whereas a total of 76 (36.7%) do not view programmes like BBA II as a reflection of true reality. In the same vein, majority of the respondents represented by 91 (44%) believe the Nigerian should be discouraged from transmitting such a programme unlike the 35 (16.9%) that believe the media should be encouraged to transmit such reality TV shows. The number of respondents in support of the National Broadcasting Corporation (NBC) banning reality TV shows like the Big Brother Africa (BBA) II from being transmitted by the Nigerian media is 107 (51.7%) and this outweighs the 73 (35.3%) that are not in support. It is not surprising that 122 (58.9%) respondents never liked BBA II while a lesser number claimed to like the reality TV show.

Interview Transcriptions of the Cultural Relevance of BBA II by Selected Nigerians

There are different shades of opinion to this issue of concern; “the cultural value/relevance of BBA II to the Nigerian culture. According to Omolade (2007) the exploits of the housemates in BBA II Reality TV show have been labelled, by many, as obscene and falling short of what it is expected to achieve — promoting African culture and values. The sample of divergent views (i.e. opinions/comments) made by selected Nigerians, as presented by Omolade (2007) in an online version of the Nigerian Tribune, to corroborate this fact are as follows:

*I just need to say this that most Africans are pretenders when it comes to the matter of morality. Take the case of Big Brother Africa II for instance, they are the one to quickly condemn the shower hour and also the first to watch it with a great attention. MNET is at liberty to show the content of Big Brother Africa as long as the content does not violates the age restrictions. The TV station put the age restrictions on the screen and this shows that certain category of people should be restricted. TV is meant to entertain and relax from a hard day's job and it goes to show that what is a one man's meat is another man's poison. What some people are quick to condemn is another person's fantasy. Truth is, if the content of Big Brother Africa II is too much to bear for those who are complaining, let them just switch to other channels or better still block the channel. Enough of shifting blame to other places for what we ourselves have absolute control over. - **Twins Taiye***

*The show should be banned and not be encouraged in our society. They are exposing the youngsters to prostitution, which is against the African culture. 'Big Brother Africa' show is not decent at all in all ramifications. Transmitting live what ought to be private is not decent. They should prove themselves sensible to the viewers across the African countries by simply relaying to the viewers how the African culture and values, which they claim to protect, should be protected and not spoiling the age long-built image of Africa. And to the Directors of the TV show, I will advise them to look for prostitutes that befit the scene of nudity when it is to be acted rather than degrading the dignity of our youngsters.— **Doyinsola Daramola, UNILORIN.***

*Big Brother Africa is a good concept, aimed at promoting African Unity by bringing people from different African countries, all fighting the same goal. But the Directors of the show lack the approach to this concept, which has given it another meaning to what the masses, who are to be entertained and enlightened by it, expected. Some viewers have been angered by the show for housemates' numerous engagements in illicit and outrageous acts, which are against African culture and the societal values and norms. I want to suggest that the show should be stopped; pending the time a reform will take place. —**Abosede Daudu, Self employed.***

The show is against the will of God and should be totally scrapped. The show was purportedly meant to entertain people and to promote African culture, but had been turned into an avenue of exposing youngsters to bad and outrageous

affairs. The show is not teaching them anything but prostitution. It is disheartening seeing people who are married among the contestants, getting involved in the habit. What do we expect from homes where such occurrences happen? Do you expect a husband, whose wife is seen publicly making love with another man to be happy? Definitely not; it will only keep helping the devil in building his kingdom. Another thing is that the outrageous acts break God's heart. God does not tolerate messing up one's self as human body is referred to as the temple of God that should be protected. It also destroys African image. Anything that cannot promote the norms, values and culture of Africa should be left out instead of being allowed to denigrate them. An adage says what cannot be helped must be endured. If Big Brother Africa, which claims to promote African unity, cannot do so, but is reducing the continent's reputation, then, what is stopping us from eliminating it from the history of Africa? We should not be bringing in what we are trying to disclaim in our land. So, Big Brother Africa show is against the will of God and should be stopped. —**Evang. Mike Bamiloye, President MFMI.**

The show is a complete nudity. It depicts prostitution. It lacks organisation in that it was not well planned and patiently exhibited. Let us call a goat a goat. It is anti-culture. There should be rules and regulations guiding the actions and behaviours of the contestants, including their dressing mode in order to suit African culture they intend to project, even when they are not seen. I will say that the show should not be completely scrapped, but should be reformed by consulting the elderly ones, who know the in and out of culture in Africa. —**Malik Olatunde, Student.**

Contrary to peoples' opinions, honestly, I like the show and I think it is good enough to portray African image. Launching it in Africa is even enough to prove the worth of the show. It is aimed at promoting African unity and culture. In ensuring this great task, 12 people are gathered from 12 African countries just to fight for the same goal in a fixed house known as Big Brother House. Anyway, no one is perfect. Their shortcomings should not be the platform on which their downfall would be raised. They should be corrected and returned to the right track through which the viewers can be enlightened by the show. I really love the concept so much that hardly do I like to miss an episode of it. —**Okpara Ukpai, Student, Lead City University.**

Can you believe that I am yet to understand the message they are passing across to the viewers? May be it is nudity or entertainment. Whichever way, any entertainment accompanied by nudity has gone beyond entertainment and has turned to pornography, which is another level of entertainment entirely. Let us face the reality, a play that does not represent the people's beliefs is said not to be factual and not in any way related to what society should be keen to tolerate. Such is Big Brother Africa. It encompasses prostitution and all sorts of characters that should be taken out of the society. Then, if that is the case, why are we harbouring something that is injurious to our culture, norms, values and image of Africa, not to even talk of Nigeria on its own? These are what we have been trying to pull out of our land and, here is someone from nowhere, bring them in en masse. This is craziness. My advice is that the pornography should be taken out of our society. Enough of that deceit. —**Iyin Raphael, Architect.**

SUMMARY

As stipulated by Severin & Tankard (1992), exposure to programmes of media studies (i.e. the BBA II reality TV show) may not necessarily be a deliberate or purposeful decision most of the time. They further note that:

The notion of automatic exposure reminds us that much selection of mass communication might not be for the purposes of reducing uncertainty, protecting our attitudes, or carrying out a type of surveillance function. A great deal of exposure to mass communication is apparently carried out in a nearly mindless

state, where the intention is to seek mildly pleasant stimuli, and past experience with the same or similar content becomes a strong determinant.

The recipient of a message is believed to play a very active role in the assigning of meaning to that particular message. Meaning is said to be something 'invented,' 'assigned,' 'given,' rather than something 'received'. 'Our experience of reality 'is an ongoing, social construction, not something that is only sent, delivered, or otherwise transmitted to a docile public (Baran & Davis, 2003).

CONCLUSION/ RECOMMENDATION

From the study data presented and analyzed previously it is obvious that the perception of CU staff/students on BBA II is not favourable in any way. The BBA II Reality TV show is not just negatively perceived by the CU staff/students but also considered as irrelevant to the Nigerian cultural values in particular and the African cultural values in general.

Based on findings and observations in this study, which singled out the television as the dominant source of exposure to BBA II among CU staff/students, it would be a laudable effort by regulatory bodies in the country such as the National Broadcasting Commission (NBC) to be more aggressive in checkmating the activities of the Nigerian electronic media especially the television stations. The NBC should not hesitate to censor each programme item scheduled for transmission in both private and government owned electronic media in this country.

The Nigerian electronic media, also, should do their homework well by carrying out a pilot study (if possible) to know the actual demands of the individuals who happen to be their target audience and ensure that whatever they transmit to such target audience is considered acceptable in society and significantly useful at that point in time. In this light, the Nigerian electronic media are encouraged to consciously imbibe ethical principles guiding the journalism profession that are tenable with the cultural expectations of the African society and avoid generating for themselves a bad public reputation in any form. The Nigerian mass media, at large, should uphold the cultural heritage of the Nigerian society and help to further transmit our cultural values in positive light via their programmes and messages contents.

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EMBER-MONTHS AND DISASTER BELIEFS IN NIGERIA

OMOBOWALE, AYOKUNLE OLUMUYIWA
Department of Sociology
University of Ibadan, Ibadan, Nigeria
muyiwaking@yahoo.com

&

AKINADE, HELEN OLUBUNMI JAIYEOLA
Medical Library
College of Medicine
University of Lagos
Lagos, Nigeria
hellenakinade88@gmail.com

&

OMOBOWALE, MOFEYISARA OLUWATOYIN
Department of Archaeology and Anthropology
Faculty of Arts
University of Ibadan, Ibadan, Nigeria
fevisarat@yahoo.com

Abstract

Socio-cultural beliefs are major features of most traditional societies. Such beliefs have existed in societies comprising present day Nigeria from pre-colonial period even up to contemporary times. Of recent, a belief which has become phenomenal in Nigeria attributes the months of September, October, November and December (popularly called ember-months locally) of every year as disaster prone. The focus of this research therefore is an examination of ember months' disaster belief as social reality. Data for the study were collected through qualitative method.

Keywords: Socio-cultural, Traditional societies, Ember-months, Beliefs, Disaster.

Introduction

Disasters are not only phenomenal in human societies, they are dreaded social realities that human beings seek to prevent either scientifically using modern technology or via unscientific means with faithfulness believing in the authenticity of the approach used. Disasters have occurred from time immemorial and mankind has equally sought to proffer relevant explanations to them. In most traditional societies, it is constructed within the precinct of mythical supernatural forces (Bender 2008, Grandjean, Rendu, MacNamee and Scherer 2008, Turner 2008) while societies that are more exposed to modern thoughts seek to find empirical explanations.

In Nigeria, within the past 3 decades, a special attention embedded with fear is associated to the last four months of the year. These months namely, September, October, November and December are generally viewed as disaster prone months. They are called 'ember-months'. *Ember* as used is a prefix extracted from the last four letters of September, November and December. Whereas, October has only the letters 'ber', it falls within the months of *Ember* still and they all convey a dreadful meaning. Linguistically, among the Yoruba of South Western Nigeria where the *Ember* belief originated, *ember* sounds very much like "ba". The term *ba* literarily conveys a meaning of disaster or ill-luck. It is related to the term *baje* (spoilt or damaged) from which its origin could be traced. And thus, it is commonplace to have preachers and priests calling faithfulness to prayer to forestall disasters of *Awon Osu Ba* (the Months of Ember).

The social consciousness of mythically defined disaster depicts the vital place supposedly non-factual beliefs hold in social relations and human lives. Grandjean et al (2008:192) opine that:

Myth arises to explain a situation, a social behaviour or a religious act. It matters little if it has a historical basis; that is beside the point. The value of a

myth is not its objective content but the subjective experience it codifies. Myth signifies the timeless present, and shows man in relation to the theme of the story. The primary function of myth is to impart meaning, by bringing together the divine, nature and man...

A focal point, which Grandjean et al addressed, is the meaning myth imparts and constructs for social situations. Indeed, myths may sound illogical for modern oriented observers or people of cultures other than where a myth prevails, it conveys context bound logical meanings to members of the culture that hold it sacrosanct. It explains social situations, which otherwise would be confusing and provides a sense of social order in situations where unexplainable occurrences would have resulted in widespread fear and disorder; even when the explanation proffered may be innately incorrect scientifically.

A good example is the case of the Pacific Islands. Nunn (2001, 2003) noted that Pacific Islands including Lau-Island of Eastern Fiji, Hawai'i, Marquesas, Samoa, New Guinea etc are prone to Tsunami and other disasters such as volcanic eruptions and earth-quake. Over the years, oral traditions of the people of the Pacific Islands have constructed creation beliefs and other mythical explanations to give meanings to these phenomenal occurrences. For example Nunn (2001) noted that creation beliefs abound in the Pacific Island including Hawai'i and New Zealand about catastrophic floods, which swept away most inhabitants and resulted in re-creation by the ancestral god Tagaloa. Yet in another instance, especially in Loyalty Islands of New Caledonia, earthquakes are attributed to attempts by demons to pull yams down to their underground domains.

In Nigeria, social fear of the dread *Ember* months cuts across social field and class. *Ember* fears have even been seemingly institutionalised with government agencies such as the Federal Road Safety Commission (FRSC) and the Police stepping up *Ember* Months campaigns, aimed at curtailing disasters as from September till the end of the year. Hence, this shows that what began as a myth from the Yoruba socio-cultural milieu attaching meanings of ill-luck and disaster to *ember* months has been diffused around the nation while state agencies have seemingly institutionalised it. Thus this study specially focuses on the *ember* beliefs as social reality of feared disaster in Nigeria. Both secondary and primary data were collected for the study. The secondary data were in form of statistics on disasters (especially road accidents) while the primary data were collected through participant observation and in-depth interviews (IDIs) conducted with Christian and Muslim clergies, members of the public, Officials of the Federal Road Safety Commission and members of the National Road Transport Workers Union (NURTW) in Lagos and Ibadan. The participant observation was at a church which organises yearly *Ember*-Month prayer programme every September 1. A total of 22 IDIs were conducted while the data gathered were subjected to content analysis.

Ember Belief as Social Reality

Ember disasters beliefs stand out as a phenomenal experience that is generally accepted as real in Nigeria. Opinions about its cause vary from the spiritual to the physical. Many believe *ember*-months are disaster prone because of the activities of demons and of course the bad roads and Nigeria's deplorable socio-economic condition. An example was a programme on the AM Express; anchored by the national television station, The Nigeria Television Authority (NTA) on 17 December 2008. The programme featured a Christian prayer group that gathered on the Abuja-Suleja road for anti-disaster prayers on the road. A prayer service was held at the roadside with members binding and casting out accident-causing demons into the wilderness and Hades. This represents the spiritual/religious consciousness of people about *ember* fears. The research team also observed a large turn-out in a Lagos church, which organised a special prayer session to usher in the *ember*-months on September 1 2009. The programme started by 6.30 am. A major prayer point was a call to attendees to pray that "...every evil programme fused into the *ember*-months will not locate me and my loved ones..." Indeed the people burst into prayer, fervently praying as directed by the officiating pastor. The programme lasted for just an hour finally culminating in an anointing session after which the attendees dispersed to their work places and homes. This somewhat shows how much many Nigerians hold fears about *ember* disasters as social reality. In the words of a respondent:

Ember-months are months that point to the end of the year. They are also dangerous months that harbour calamities...Disasters are associated with it because of the experience we have had in the past. During this period, there are

many accidents, deaths, fire-outbreaks and such fearsome calamities. Like what happened last week when armed robbers raided Ibadan in broad-daylight and robbed many banks and killed many people. (Civil Servant/Female/40+years/Christian/Ibadan/3 Dec 2008)

Likewise another respondent says:

The months of September, October, November and December are the ember-months. These months are especially noted for increased motor accidents and loss of lives. For example, many commercial vehicle drivers have the opportunity to convey more passengers and make increased inter-city trips because of the increased rate people travel to transact end-of-year business and visit loved ones. Unlike the other months when commercial drivers will make just one trip per day, they are able to make up to two to three trips. The quest to reach the bus station on time to pick more passengers makes the drivers to over-speed thereby endangering commuters' lives. I remember a sad incident which happened in November 2002. I was travelling to Lagos from Ibadan with the wares I had gone to buy. The vehicle moving in front of ours suddenly somersaulted at a location very close to Lagos. It landed in a canal and went up in flames. Several vehicles plying the Lagos-Ibadan Express way stopped and people came down of their vehicles. There was nothing we could do to help and all the passengers were burnt. This is just one of the several that happen all over the country. Again, I remember that in December 1999, a vehicle skidded off a bridge in Lagos and killed several petty-traders with wares below the bridge. These incidents put many families in sorrow...(Trader/Male/50+ years/Muslim/Lagos/5 Sept 2008)

Still a 60 year old driver who has put in about 40 years experience as a professional driver in both public and private service surmised his opinion thus:

Of all the months, the ember months are the most disastrous. The other months are a lot better. There is nothing one asks that the Lord does not do in the other months. But during the ember months, a lot of deaths occur due to reckless lifestyle people live especially around the December festive period. Many go to parties to drink to stupor and drive themselves to death. Likewise a sick person is not likely to survive his sickness during this period...(Professional Driver/60 years/Muslim/Ibadan/7 Dec 2008)

Data so far presented affirm that people see *ember* months as disaster prone. The disasters are usually in form of accidents, armed robbery, fire-outbreaks etc. As much, as many people attribute the causes of *ember* calamities to the spiritual phenomena, many still consider the disasters as a result of careless quest for frivolities, profits and enjoyment. According to a Reverend:

Ember months...are noted for increase in the number of accidents, disasters, armed robberies and all kinds of life-threatening incidents. Spiritually...these are months the forces of darkness carry out their wicked activities against human beings. They waste human lives, destroy properties and cause bloodshed. So people generally believe that evil forces operate more during ember months...Spiritually we should not rule it out that some forces cause havoc during this period, but then there are some human activities that cause havoc during ember months. As the year goes to an end, people realise that they are yet to achieve their set out goals. They become aggressive at pursuing the goals in order to achieve them. For example, look at the transport sector, some of them take excessive alcohol especially during November and December when people travel and they have opportunity to make several trips...A lot of accidents happen because the drivers are under the influence of alcohol. Still some will neither sleep nor take adequate rest before driving all-night especially to the Eastern part of the country which has the culture of mass return for end of year celebrations. And so as some of them struggle to travel in the night, they sleep and accidents occur...Still you will note an increase in the cases of armed

robbery because criminals too try to rake in enough money to celebrate the end of the year...This is why you see a lot of churches organising special prayer sessions against evil and disasters in ember months as soon as we enter September. You will see Muslims doing something similar because nobody wants to be a victim of ember months. (Reverend/mid-30 years/Christian/Lagos/3 Sept 2008)

Finally the responses of an executive member of the National Union of Road Transport Workers (NURTW) and an official of the Federal Road Safety Commission (FRSC) succinctly depict the experience that present *ember* months fatal accidents prone. According to the NURTW executive:

In the last months of the year that people refer to as ember months, people hurry up to achieve all the things they have not been able to achieve. Traders want to quickly sell their goods profitably, debtors want to pay back loans and borrow more to do business and transporters too want to make many trips and make money. In short people increase the activities directed at money making and survival. It is during these periods that people travel more and transporters are extremely busy compared to other months and so they want to make more profits. It is the quick money that many drivers strive to make that leads to accidents and disasters happen. It is because of the increased ill-luck and accidents that happen during this period that the months have been called ember months. Usually the accidents are caused by human errors and impatience. A vehicle that is supposed to transport 20 people will convey 25 passengers. Even passengers encourage such because they claim they can not wait for another vehicle to load. Likewise, a driver who is supposed to make one trip and rest will prefer making two or more because of the money he will gain and so as a result of overloading and over-speeding fatal accidents occur...(NURTW Executive/50 years/Christian/Lagos/10 Sept 2008)

The FRSC official succinctly corroborated the NURTW executive thus:

If you observe the Nigerian society, you will notice that within the last three months of the year, there is always an increase in economic activities. Many companies and traders make last minute sales. Generally we have discovered that the increase in these economic activities leads to increase in the number of people travelling and the roads get busier. The drivers also strive to make quick money and thereby drive recklessly and over-speed. This leads to increased accidents and destruction of lives on the roads. (FRSC Official/Age not disclosed/Christian/Lagos/17 Sept 2008)

The data above confirms that *ember* months are taken as months of disaster. The interviewees agree that the disasters are not just a result of the activities of supernatural forces. Rather, they are also end-results of human activities directed at material gains. As the law abiding citizens strive to make extra-efforts to make material gains and enjoy it, the fact that they have to travel to and from to their respective destinations elaborately increases activities in the Nigerian transport sector. Meanwhile the commercial aspect of the transport sector is also almost entirely left in the hands of semi-educated and largely poor majority, with little or no regulation. Hence, as commercial drivers and vehicle owners strive to make as much profit as possible at this period, the needed caution that should be applied is dis-regarded. Oftentimes, commercial drivers take *paraga*; a local gin mixed with herbs (Ojoawo 2008) to supposedly enhance their physical and mental states in order to cope with the increased activities in the transport sector during *ember* months. Of course, as drivers revel in their ability to supposedly “work hard” and make multiple long distance trans-city trips, they also endanger the lives of their passengers. This explains the increased cases of motor accidents that usually happen during *ember* months (see appendix 1 for statistics on road traffic accidents in Nigeria, 1960-2008). Likewise, since the period portends increased economic activities, it also attracts the interest of the criminally minded who may want to forcefully take out of the material gains of the hardworking. And of course, the activities of armed robbers are followed by pain, injury and death. Along with these, as people die due to illness especially during the *ember* months, the conglomeration of the totality of the pains and deaths occurring through accidents and activities of hoodlums input *ember* meaning to such deaths even when there are medical explanations for them. As much as the possible pains

and disasters of *ember* months are internalised as social reality, many strive to take preventive measures. This we now turn to.

Preventive Measures Adopted against Ember-Months' Disasters

Since the possible calamities of the *ember* months are depict social reality, people put in measures, which they consider effective and potent at preventing likely disasters. These measures range from the spiritual to the physical. According to an interviewee:

Everyone prays more in these months to prevent calamities. There are three prayer songs that are popular in these months. The first is: Disemba ko ma ko wa l'ebi lo, Disemba ko ma ko wa l'omo lo, Osu ba ba ba la de, Oba l'oke so wa ninu ibanuje, Disemba ko ma ko wa l'ebi lo (May December not sweep away our family, May December not sweep away our children, We are in the ember months, may the Heavenly King protect us from calamities, May December not sweep away our family). The second is Odun yi a tu'ra ko ni le koko mo mi, Odun yi a tu'ra ko ni le ko ko mo mi, Ohun ti mo da wo le, a yo ri, Ohun ti mo beere l'Oluwa yoo see, Odun yi a tura ko ni l'e koko mo mi (This year will be one of peace and it shall not be difficult for me, This year will be one of peace and it shall not be difficult for me, My ventures will succeed, the Lord will answer my prayers, This year will be one of peace and it shall not be difficult for me). The third says: Mo f'owo so'ya, l'oruko Jesu, Ayo l'emi yo l'odun yi ja (I say it with assurance, in the name of Jesus, I will end this year in joy). (Civil Servant/Female/40+years/Christian/Ibadan/3 Dec 2008)

Concurring with the assertion of the interviewee above, another respondent state still:

To prevent ember disasters, we can only pray for God's intervention. Nobody can bring an end to it except God. The only thing we can do is to pray. This is what I have always been doing and I have survived till now. There is nothing prayer cannot do. This is why I practice both Islam and Christianity even though I was born a Muslim. I believe God will answer me as I worship through both religions. (Professional Driver/60 years/Muslim/Ibadan/7 Dec 2008)

As for another respondent still:

Anything that is good requires prayer. It must be like that for those of us who remain from January till November, December. It is not by our power. Those who have died, it is not as if they did not know how to do it, but it is the will of God...The government is also trying. During my last journey, on my way back to Lagos, as we boarded the bus, we were given a register to put down our names and other information in case any accident happened on the way. We were told the register came from the FRSC. I was surprised and initially declined because I felt we were not praying for any accident. The vehicle officials insisted and so we had to put down our names. Even those who could not write were helped. So the government is trying on that part and they are also putting patrols on the road in case of emergency so that victims can be easily rescued at least for those who will survive by God's grace. Patience is very important because it is said that he who has patience has all things and we should also move closer to God. (Trader/Male/50+ years/Muslim/Lagos/5 Sept 2008)

Similarly another respondent state:

...Immediately we enter the ember months, you will see churches preparing and praying against the evils of the ember months. Even the Muslims also pray because that period is noted for disasters and nobody wants to fall a victim and so they pray...I also pray and design prayers for the period. This is because I know that things that occur in the physical are determined by the spiritual. So I always make ember months a period of prayer and fasting. And sometimes when I hear the rate of disasters, I increase the tempo of my prayers... I also take precautionary measures. For example I warn people around me against

carelessness that can lead to danger. I warn motorcycle riders against careless rides and also monitor my Church members against careless use of candles especially at night in Church. There could be a power outage while praying in church at night and if one is not careful, a member who puts on a candle may dose off and that may lead to fire outbreak...The government is also trying. Most especially, the FRSC is working assiduously. The FRSC organise seminars, lecture and conferences for commercial drivers and other road users. They even stage dramas showing how people can save their lives...There are certain laws that should ensure safety on the road. I want the government to enforce these laws so that what they are doing can be more effective. For example, when you drink, do not drive. But in many motor parks, you will find alcohol being sold freely not to talk of Indian hemp. Government should ensure that law enforcement agents are put in place in those areas to enforce laws. (Reverend/mid-30 years/Christian/Lagos/3 Sept 2008)

Finally, the FRSC official interviewed says:

During the ember months, the FRSC increases its public enlightenment campaign because know that this is the key to the solution. If we can re-orientate the road users on the proper use of the road we know that it will go a long way at curbing ember accidents. So what we do is to take the message to motor garages and parks to sensitize them on the dangers and hazards of bad road usage and how they could be averted. We also go on air and increase adverts on T.Vs, jingles on radio and adverts in newspapers too. We also go on the road sharing tracts, leaflets, pamphlets and stickers to drivers... (FRSC Official/Age not disclosed/Christian/Lagos/17 Sept 2008)

Indeed the data above have shown that in spite of the *ember* months' social reality of disasters that pervades the social structure, peoples' hope for survival is sustained through attachment to succour that could be secured via spiritual intervention. Of course, respondents acknowledged the efforts of the government through the FRSC and the Police at reducing accidents and insecurity respectively, it is important to note that respondents ultimately seek solution and protection through prayers. This shows the integral importance of the belief systems which holds that disasters caused by the supposedly powerful evil forces can only be countered by more powerful spiritual forces through prayers and other religious rituals.

Discussion

Disaster is a social product (Vaughan 2004, Murphy 2001, Britton 1986) imbued with meanings (Grandjean et al 2008, Smith 2004). And of course, the meanings attached to disasters and the causes of their occurrences determine how a society responds to disasters (Furedi 2007). In the case of the *ember*, meanings of possible disaster have been attached to the last four months of the year. The disaster presumably reflects most especially as injuries, pains and death caused by road accidents and ill-health. Generally, people attribute these disasters as the reflection of the activities of injury and death causing evil forces. The meaning the social structure thus attaches to *ember* months is a period when the evil is let loose to cause pain and death to vulnerable human beings. People therefore seek spiritual succour through prayers in order to forestall calamitous situations. The belief in the efficacy of prayers as protection from *ember* calamities sustains the social structure such that individuals go about their normal businesses and other endeavours even in a state of suppressed *ember* fears as from September up till December. Turn over into the New Year signifies a successful survival of another year with New Year celebrations following while the society also continually prays for the survival of imminent *ember* disasters as the end of the year approaches.

The predominance of this belief as a social reality impacts on government policy on how to tackle possible *ember* disasters. This has informed the FRSC's yearly end-of-the year road safety campaigns and the police's efforts at stepping up security. Nevertheless, in spite of the government policy response, it is imperative to note that the social ills, which continually cause *ember* calamities, are hardly addressed. Both intra and inter-city roads are in deplorable states of disrepair while the transport sector remains unregulated and left in the hands of desperate operators whose ultimate concern is the money to be made and not passengers' safety. Likewise, hospitals are ill-equipped while social welfare and insurance covers are

almost comatose. Furthermore people have little confidence in the under-funded, innately corrupt and largely inefficient Nigeria Police. Thus, ultimately, as disasters occur as a result of social errors and ineptitudes especially in Nigeria's adeptly corrupt system, the citizenry takes solace in the intervention and protection that may be provided by the "spiritual". Thus, in spite of real and perceived fears of *ember* calamities, the social structure remains sustained through social belief in the efficacy of prayers and intervention of God in forestalling *ember* disasters.

Summary and Conclusion

Imperatively, it is important to note that the perceived fear of *ember* disaster has become a social reality in Nigeria. The last four months of the year including September, October, November and December are seen as disaster prone. In fact, the last three letters i.e. "ber", which gives a linguistic sound of "ba" (damage or spoil) in the local Yoruba language accentuates the meanings of destruction and calamities attached to *ember* months.

Nevertheless, inasmuch as the social structure may experience increased disasters in the last four months of the year; this research posits that the increase is related to quest to make extra cash during this period as economic activities picks up in response to the demands of end-of-year festivities. Traders embark on more travelling to procure and/or sell wares while transporters aim to earn as much money as possible conveying passengers to and fro their different destinations. Meanwhile, the combination of deplorable state of high-ways that are often described as death traps in Nigeria, mechanically faulty vehicles, over-speeding and drivers' exhaustion expose people to motor accidents, which are often explained as *ember* disasters caused by evil forces by both victims and their relatives. Furthermore the increased tempo of armed robbers' activities also results from their quest to forcefully deprive people of their hard earned cash in preparation for end-of-year festivities. Unfortunately, the ill-equipped, ill-trained and ineptly corrupt Nigeria Police are largely no match to armed robbers who are usually better equipped.

Thus, this paper concludes that socially central to *ember* disaster is increased economic activities in preparation for end-of-year activities. The disasters have become perennial and every year occurrence because institutional structures; especially government agencies have not provided long lasting infrastructures that would protect lives and property during this period. Thus, even though the social structure appreciates that *ember* disasters may be mitigated by the provision of essential basic infrastructure such as good roads and security, since, institutional authorities fail to provide these needs adequately, the social structure creates supernatural meanings around *ember* disasters and seeks to mitigate the same through religious/spiritual remedies. Hence, the social structure i.e. people are able to achieve their socio-economic endeavours during *ember* months with the hope of supernatural covering and safety irrespective of inherent fears.

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Appendix 1			
Road Traffic Accidents in Nigeria, 1960-2008			
Year	No. Of Cases	No. Killed	No. Injured
1960	14,130	1,083	10,216
1961	15,963	1,313	10,614
1962	16,317	1,578	10,341
1963	19,835	1,532	7,771
1964	15,927	1,769	12,581
1965	16,904	1,918	12,024
1966	14,000	2,000	13,000
1967	13,000	2,400	10,000
1968	12,163	2,808	9,474
1969	12,998	2,347	8,804
1970	16,666	2,893	13,154
1971	17,745	3,206	14,592
1972	23,287	3,921	16,161
1973	24,844	4,537	18,154
1974	28,893	4,992	18,660
1975	26,651	5,552	20,132
1976	40,881	6,761	28,155
1977	35,351	8,000	30,023
1978	36,111	9,252	28,854
1979	29,271	8,022	21,203
1980	32,138	8,736	25,484
1981	33,777	10,202	26,337
1982	37,094	11,382	28,539
1983	32,109	10,462	26,866
1984	28,892	8,830	23,861
1985	29,978	9,221	23,853
1986	25,188	8,154	22,176
1987	28,215	7,912	22,747
1988	25,792	9,077	24,413
1989	23,987	8,714	23,687
1990	21,683	8,154	22,786
1991	22,498	9,525	24,508
1992	22,909	9,620	5,759
1993	21,419	9,454	24,146
1994	18,218	7,440	17,938
1995	17,000	6,647	14,561
1996	16,975	6,364	15,290

1997	17,500	6,500	10,786
1998	16,046	6,538	17,341
1999	15,873	6,795	17,728
2000	16,348	8,473	20,677
2001	20,530	9,946	23,249
2002	14,544	7,407	22,112
2003	14,363	6,452	18,116
2004	14,279	5,351	16,897
2005	N/A	8,980	N/A
2006	22,301	4,944	17,432
2007	22,467	4,673	17,794
2008	34,641	6,661	27,980

Source: Adeoye 2009

**ASSESSMENT OF FISCAL FEDERALISM ON DEVELOPMENT IN KADUNA NORTH AND
KADUNA SOUTH LOCAL GOVERNMENTS (2000 – 2005)**

BELLO, MATTHEW FUNSHO
Public Administration Department, ABU Zaria
matthewbello@yahoo.com
+2348036521053, +2348052082728

&

Otohinoyi, Samuel
Public Administration Department, ABU Zaria
otohinovisamuel@yahoo.com
+2348036045571

&

Akume, Albert Terkula
Public Administration Department, Kaduna Polytechnic
yimaalbert@yahoo.com
+2348032928851

ABSTRACT

Since the exit of the imperial powers from the shores of this political entity called Nigeria, fiscal federalism has been practised in the country close to five decades now and yet it appears not much has been done by way of meaningful development at the local level. Using Kaduna North and Kaduna South local governments as case studies, this paper assesses the impact of fiscal federalism on development in Nigerian local governments (2000 – 2005). The essence of the research was to find a clue to why there has been low grassroots development in Nigeria and to proffer solutions to this perennial issue. As regards methodology, the secondary sources were employed to generate the required data mainly from government publications, books, journals, articles, materials from the internet, etc. These data were explored to draw inferences and conclusion on the outcome of the study. The study adopts a qualitative approach to data analysis to assess the impact of fiscal federalism on local government development in Nigeria.. The analysis was purely content analysis. From the analysis, it was discovered that financial constraint represents the major factor why Kaduna North and Kaduna South local governments have been unable to register their presence in their areas by way of efficient social service delivery. Sequel to the findings, it was recommended that more fiscal autonomy be granted to the two local governments and indeed to Nigerian local governments. This will foster development at the local level and also help to address the widespread incidence of rural poverty and equally brings about a transformation of the local standard of living.

Keywords: Fiscal, Federalism, Assessment, Development, Local Government.

Introduction

Federalism in Nigeria dates back to 1954 when, under the Lyttleton Constitution, the country which had hitherto been administered by the colonial power largely as a unitary state was restructured into three quasi self-governing and administered regions. The process of federalism by devolution has remained a basic feature of the Nigerian political system, with regions/states being periodically split into smaller and ethnically more homogeneous units. At present, the country has evolved from the centralized authority of the pre-1954 period into the federation we have today. The unitary structure which was established in 1914 by the British colonial power through the amalgamation of the Northern and Southern protectorates with the colony of Lagos had metamorphosed into a three regional structure and a weak central government in 1960. It was split into 4 regions in 1963, 12 states in 1967, 19 states in 1979, 23 states in 1987, 30 states in 1991 and later 36 states and 774 local government councils in 1996.

According to Fajana (1996), the adoption of federalism by Nigeria can be ascribed to its considerable diversity in terms of geography, ethnicity and culture. The country covers more than 925 thousand square kilometres of land. Within its borders are over 250 ethnic groups with diverse social and cultural values and who occupy distinct geographical and ecological zones. Given such ethnic plurality as well as cultural and regional diversity, the country could hardly be governed efficiently and effectively as a political unit by a centralized authority.

While the rationale for federalism in Nigeria is said to lie mainly in the plurality and heterogeneity of the society and regional differences, the adoption of the system has also derived from the diversity of the functions which a modern government is expected to perform. Some of the functions can be more efficiently performed at the national level, others at a lower level such as the state or local government. In recognition of this basic principle, efforts have been made in the Nigerian federal system to define the powers and functions of the various tiers of government.

This constant change in the Nigeria federal structure went simultaneously with changes in revenue sharing schemes of the nation's past constitutions, governments and regions. These changes in the federal arrangements also gave rise to further decentralization of governmental functions and responsibilities to the sub-national units of the federation. This in turn gave rise to the practice and application of fiscal federalism in the Federal Republic of Nigeria. Fiscal federalism is all about how the various tiers of government relate financially especially as it concerns the execution of those functions assigned to them by the federal constitution.

Federalism essentially refers to the existence in a country of more than one level of government, each with different expenditure responsibilities and tax powers. The functions of government are classified into the provision of national, state and local public goods and services. Some social goods are national in that their benefits spread across the entire nation like national defence, macro-economic stability, coinage, international trade, etc. These functions are better performed by the federal government. Others are geographically limited like street-light or market stalls. For these types of public goods, the benefits are limited to residents within the radius of the benefit circle in which the facility is located; therefore the states and local governments are better placed to carry out such functions.

The ability of a nation as a whole to meet the basic needs of its population is the starting point in any meaningful exercise in allocating powers to the various tiers of government. Nigeria has practised fiscal federalism for over four decades now and yet its application is still marred by a web of fiscal contradictions and the corresponding public outcry from the sub-national governments. This paper will seek to investigate how the practice of fiscal federalism has impacted development of Nigerian local governments using Kaduna north and Kaduna South as case studies (2000 – 2005).

The Role of Local Government in Community Development

The crucial role which local governments could play in bringing development to the grassroots was what informed the 1976 Local Government Reforms according to the then Head of State, General Olusegun Obasanjo. The objectives of the reforms according to him were:

- (a) To increase the responsibilities of the local authorities by a process of decentralization that ensures appropriate divisions of functions between State and Local Governments and those local authorities thereby play a significant role in the development process.
- (b) To ensure that participation and involvement begin at the grassroots level. Since local authorities are very close to the people, they are most favourably placed to understand and appreciate the people's demands. Local authorities should hence, serve both input and output functions within the system. They should articulate the demands of the masses and when these are satisfied within the limits of available resources, they should provide authorities with feedback.
- (c) To ensure that both in the short-run and long-run, both the staffing and financial requirement of local authorities are satisfied to enable them perform their statutorily assigned functions (Elaigwu, et al 2001).

The importance of this development objective was incorporated into the 1979 constitution; hence the local government council has a duty to participate in economic planning and development of the nation. According to the 1999 constitution, local government is a third tier of government in Nigeria with their

own identity, powers and sources of revenue established under state legislation and with functions for which they are responsible to the state. It can safely be deduced from the above that the principal aim of Kaduna North and Kaduna South local governments and by extension, Nigerian local governments, is to improve the general living standard of the local people by the provision of essential services such as improvement in water and electricity supply, construction, reconstruction and maintenance of local and other access roads, bridges and culverts, health and educational services, etc. The performances of Kaduna North and Kaduna South local governments in the provision of the above-mentioned services have been very low. Obviously there must be factors responsible for this unacceptable situation.

In the 1976 Reform, the various systems of local government administration hitherto operating in Nigeria were overhauled, streamlined, and made uniform nationwide. In terms of structure, composition, administration, finance and functions, they were re-organized into single-tier unit of governance alongside the two other tiers of government hitherto in existence, i.e. the State and Federal governments.

Given the constitutional recognition of local governments as the third tier of government, they are entitled to statutory revenue allocations from both the federal and state governments for the discharge of their responsibilities. But in spite of the above, Nigerian local governments have continued to perform dismally by not being able to bring beneficial developmental projects to those in their jurisdictions. It is generally believed that 70 percent of Nigerian population lived in local communities; this means that lack of meaningful development in the local communities has great implications on the country as a whole.

It has continued to bother the minds of fiscal federalists and some stakeholders in the Nigerian economy why despite over four decades of independence from British imperialists, Nigeria seems not to be making noticeable and appreciable progress in terms of positively affecting the lives of large segment of those in the local communities. Our currency is becoming weaker in comparison with those of some developing nations. Despite the fact that Nigeria is richly endowed with human and material resources even far above many of the so-called developed nations, the country seems to be stationary in terms of not being able to meet the basic needs of the generality of its people. A country which has not in some significant respects addresses the issues of poverty, unemployment and inequality cannot be said to be on the path of development.

Inadequate social goods, weak structures and other persistent socio-cultural and political problems characterize our local communities. Thus the rural sector where nearly 70 percent of Nigerians live is caught up in a vicious circle of poverty. Since local governments are the closest governments to the people at the grassroots in Nigeria, they are strategically located to play a pivotal role in national development. And again, since they are responsible for the governance of about 70 percent of the population of Nigeria, they are in the best position to articulate the needs of the generality of Nigerians and formulate strategies for their realization. They are in the best position to energize and mobilize the people and local resources to satisfy these needs. Given the present dismal performance of local government in Nigeria, one would not be wrong to submit that they have not efficiently brought government nearer to the people in their jurisdictions.

After four decades of the practice of fiscal federalism in Nigeria, the development profile of our local communities remains woeful. Although the World Bank (2002) notes that classification of economies by income does not necessarily reflect development status, it remains nonetheless significant that Nigeria's gross national product (GNP) per capita of \$260 places it within the low income group of countries with \$785 or less, thus it remains one of the least developed countries. But more importantly, the low level of development in the country is reflected in indicators of world development such as quality of life and poverty, which are actually more relevant to the ultimate developmental essence of federalism, namely, the maximization of the people's welfare. For instance, life expectancy at birth is as low as 51 and 55 for males and females (World Bank 2002). Even more telling is an assessment of poverty which says that Nigeria presents a paradox, the country is rich but the people are poor. Per capita income today is around the same level as in 1970, and in between, over \$200 billion has been earned from the exploitation of the country's oil resources. If more of this wealth had been channeled to the development of its people and to the productive use of its land and other resources, then Nigeria could have been poised for a promising future. Why has development eluded rural and local dwellers in Kaduna North and Kaduna South local governments? Is lack of development at these two local governments a function of inadequacy of fiscal federalism or the way it is practised? This paper seeks to provide answers to these questions.

Conceptual Perspective

Fiscal federalism also variously called intergovernmental fiscal relations, federal finance or fiscal decentralization is a concept which has been examined by various scholars and practitioners of repute within most polities of the world by ways of scholarship and policy initiatives. Okunroumu (1997) posits that fiscal federalism refers to:

intergovernmental fiscal relations as enshrined in the federal constitution providing for the functional responsibilities to be performed by the multi-level governments and the financial resources that can be raised and shared for the provision of collective goods and services.

It is worthy of note that there is a general consensus amongst writers that fiscal federalism is basically a system of government where revenue and expenditure functions are divided among the tiers or levels of government. This division is usually done to enhance government's effective provision of public goods and services at different levels to the citizens. The foregoing principle which Oates (1972) has formalized into the 'decentralization theorem' constitutes the basic foundation for what is referred to as the first generation theory of fiscal decentralization.

Anyebe (2001) captures development succinctly but comprehensively when he avers that development should be seen as reducing inequality, combating poverty with its attendant problems of illiteracy, disease and early death. No doubt, Seers (1969) was saying exactly the same thing when he postulated that three basic questions should be asked regarding the development of a country which he said are: what has been happening to poverty? What has been happening to unemployment? What has been happening to inequality? That if all three of these have declined from high levels, then, beyond doubt, this has been a period of development for the country concerned, but that if one or two of these central problems have been growing worse, especially if all three have, it would be strange to call the result 'development' even if per capita income doubles. Anyebe's and Seers' views correctly point to what should be the essence of development which is human beings and their wellbeing and welfare.

All the above viewpoints and submissions on the term 'development' tend to be holistic in perspective reflecting reduction or elimination of poverty and unemployment within the context of a growing economy. Thus, development, being a human issue, must involve devising ways of effectively raising the practical skills of Nigerians both in the urban and rural areas to enable them cope with the challenges of their environment and the changing circumstances of their lives.

Fiscal Federalism and Local Government Development: An assessment

Governmental powers, functions and finances are divided amongst the tiers of government in a federal system to enable each tier to effectively discharge its responsibilities to the people residing within the boundary of its jurisdiction. This implies that a good practice of fiscal federalism should enable the various levels of government to make their presence felt in the areas they judicially control. If the foregoing views are anything to go by, then one should naturally expect that fiscal federalism or decentralization of government should bring development to Kaduna North and Kaduna South local governments. Right from the colonial days when the hitherto centralized country was structured into three regions and later restructured into smaller administrative units in 1967, 1976, 1987, 1991 and 1996, the reason cited each time of the restructuring is the need to spread and speed up development by bringing government closer to the grassroots. General Babangida who referred to local governments as 'prime centres for social and economic development' articulates the expectations from the local governments when he stated that: 'local governments are no longer there to pay salaries. They are there to ensure collective participation in governance, motivate physical and economic development, create the conditions for employment opportunities and provide social services which can improve the well-being of our people' (Babangida 1988).

One might want to ask, how do Kaduna North and Kaduna South local governments fit into the discussion of fiscal federalism and development as discussed above? The 1999 Nigerian Constitution assigns some functions to local governments to be performed within the boundary of their constituencies. A cursory look at these functions reveals that they pose serious consequences for the health, safety and socio-economic well-being of the local communities. These functions also go a long way in enhancing development at the grassroots level. It is generally agreed that bulk of the Nigerian population resides in the local

communities. The consensus in literature is that real and sustainable development in any country starts from bottom-up i.e. from the local communities. What all this boils down to is that strict adherence to the tenets of fiscal federalism should lead to grassroots development, promote poverty alleviation, increase efficiency and equity, create employment opportunities, remove famine, undernourishment, poor health, lack of basic needs, economic insecurity, all these being achieved within the context of the national objective of macro-economic stabilization.

The often-quoted 1976 local government reforms which eventually led to the local government being recognized as the third tier of government in the 1979 constitution gave development at the grassroots as the rationale for the new local government system in Nigeria. The reforms document describes local government as: 'Government at grassroots level exercised through representative councils established by law to exercise specific powers within defined areas. These powers should give the councils substantial control over local affairs as well as the staff and institutional and financial powers to initiate and direct the provision of services and to determine and implement projects so as to complement the activities of the state and the Federal government in their areas, and to ensure through devolution of functions to these councils and through the active participation of the people and their traditional institutions that local initiative and response to local needs and conditions are maximized' (FGN 1976). This definition underscores the pride of place which local governments occupy in the development of local communities. Under the new local government system, local governments were to be a medium through which socio-economic activities to both local and national development could be carried out. After the inauguration of the reforms, local government councils were directed to draw up development plans for their areas, to be complementary to the national development plan. The justification of the development objective was enshrined in the 1979 Constitution. It was specifically stated that, the local government has a duty to 'participate in economic planning and development, the House of Assembly of a state was required to establish an economic planning board for that purpose.'

Administratively as well as politically, local government can be a dynamic force in national development. In a federal system like Nigeria, local governments are close to the people and hence could effectively alter socio-economic and political conditions within their jurisdictions. In this vein, local political unit is a crucial agent through which developmental activities are carried out. The development objective of 1976 reforms was aimed at bringing government nearer to the people and facilitating more even development. Aside from this, there is widespread agreement in literature that there exists positive relationship between decentralization and development. This presupposes that decentralization of government which gave Kaduna North and Kaduna South local governments their third-tier status should enable them provide essential amenities like healthcare centres, portable water, accessible roads, electricity, etc. all of which are developmental projects which can enhance the socio-economic wellbeing of local communities' dwellers.

Jega (2001) strongly asserts that the effectiveness of local government is judged by the development it generates, social amenities it provides and the extent to which it contributes meaningfully to the welfare and wellbeing of those residing in the communities it has been established to serve. But in contrast to his assertion, Nigeria's development profile leaves very much to be desired in spite of the massive capital inflow that accrued to it from the crude oil sector. Rural communities remained undeveloped, basic infrastructures are unavailable, and where they are, they paralyze all other activities of the economy through non-performance. The human development index worldwide ranks Nigeria as among the least developed countries of the world with high infant mortality rate, low literacy level and low calorie intake, among other things. These economic indicators present the picture of a country with slow economic growth, rapid population growth and increasing poverty. Poverty in the rural areas has become chronic, persistent and inter-regional. Fiscal federalism remains insignificant if does not positively impact on the development of Kaduna North and Kaduna South local governments and indeed local government areas in Nigeria.

The practice of fiscal federalism should foster development and by extension address the widespread incidence of rural poverty and equally bring about a transformation of the standard of living in Kaduna North and Kaduna South local governments. The development of the grassroots should be the concern of every responsible and responsive political system. It can be seen from the foregoing that devolving more authority to Kaduna North and Kaduna South local governments to register their presence in their jurisdictions by executing developmental projects beneficial to local dwellers is of paramount importance.

Apart from its positive impact on the quality and quantity of goods and services provided, the true practice of federalism will enable Kaduna North and Kaduna South local governments and in fact Nigerian Local governments to tailor the provision of these goods and services to local circumstances and also set tax rate to reflect benefits of public services. This will enhance local prosperity and bring about a sustained improvement in the living conditions of those dwelling in the local communities.

Local Government Finance in Nigeria

One of the recurrent problems of the three-tier system in Nigeria is dwindling revenue generation as characterized by annual budget deficits and insufficient funds for meaningful growth and viable development projects. Local administration in Nigeria can be traced to the colonial period. Available record shows that the first local administration ordinance was the Native Administration Ordinance No. 4 of 1916 which was designed to evolve from Nigeria's old institutions the best suited form of rule based on the people's habits of thought, prestige and custom (Bello-Imam 1990). These local administrations were used in the eastern and western parts of the country while the indirect rule was introduced in the rest of the north.

For example, in 1926, a centralized budget system was introduced. Following the creation of Northern, Western and Eastern regions in 1946, a decentralized public revenue structure began to emerge. The first revenue commission was set up in 1946. During the colonial period, four revenue commissions were set up. The principles, criteria and allocation formulas recommended by the commissions are well documented (Ekpo 2004). McPherson constitution of 1948 initiated some remarkable changes; the regions introduced some reforms in their local administrations in the 1950s which aimed at enhancing performance. Though, the reforms gave local administrations to collect rates, levy pools and income taxes to finance their activities, the regions had overall control of the taxes. Local administration lacked self-determination, hence their resources were inadequate. Though, the local authorities were partially successful in the North they were unsuccessful in the Eastern and Western regions.

Local government administration in the country experienced fundamental changes in 1976. The 1976 local government reform created for the first time, a single-tier structure of local government in place of the different structure in the various states. Our interest in the 1976 reform hinges on the restructuring of the financial system. The reform instituted statutory allocation of revenue from the federation account with the intention of giving local government fixed proportions of both the federation account and each state's revenue. This allocation to local government became mandatory and was entrenched in the recommendations of the Aboyade Revenue Commissions of 1977.

The 1979 constitution empowered the National Assembly to determine what proportion of the federation account and revenue from a state to be allocated to the local government. In 1981, the National Assembly fixed these proportions at 10 percent of the federation account and 10 percent of the total revenue of a state. In 1985, the state's proportion was reduced to 10 percent of the internally-generated revenue; local governments' allocation from the federation account was later adjusted to 20 percent.

It was further increased to 25 percent with the arguments that local governments are expected to take on larger developmental responsibilities. The revenue allocation has continued to vary in proportion over time. At present, local governments receive 20 percent of the federation account. In addition, proceed from the Value Added Tax (VAT) are also allocated to them. Presently, VAT's allocation is 35 percent based on equity of states (50 per cent), population (35 percent) and derivation (2 percent). The 1976 local government reform states the internal revenue sources of local governments to include:

- a. Rates, which include property rates, education rates and street lighting;
- b. Taxes such as community, flat rates and poll tax;
- c. Fines and fees, which include court fines and fees, motor park fees, forest fees, public advertisement fees, market fees, regulated premises fees, registration of births and deaths and licensing fees; and;
- d. Miscellaneous sources such as rents on council estates, royalties, interest on investment and proceeds from commercial activities.

But despite this clear demarcation, states and local government still clash over sources of internal revenue. Local government system in Nigeria needs a moderate amount of financial autonomy to be able to

discharge its responsibilities effectively. Public revenue in a federal system assumes that there are benefits to be derived from decentralization. Public revenue decentralization occurs when lower tiers of government have statutory power to raise taxes and carry out spending activities within specified legal criteria. Public revenue decentralization occurs when much of the money is raised centrally but part of it is allocated to lower levels of government through some revenue-sharing formula otherwise known as administrative decentralization.

Local governments in Nigeria receive statutory allocations from two higher tiers of government (federal and states). At the present revenue sharing formula, local governments receive 20.60 percent from the federation account. They are also statutorily entitled to 10 per cent of states' internally generated revenue. As regards to Value Added Tax, local governments receive 30 percent in 1998. This was shared to local governments on the following basis: equality (50 percent), population (30 percent) and derivation (20 percent). In 1999, local governments received 35 percent of the VAT proceeds. This percentage is what the Local Governments still receive till date (Adedokun 2006).

Local governments in Nigeria mobilize their funds solely from external sources. The external sources include federal and state governments' financial transfers like grants, statutory allocations, share of Value Added Tax (VAT), receipts and loans. These external sources introduce a dependence syndrome in local government revenue mobilization effort. Any setback from the external sources would have adverse effect on the administrative machinery and execution of some viable projects. This also has weakened their internal revenue mobilization capacity.

Another constraint is imposed on local government revenue mobilization capacity through state control over local government budget, which is made to pass through many levels of approval in the hands of the state government. Even after approval, post-budget controls still impose further restrictions on what local governments can do (Adedokun 2006).

The delay in the passage of annual budget for local governments poses a great problem in the sense that budget sometimes take 4 months before approval. Invariably, this will cause delay in execution of local government functions including payment of the staff salaries and hinder infrastructural facilities to be put in place.

In any federation, local governments constitute the most crucial level at which the momentum of national development can be created and sustained. This is because larger segment of the populace resides in the local communities and local governments which are closer to these communities are deemed to have intimate knowledge of the people's needs, problems and potentials. A modern local government is expected to play the role of promoting the democratic ideals of a society and coordinating development programmes at the grassroots level. These development programmes include the provision of basic infrastructures, social amenities and delivery of local services.

SOURCES OF KADUNA NORTH LOCAL GOVT. REVENUE (₦m) -2000-2005

FISCAL YEAR	FEDERAL ALLOCATION	STATE ALLOCATION	LOCAL REVENUE	TOTAL REVENUE	% I.R. to T. R
2000	521,558,050	2,500,000	70,000,000	594,058,050	11.78
2001	642,000,000	2,500,000	70,000,000	714,500,000	9.78
2002	732,346,078	-	80,000,000	812,346,078	9.85
2003	570,059,604	8,955,194	188,720,000	767,734,798	24.58
2004	908,005,005	11,089,558	100,000,000	1,019,094,563	9.81
2005	1,143,570,344	12,538,339	118,000,000	1,274,108,683	9.26

Source: Kaduna North Local Government Budget Estimates – 2000-2005

SOURCES OF KADUNA SOUTH LOCAL GOVT. REVENUE (₦m) -2000-2005

FISCAL YEAR	FEDERAL ALLOCATION	STATE ALLOCATIO N	LOCAL REVENUE	TOTAL REVENUE	% I.R. to T. R
2000	504,289,185	2,333,550	50,000,000	556,622,735	8.98
2001	574,629,825	2,333,550	41,303,614	618,266,989	6.68
2002	669,853,407	-	50,000,000	719,853,407	7.10

2003	640,198,621	9,442,500	120,000,000	769,641,121	15.60
2004	984,172,346	11,016,330	100,000,000	1,095,188,676	9.13
2005	1,215,752,887	13,220,629	118,000,000	1,346,973,516	8.76

Source: Kaduna South Local Government Budget Estimates – 2000-2005

Key: % I.R to T.R = Percentage of Internal Revenue to Total Revenue

As could be seen from the tables above, in Kaduna North local government, of the total revenue accrued to the Council in year 2000, internally generated revenue accounted for only 11.78 percent. In 2001, it was 9.78 percent, while 2002 = 9.81 percent, 2003 = 24.58 percent, 2004 = 9.81 and 2005 = 9.26 percent. The situation is even more precarious in Kaduna South local government where the percentages of internally generated revenue to total revenue for the years under study were: 2000 = 8.98%, 2001 = 6.68%, 2002 = 7.1%, 2003 = 15.6%, 2004 = 9.13% and 2005 = 8.76. The 10 percent allocation from the state is also too small that its effect is hardly noticeable as it is apparent from the tables above.

As it is evident from the analysis above, it is either that the two local governments are not exploiting the tax sources available to them or the existing internal revenue sources of the local governments are not productive enough to ensure their autonomy and by extension impact the development of the local communities. If the fiscal situation of these Kaduna North and Kaduna South local governments which are in urban areas and part of state capital is this bad, the situation is certainly grimmer in other rural areas which do not enjoy the status of these two local governments.

KADUNA NORTH LOCAL GOVT. EXPENDITURE (₦m) 2000-2005

FISCAL YEAR	RECURRENT EXPENDITURE	CAPITAL EXPENDITURE	TOTAL EXPENDITURE	% R.E to T.E	% C. E To T. E
2000	273,800,000	243,477,400	517,277,400	53.00	47.00
2001	572,537,749	334,962,211	907,499,957	63.00	37.00
2002	345,969,657	256,533,131	602,502,788	57.42	42.58
2003	708,301,002	129,970,796	838,271,798	84.50	15.50
2004	764,906,895	263,182,668	1,028,094,563	74.40	25.60
2005	866,389,490	407,719,193	1,274,108,683	68.00	32.00

Source: Kaduna North LG Budget Estimates – 2000-2005

KADUNA SOUTH LOCAL GOVT. EXPENDITURE (₦m) 2000-2005

FISCAL YEAR	RECURRENT EXPENDITURE	CAPITAL EXPENDITURE	TOTAL EXPENDITURE	% R.E to T.E	% C. E To T. E
2000	254,824,855	103,221,720	408,046,575	62.44	37.56
2001	449,829,825	222,458,833	672,288,658	67.00	33.00
2002	352,341,687	283,415,856	635,757,543	55.42	44.58
2003	622,096,400	155,424,721	777,521,121	80.00	20.00
2004	712,317,575	390,871,101	1,103,188,676	64.57	35.43
2005	827,087,481	524,884,033	1,351,971,514	61.18	38.82

Source: Kaduna North Local Government Budget Estimates – 2000-2005

Key: % R.E to T. E = Percentage of Recurrent Expenditure to Total Expenditure

% C.E to T. E = Percentage of Capital Expenditure to Total Expenditure

Recurrent expenditure represents large chunk of local government expenditure as it is apparent from the expenditure profile of the two local governments from year 2000 – 2005. Of the total expenditure of Kaduna North local government during the years under review, recurrent expenditure took 53% in 2000, 63% in 2001, 57.42% in 2002, 84.5% in 2003, and 74.4% in 2004 and 68% in 2005. In Kaduna South local government, it was 62.44% in 2000, 67% in 2001, 55.42% in 2002, 80% in 2003, 64.57% in 2004 and 61.18% in 2005.

Recurrent expenditure in these two local governments is majorly grouped into two categories namely: Personnel and Overhead costs. The personnel cost is the totality of government payments in form of

salaries and wages to workers in a financial year while overhead cost is the cost of government purchase of sundry equipments that are consumed by workers in the process of carrying out their duties. The recurrent expenditures of the two local governments are presented below:

Functional Distribution of Recurrent Expenditure- Kaduna North (₦m)

FISCAL YEAR	PERSONNEL COST	OVERHEAD COST	TOTAL EXPENDITURE
2000	193,322,485	61,502,370	254,824,855
2001	301,829,825	148,000,000	449,829,825
2002	199,925,831	152,341,687	352,267,518
2003	502,096,400	120,000,000	622,096,400
2004	539,631,288	172,686,287	712,317,575
2005	625,043,291	202,044,190	827,087,481

Source: Kaduna North Local Government Budget Estimates – 2000-2005

Functional Distribution of Recurrent Expenditure- Kaduna South (₦m)

FISCAL YEAR	PERSONNEL COST	OVERHEAD COST	TOTAL EXPENDITURE
2000	220,000,000	53,800,000	273,800,000
2001	419,537,816	152,999,933	572,537,749
2002	190,003,313	155,966,344	345,969,657
2003	510,801,002	197,500,000	708,301,002
2004	557,500,000	207,406,895	764,906,895
2005	625,390,347	240,999,143	866,389,490

Source: Kaduna North Local Government Budget Estimates – 2000-2005

As could be seen from the above tables, workers' salaries and emoluments take the lion share of the recurrent expenditures of the two local governments. This expenditure pattern leaves little or nothing for developmental projects. This accounts for why Kaduna North and Kaduna South local governments and indeed local governments in Nigeria have been unable to cater adequately for healthcare, sanitation, water and electricity supply among others.

It can be seen from the tables above that up to 90 percent of their revenue come from external sources. Bulk of their total revenue is also spent in financing personal emoluments and overhead costs at the expense of capital investments. This shows that these local governments rarely have recurrent budget surpluses which could be transferred into capital account for purposes of executing meaningful and viable projects, which touch on the lives of the people. The concomitant effect of this is the reduction in their ability to serve as meaningful catalyst for the development of the communities they are supposed to serve.

Summary

Decentralization of public funds and functions is a doctrine which emphasizes that each tier of government be given tasks or services for which it is far better suited to provide than other tiers of government. It is on account of this that local government was given constitutional recognition and third-tier status in the 1976 local government reform. It was felt that local governments had a pivotal role to play in improving the general standard of living of local dwellers by the provision of essential services such as improvement in water and electricity supply, construction, reconstruction and maintenance of local and other access roads, bridges and culverts, health and educational services, housing and so on. These services, apart from helping to improve the quality of life of people living within local community, also help to integrate as well as upgrade community life generally. In the third world countries, these basic services are regarded as central to the overall development of a country as against the measurement of rapid increase in the Gross Domestic Product. Thus, the practice of fiscal federalism in Nigeria is supposed to foster bottom-up development, local stability, administrative and fiscal effectiveness among others.

One major finding of this work is that insufficient level of financial autonomy and weak revenue generating capacity has impeded innovation and developmental efforts at the local level. The array of responsibilities statutorily assigned to local governments as contained in the fourth schedule of the 1999 Constitution poses a challenge to Nigerian fiscal federalism. In addition to the vertical imbalance in tax powers, the country's population is growing rapidly and there is also an increase in urbanization. Local governments' tasks are therefore becoming more complex, difficult and resource demanding. Urbanization creates slums and overcrowding which in turn aggravates health and sanitation problems for local government councils. Increased urbanization also exerts pressure on existing social amenities such as hospitals, health centres, schools, housing, etc, thus creating a need for their increase. The dearth of funds becomes more acute with the direct deduction from the source of primary school teachers' salaries which leaves most local governments with very meager financial resources for recurrent and capital expenditure.

This paper states that Kaduna North and Kaduna South local governments have not been able to bring development to the people in their areas because of their fiscally disadvantaged positions. Finance is a crucial prerequisite for the fulfillment of any organizational objective. The fiscal predicament of the local governments in Nigeria is assuming various dimensions. There is the over-dependence of this level of government on external funds, a practice which endangers local autonomy and meaningful execution of plans and budgets. There is also the imbalance between estimates and actual accounts of the Councils. Another is the failure of some state governments to give the 10% of state's internally generated revenue as and when due to local governments. Even when this 10% is given, the amount is so meager that its impact on the financial stand on the local government is negligible. The plight of the local governments is further worsened by their increased subordination to the state government under the 1999 Constitution. In this regard, Section 162 of the Constitution directs that 'the amount standing to the credit of the local government councils in the Federation Account be allocated to the states for the benefit of the local government councils on such terms and in such manner as may be prescribed by the National Assembly'. It also provides that the remittance is to be made into a state government special account to be established by each state government and called State/Local Government Joint Account.

If local governments are crucial for national development and if the development of the grassroots has multiplier effect on the economy, then revenue and expenditure decentralization must accompany each other. A situation where the centre is so far from the people and yet collects virtually all the lucrative revenues is unhealthy. Certain lucrative revenues should be left to local authorities. However, if the appropriate administrative machinery or the public expenditure management system is weak, the centre can collect such taxes, for example, VAT and share same to lower levels of governments especially the local governments. Local governments' expenditure (capital and recurrent) does have multiplier effect on the economy. Recurrent expenditure stimulates aggregate demand, thus increasing output in both the local and wider economy. Capital projects naturally generate employment and prevent migration to urban centres. Local governments, through their involvement in education, contribute to human capital development.

Recommendations

In view of the findings in this study, the following recommendations are put forward for better performance of Kaduna North and Kaduna South local governments and indeed Nigerian local governments as agents of national development. It is our firm belief that grassroots social, economic, political and cultural development in the future, depends on the extent to which the issues discussed above are given adequate attention.

1. That the time is ripe for a fresh look at the service delivery responsibilities of Nigerian local governments in line with changing realities. This implies that local governments should be encouraged by higher levels of government by showing greater interest in development at the local level especially in the provision of social services which sometimes are capital intensive and often beyond what local councils can do on their own given the finance available to them.
2. That since no local government can perform creditably in its service function without adequate finance, there is need to increase the tax base and financial allocations from higher governments given their present level of functions. This is important because the unfolding picture from this paper is that even though the importance of finance to functional performance is appreciated, the finance of Nigerian local governments is notoriously low compared to their functions, the financial arrangement also shows a preponderance of external over internal sources and preponderance of recurrent over capital expenditure. There is also an ugly development of

central allocation of functions without commensurate financial resources. This upsets their originally approved development plans and indeed annual budgets.

3. That although primary schools are under the functional responsibility of local governments, teachers' salaries should be deducted under first charges, that is, prior to the sharing of the Federation Account. This measure is deemed necessary because of the heavy sum required for the payment of teachers' salaries. In fact, the deduction of primary school teachers' salaries from local government councils' statutory allocations has been identified as the major source of their financial stress.
4. That the federal allocations should be paid directly to local governments' accounts and not through the Joint Account as currently the practice. Through this Joint Account, the state governments are said to always divert local governments' allocations to other uses, so that what is finally paid to the councils is sometimes less than 50 percent of the original allocations.
5. That Nigerian intergovernmental relations be restructured so that local governments will be accorded the status of partners of other levels of government instead of being subservient to them.

It is our view that if the above recommendations are implemented, then a new dawn definable in terms of development beneficial to local dwellers would have come to Kaduna North and Kaduna South local governments and Nigerian local governments as a whole.

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**A SUGGESTIVE PARADIGM OF INFORMATION DELIVERY SYSTEMS FOR
NIGERIA'S NATIONAL TEACHERS' INSTITUTE (NTI)**

DIRI, CHRISTIAN TUOTAMUNO

Department of Mass Communication,

Adekunle Ajasin University, Akungba-Akoko, Ondo State.

chris_diri@yahoo.com,

+2348035511278

Abstract

Technologies are indeed shaping the scope of the mass media and all media now share a common denominator –technology. This paper as a suggestive paradigm sees in the various communication media and channels as panacea for improving and sustaining the effective teaching and learning at a distance. Largely, these various media may remain unexploited unless society, especially the eructation-oriented sector makes careful planning on how to use them for effective distance education. Individual users may never bring out the best in distance education media, especially multiple media if they lack skills in information management. This paper examines newspapers and magazines, instructional booklets, lecture modules, work cards, programmed texts, posters, flipcharts; radio, television, slides, film-strips, video and audiocassettes; personalized media, the internet and various other multimedia channels as enhancers of distance education with National Teachers' Institute (NTI) as reference. But there should be a thorough evaluation of various media to determine how they can be efficiently and effectively combined. This is because distance learning would be most viable if the barrier of space and time are conquered without creating difficulty in understanding instructions

Keywords: Information, Delivery, Paradigm, Media, Distance.

Introduction

Broadly speaking, seeing and hearing from statistics are the two most important avenues for effective and result oriented leaning. This essentially forms important pants in educational communication. This is because seeing and hearing, according to Akpan (1987: p. 107), are highly useful in the formation of mental images. Imaging, as has been proven, is a very important part of teaching and learning because mental images are reproductions of sense experiences. It is imperative therefore, for the learner to form mental images during the learning process. The importance of this, Akpan (1987:p.107) views is because “we often use imagery when trying to remember something-audio/visual are aids to remembering.

Visual and audio learning materials used in teaching have a number of properties, such as: helping to promote perception, helping to promote understanding, helping to provide reinforcement and helping to ensure retention.

In the delivery of instruction, language, in oral or printed form is often combined with, and supplemented by objects and representations of objects. Observable materials are also key factors in the teaching and learning process. The term observing is usually applied to seeing and looking. In the teaching and learning process observable material, include all those things that cause sensation in the sense of sight. These observable materials usually include real objects, pictures, diagrams, models and the like. Observable materials specifically are the means by which the learner can acquire the visual images that are a very important type of material encoding and storage. The most commonly used observable materials are objects and pictures. Objects and pictures are frequently used to perform the function of providing encoding schemes.

Pictures and many valuable features to instructional events when employed in combination with either printed or oral communication and their function in supporting encoding and retrieval functions is considered critical. Arguing in favour of picture – sound combination as part of information delivery systems, Gagne (1977:p.10) states inter alia:

The conception of pictures (or actual objects, when appropriate) in combination with oral instruction as generators of encoding schemes by way of specific

retrieval images implies fact pictures typically play a critical role in learning. Oral instruction without pictures ordinarily has limited effectiveness for encoding. Its effects are greatly enhanced when pictures enable the learner to use concrete images as an encoding device and as a source of cues for the retrieval of what has been learned.

Interestingly, there are myriads of media that make learning at a distance less transient, more immediate, more spontaneous and very importantly, more interactive. These media, otherwise known as information delivery channels are grouped as follows: The print media, the broadcast media, more personalized media and the 'compumedia' (Agba, 2005:p22).

Interestingly, computers today connect all kinds of persons and establishments in information interchange. This is equally the interest of distance education managers who store information on computer networks for students to access via personal computers. Additionally, computer disks (an adaptation of audio – visual recordings) and various computer based multimedia – training technologies are used in distance learning. A great strength of the computer is its flexibility and interactivity. Computer networks have two way (talk – back) systems that allow users to ask questions or make comments as appropriate. One thing though is that learners must own or have maximum access to computers or terminals and other appropriate equipment .like the modern, telephone line as well as television sets and special decoders

There is also distance learning opportunities on the net. The internet generally offers a wide variety of services. A distance learning coordinator can use Usenet, the World Wide Web (or web) to accomplish his tasks to the distance learner. A handful of the above and many others formed the critical areas examined in this paper,

An Overview of National Teachers' Institute (NTI)

The challenge that agitated the minds of educational planners, administrators and the government was how best to cope with the increasing populations of students as well as provide well qualified teaching personnel that would empower the individual students through the acquisition of knowledge and skills and enable them to participate fully and actively in nation building (Imhabekhai, 1999/2000). It was in response to the above challenge that the Federal Government in 1976 through Act 7 established the National Teachers' Institute (2001, 2002). The enabling act mandated the institute to provide refresher and upgrading courses for teaching personnel; organize workshops, seminars and conferences; conduct examinations; carry out research and formulate policies and initiate programmes

Furthermore, the expanded goal of the institute is also to provide professional support for teachers, award certificates to teachers, and foster intellectual competition. It also includes provision of courses of instruction leading to the development, upgrading and certification of teachers using distance education techniques, which overall goal, according to (Omoruyi, 2001) was also to uplift the quality and quantity of teaching personnel in Nigeria through training and retraining programmes

As evidently stated in the establishing Act the institution was that expected to provide courses of instruction leading to the development, upgrading and certification of teachers as specified in the relevant syllabus using approved distance learning scheme. The institute's distance learning programmes cover the entire country and are managed through field centres located in each of the 36 states including the federal capital territory. The headquarters is located in Kaduna. The policies and guidelines of the operation are issued from the headquarters.

In pursuance of its mandate, the institute has initiated training and retaining programmes for helping unqualified primary school teachers and also introduced refresher courses in the teacher training colleges. Recently, the institute also embarked on the Nigeria certificate of Education (NCE) programme through a distance learning system (DLS). The institute also provides training for the pivotal Teachers Training Programme (PTTP) by means of distance learning system. The PTTP was introduced through the Universal Basic Education (UBE) programme of the Federal Government.

As at August 20, 2003, the National Teachers' Institute, Kaduna has concluded plans to link up its zonal and state offices and study centres throughout the country. Also the National Commission of College of

Education (NCCE) had also made it compulsory that every graduate of Nigeria Certificate of Education (NCE) must have benefited from the distance learning system of NTI.

By July 12, 2006, the federal government gave directive to the NTI to retrain 145,000 teachers before the end of the year so as to meet the millennium development goals (MDGs). The disclosure was made by Dr Ahmed Modibo, the director and chief executive of the National Teachers' Institute (NTI) Kaduna.

On February 26, 2007, teacher training by distance learning, Kaduna received a boost with the granting of a radio license to the National Teachers' Institute by the federal government. Also on August 17, 2008, the Federal ministry of education through the NTI embarked on a nation-wide capacity building for 145,000 primary school teachers across the county. The programme which commenced in 2006 is said to be in line with the National Economic agenda. By February 4, 2009, the government's advocate to the federal ministry of Education is to change the institutes name from National Teacher's Institute to National Teachers Academy. This move, according to the government, is aimed at encouraging the teachers and their quest for acquisition of the art and skills of the teaching profession.

Necessary Media and Channels of Communication in Distance Education

There are myriads of media that make learning at a distance less transient, more immediate, more spontaneous and, very importantly, more interactive. The media could be grouped as follows the print media, the broadcast media the more personalized media-the compumedia.

The Print Media

The print media include newspapers and magazines, instructional booklets, lecture modules, work cards, programmed texts, posters, flipcharts and extracts from texts accompanied by suggested assignments (evaluation) specifically to ensure feedback. The print media, as available records show, are the oldest form of distance learning channels which started as correspondence education. It was probably started in 1840 with the establishment of Pitman's Great Britain. The invention of the broadcast and computer media has almost made correspondence education a dying activity. At best, correspondence education is combined with radio instructions. The print media is permanent in nature, allowing reference at learner's convenience, the media allow cross-referencing, access to information is not limited by power supply, it facilitates a two-way communication of a detailed and diverse nature, it allows the use of graphic materials to illustrate explanations and colour printing adds to the force of visual illustrations.

The Broadcast Media

In the beginning the broadcast media rehabilitated oral communication, which had been discredited by the print. By its nature radio is user-friendly due to its conventional tell-a-friend style of verbal communication. Radio, as a distance education medium, can help formal education systems to meet their goals in three ways according to *Development Report* of September 1978. It can help improve the quality and relevance of education; it keeps educational cost low and broadens access to education, particularly in rural areas.

There are four alternative strategies for using radio in formal education. However, these strategies must be assessed in terms of user's needs. Radio is used to enrich learning, that is, to provide occasional lessons or experiences that most classroom teachers cannot. Radio can also be used in direct instruction, which involves varying most of the instructional burden in one or more subjects. Radio is basic in extending in-school education in a monitored-assisted classroom in most subjects in places that lack qualified teachers. Radio is extensively used with a combination of textbooks, correspondence, and occasional personal instruction. This strategy precludes the use of teachers and schools, thereby keeping costs down and extending access.

Jamison and McAnany (1978:8) note pointedly that "using radio in formal education as a component of distance learning system has proven successful in many parts of the world particularly in Kenya, the Dominican Republic, and Nepal". In Kenya, radio was combined with correspondence to upgrade the performance of teachers. In the Dominican Republic, similar methods were used to provide elementary and secondary school equivalent programmes for adults. Both projects appeared to have maintained existing educational standards and extended access to schooling, thereby giving previously pass-over groups new educational opportunities.

Teacher training via radio in Nepal is another successful experiment of the use of radio in distance education. The idea was to provide high quality programmes for teachers needed in remote primary schools. Instructional materials were developed and tested in a training programme for untrained rural primary school teachers that would rely on the medium of radio reinforced by written support material and

periodic short-term workshops. Some advantages of Radio include Injection of life into the offering of courses through voice of presentation, reduction in the psychological isolation of the student, radio sets also have portable transistor sizes which are unaffected by electricity power failure. Radio sets are relatively cheap, easy to afford and can be readily serviced in cases of damage. It uses a personal/tell-a-friend style of conversation in teaching and reinforcing learning. It is suitable to the not-too-literature learner.

In the case of television, it is one of the most powerful communication forces man ever invented. Television's great potentials have in the recent past been extended to education. Through its captivating audio-visual touch, television holds a very large promise of being essentially an educational medium right from inception. Testifying to the instructional capabilities of the medium, a panel of Canadian-American agency for instructional television with headquarters in Bloomington, Indiana, in a 1979 concept paper, succinctly sums up the assets of television in formal education. According to the panel "television can bring together a variety of concepts in a brief period with the intensity that is unachievable in any other medium", (Agba, 1993: 2).

With proper development, television facilitates the packaging, distribution and presentation of programmes. The programmes are a combination of the contributions of subject-matter specialists, curriculum designers, scriptwriters, artists, and producers for use by hundreds of thousands of teachers and learners. The audience receives programmes either simultaneously or at varied times, thus ensuring the most economical use of scarce expertise and funds. Television combines the elements of motion, sound and vision in formation presentation, thereby almost recreating real- life situations which people readily identify with. The learner is fully engaged in the communication process, and consequently, understanding of messages is faster and easier. Television presents the message immediately to a wide, diverse audience. It is acclaimed the best medium for vocational and science subjects requiring demonstrations and practical. Colour production makes learning situation very lively.

Personalized Audio-Visual Media

By their nature, certain media are designed to be used by individual learners. These include slides, film-strips, video and audiocassettes. Another major aim of these media is to overcome one common shortcoming of radio and television- message is transient. Thus, these personalized media, apart from incorporating the audio-visual elements, allow message recall in case the learner fails to understand something at first reading or listening. Summerland (1975: 21) notes that a large and growing sector of the communication industry is concerned with the recording and reproduction of sound and images frequently on relatively inexpensive equipment. Slides (forms of graphic presentation of educational material through photocopy), film-strips and tape recordings have extensive educational potentials and may be used together for multi-screen presentations for science and demonstration lectures.

Slides and tapes are not very expensive to make and/or assemble. They can be used to reinforce the effectiveness of learning through traditional media. Film can also be used in this way. These media do not require a complicated distribution network. They can be played and replayed at the learner's convenience. Films last for a very long time and do not easily wear out form use. In the case of compumedia which are the "new communication technologies that bring together computer technology and telecommunications technology would equally interest the distance education managers who store information on computer networks for students to access via personal computers.

Additionally, computer disks (an adaptation of audio-visual recordings) and various computer-based multimedia-training technologies are used in distance learning. One of the great strengths of the computer is its flexibility and interactivity. Computer networks have two-way (talk back) systems that allow users to ask questions or make comments as appropriate. One thing though is that learners must own or have maximum access to computers, or terminals and other appropriate equipment like the modern, telephone line as well as television sets and special decoders.

The Internet

The Internet is short for International Computer Networks. Just as various computer networks connect users of personal computers, the Internet connects computer networks themselves. The Oxford Science Dictionary (1996: 151) sees the Internet as "the global network that links most of the world's computer networks on which services are located." The Internet offers electronic mail (e-mail) services, transfer of computer files, remote long-in and high level services, including the World Wide Web (www).

The distance education learner can access information kept on the Internet by the instructor or an establishment that runs a distance education programme. However, the learner's computer has to be connected directly to the Internet via a local area networks (LAN), or via an Internet service provider

(ISP), using a modem and the telephone networks. The ISP is connected directly to the Internet. Subscribers to the ISP, therefore, have to maintain an account with an ISP.

The Internet, generally, offers a wide variety of services. A distance education programme coordinator, however, can use the following Usenet, the world Wide Web (or the Web) and the Internets relay Chat (or chat) to effect his or teaching. The Usenet is a service which allows people to access discussion groups. Specific topics are usually discussed in terms of individual submissions on the issue in question. There are various such groups which one can belong to if one has access to Usenet. Distance education learners can thus access discussions by authors on particular subjects of interest. Usenet can equally allow the student the opportunity to make comments on information accessed and have the privilege of responding to the facilitators or lecturers. The distance education learner can visit school's web sites or those of other educational organizations for relevant information, which may include books on particular subject areas of interest.

Chat is another service of the net. It enables a group of people to exchange messages among themselves at the same time. Once connected, the user is brought into contact with a myriad of other users around the world. Chat rooms or chat channels are created to show specific themes. All messages typed within a chat room appear almost simultaneously on the computer screens of all participants for that chat room. Various distance education students may be connected to chat rooms, even with their instructors, and have live discussions on given topics.

The Multi-Media Computer Technology

Advancement in technology has made it possible the use of multiple media that combine the qualities of various single media to teach more effectively than any single medium. These media operate with a micro-computer-driven system that engages the learner very much with life-like experiences. These multiple media combine text, still pictures, sound, graphics, animation and some video.

The media make learning very interactive as they respond to learners' questions, make corrections and actually allow the learner to participate or contribute to the learning process even if this means only pressing buttons to make choices. As such, the media can work at the pace of the learner. The media also test the learner so as to move at par with the learner's rate of understanding. Learning is therefore self-paced in this case.

In the same vein some multimedia can completely take the place of the teacher, having been designed to teach the learner without the help of a human instructor. They can simulate equipment or certain situations and instruct the learner on how to operate or manage such a situation. Thus, multimedia can teach the learner how to use them. The five types of multimedia systems available include computer-Based Training (CBT), compact Discs-Read only memory (CD-ROM), interactive Video Disc (IVD), and digital Video Interactive (DVI)

But considering the various media put together, Dodd, (1972: 12) reasons that the evidence of communication research and experience of most case studies suggest that the distance (education) media used in combination are more effective than any one of them on its own and that the greater the number of channels of communication employed in a project the more they are able to complement each other and thereby maximize their individual qualities.

Okonkwo (1993: 7) on his part offers that what we should be paramount on the minds of education planners is to harness the potentialities by which these media complement one another in an existential and or functional interdependence and integrate them for a more holistic and effective reinforcement of the transmitted distance education programme.

Conclusion and Recommendations

Internet which is exemplified by the "new technology" has once again brought to the fore McLuhan's view of the world as becoming smaller and smaller in size into a 'global village' as a result of people who ordinarily are living very far apart are brought closer and almost living and experiencing each others would. The net has become the superhighway for the globalization and convergence of human culture and development. Now we can no longer distinguish clearly between the net as the new media and traditional media because by definition, the new media includes broadcast network, cable news network, and websites form which information, news and entertainment and instructional material could be delivered on line.

As an educational tool in distance education the user who subscribes to an internet e-mail derives numerous communication benefits which directly enhance teaching and learning. Some of the benefits include instantaneous communication between the tutor and any number of learners anywhere in the world, online feedback and replies, effective record keeping print out capability, and editing mails and documents on line.

It is become has increasingly become fashionable a tradition for many universities in Europe and America to offer “e” learning in which various academic programmes are put on servers which are then accessed by distant learner through the internet. The new media is therefore the long awaited globalization of distance education.

In Nigeria Students could effectively be reached through traditional media so as to have uniform teaching from one identifiable instructor. More specialized media and other computer-based multimedia can be used to reinforce learning as well as to provide supplementary instructional material for the National Teachers’ Institute (NTI).

There should also be a thorough evaluation of various media to determine how they can be efficiently combined. Distance learning would be most viable if the barrier of space and time are conquered without creating difficulty in understanding of instructions i.e. distance education media should not merely solve the problem of inability of students to study in the four walls of an institution. It should facilitate learning by presenting information in a form it will be easily assimilated. This underscores the importance of using appropriate media at proper circumstances in distance education.

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EFFECTS OF MANAGERIAL SHAREHOLDINGS ON CAPITAL STRUCTURE OF LISTED NON FINANCIAL FIRMS IN NIGERIA

HASSAN IBRAHIM (Ph.D)

Department of Accounting

Ahmadu Bello University, Zaria, Kaduna State.

E- mail: hassanuibra@yahoo.com

+2348036031785

ABSTRACT

The influence of managerial incentives on capital structure choices has attracted considerable attention. Theories have posited that managers prefer lower debt ratios to reduce risk and protect their undiversified human capital, to alleviate the pressure that comes with interest payment commitment. This paper examines whether the managerial shareholdings have significant effects on the capital structure of listed non financial firms in Nigeria and What effect does it has on capital structure of firms?. The population of the study comprises of all listed non financial firms in the NSE as at 2008 December. A sample of 22 firms was selected using stratified random sampling method. The study made used of secondary data which were analyzed using SPSS. The ordinary least squares regression results reveal that the managerial shareholding has significant negative relationship with the capital structure of the firms. The study recommends that the management team of the various firms should be mandated to hold a reasonable proportion of equity share in such firms. This will go in long way in making them to feel part and parcel of the ownership and such they will handle the organization with outmost care. Finally, the study stresses the need for further research on the effects of institutional shareholding on leverage level of non financial firms in Nigeria.

Keywords: Managerial, Firms, Financial, Shareholding, Capital.

INTRODUCTION

The influence of managerial incentives on capital structure choices has attracted considerable attention Jensen and Meckling (1976). Theories have posited that managers prefer lower debt ratios to reduce risk and protect their undiversified human capital, to alleviate the pressure that comes with interest payment commitments, or to benefit from opportunities associated with running a less levered firm where investment capital can be easily raised. Others have argued the contrary, pointing out that managers prefer higher leverage to reduce the probability of a takeover either by reducing the acquirers' interest due to transfer of value from shareholders to debt holders or by inflating their voting power.

Furthermore, managers may choose higher leverage to convince investors of their ability to generate sufficient earnings to repay their debt. Recent survey evidence of Graham and Harvey (2001) indicate that managers regard financial flexibility as the most important factor in their capital structure decisions. Empirical research on this issue suggests that managers with discretion, who are protected from the pressures of internal and external governance mechanisms (i.e., capable of acting in their self-interest), prefer lower leverage ratios. However, given the opposing theoretical views on the relation between managerial discretion and the choice of capital structure, the empirical evidence supporting these views is hard to generalize, and we know little about how managers with discretion achieve their desired capital structure.

The cost of large managerial shareholdings is formalized in the model of Stulz (1988), which predicts a concave relationship between managerial ownership and firm value. In the model, as managerial ownership and control increase, the negative effect on firm value associated with the entrenchment of manager-owners starts to exceed the incentive benefits of managerial ownership. The entrenchment costs of manager ownership relate to a managers' ability to block value-enhancing takeovers. McConnell & Servaes (1990) provide empirical support for this relationship among U.S. firms. La Porta et al. (2002), using samples in 27 wealthy countries, find evidence in firms with higher cash flow ownership (right to receive dividends) by controlling shareholder improves firm valuation, especially in countries with poor legal investor protection. In Asian economies where control by single shareholder is a common sight in firms, Claessens et al. (2002) also find that firm value increases with the cash-flow ownership of the largest and controlling shareholder, consistent with incentive effects. However, when the control rights

(arising from pyramid structure, cross-holding and dual-class shares) of the controlling shareholder exceed its cash-flow rights, firm value falls, which is consistent with entrenchment effects. Baek et al. (2004) find evidence that Korean listed firms with concentrated ownership by controlling family shareholders experienced a larger drop in stock value during the 1997 financial crisis. Using listed firms in eight East Asian economies to study the effect of ownership structure on firm value during the 1997 Asian crisis, Lemmon and Lins (2003) also find evidence that stock returns of firms in which ownership is concentrated in top managers and their family members were significantly lower than those of other firms.

Firms are governed by a network of relations representing by contracts for financing, capital structure, and managerial compensation, among others. Himmelberg et al. (1999) show that managerial ownership and performance are endogenously determined by exogenous changes in the firm's contracting environment. Moreover, after controlling both for observed firm characteristics and firm-specific effects, they can't conclude that changes in managerial ownership affect firm performance.

An examination of the relationship between managerial shareholding and firm capital structure is important to extent of finding out how the management will perform their roles as agents as well as owners and resulted effect on the capital structure position of their firms. The implication of these on economy cannot be over emphasis as large debt increases the threat of bankruptcy so higher managerial self interests in long term sustainability of the company may induce managers to reduce gearing levels. Therefore it is hypothesized that relationship between managerial equity holding and capital structure is negative. Managerial shareholding is measured as percentage of shares held by members of board disclosed in annual financial reports whereas the leverage is measured as the ratio of long term debt to the shareholder funds.

The paper is organized as follows. In section 2, we provide an overview of the literature on the managerial shareholding and capital structure as well as theoretical framework of the study. The methodology of the study is presented in section 3, and the techniques of data analysis. The regression results are discussed in section 4. Finally, section 5 presented the conclusion and policy recommendations.

THEORETICAL FOUNDATIONS OF THE STUDY

The core theory of this study is agency theory. This theory has its origins in the early 1930s when Berle & Means (1932) explored the corporate revolution. It revealed that at the early stage, corporations were managed by the founders themselves. As corporations grew, the owners sought external sources of financing. Hence, corporations issued equity. As a result, corporations became owned by external shareholders, where the evolution of separation between owners (ownership) and managers (control) commenced.

There are three types of separation of ownership and control. The first is majority control. This is where some of the shareholders own majority of shares, and the remainder is widely diffused and only hold a portion of the shares. Hence, only the remainder shareholders are separated from control. The second is minority control, where ownership is widely spread. As such, the greater part of ownership is practically without control. The third is management control. There is no existence of large minority shareholders which results to directors or managers responsible in controlling the corporation. The third type of separation of ownership and control is known as quasi public corporation, which has been resulted as the increment of owners. This happened because Quasi-public Corporation gets its supply of capital from a group of investors, known as investing public (Berle & Means 1932).

There are two types of investors, which are either as an individual, they invest directly in purchasing the corporation's stocks or bonds, or invest indirectly by investing in insurance companies, banks and investment trusts, which will invest in corporate securities on behalf of the investors. The separation of ownership and control has also resulted in divergence of interests between shareholders and the managers. How big or small the divergence might depend on the size of the corporation itself. As a result, managers are now responsible with regard to the shareholders, employees, customers and state. This also has ruined the unity which is known as property.

Before the corporate revolution, men (owners) owned and used property by themselves, or in other words, the owners of corporation do not only own the property, but are also responsible in managing it. As such, they were entitled for the profits generated by the property. Hence, they will fully-utilised the property that they have in the corporation in generating profit. In contrast, after the corporate revolution, i.e. in the

quasi-public corporation, the owners of the property will not directly use it, but they will still get the profits generated as a result of using the property. Men (managers) who control the property were only entitled to a small portion of the profits. As a result, profits were not the main objective for the owners in encouraging them to efficiently use the property, and corporation now is not operated based on the main objective which is profit maximization, which this situation has been found to contradict with the economic principle.

It can be concluded that, this was the time where the owners or shareholders of corporation have started in aiming maximization of their wealth as the main objective to be achieved in the willingness of them in investing in any corporation. In addition, as Berle & Means assumed corporation is functioning as a state, corporation cannot treat the properties that they are using in their production as theirs, as there are silent owners of those properties, who are the shareholders of the corporation. Shareholders are those people who buy the corporation's shares whom are also known as investors. He argued that property cannot be seen as tangible "things" that normally been viewed before. This is due to the fact that property now is divided into two types which are consumption and productive property. The latter involved the new dimension of how property plays its roles in corporation. Part of the roles is; property will be used by corporation in its production, manufacture, sales, services etc. which will generate return not only to the firm but also to shareholders who invested in the corporation (Berle & Means 1932).

In their study, Berle & Means (1932) argued that large corporations are more profitable due to the great increasing in their proportion of wealth and income. They found that corporations increased their wealth by reinvesting its earnings, by raising new capital through the sale of securities in the public markets, and by acquiring control of other corporations through purchase or exchange of securities. In that century, they also found that industry by industry has increased its wealth, as what they called as "corporate sway".

However, they revealed that most of the corporations have growth through funding their new capital by issuing securities in the public markets. They witnessed that the tendency of the dispersion will be higher when the size of the corporation is larger. Factor that contributed to the increment of the number of stockholders during that time was the ownership offered to customers and employees. As such, dispersion has been seen as a continuous process. Berle & Means (1932) statistically revealed that in within thirty-five years, there was an increase in the number of large corporations that have been controlled by management. In contrast, there was a decrease in the corporations which was privately owned or corporations which was controlled by majority shareholders. Hence, they concluded that corporate revolution happened in form of concentration of economic power, dispersion of stock ownership, and separation of ownership and control.

The dispersion of stock ownership has resulted a change in the wealth character itself, such as the individual and his wealth relationship, the wealth value, and the nature of the property used in the operations of the corporation (Berle & Means 1932). As such, it can be seen that the evolution of separation between owners and managers of corporations not only happened because of the needs in finding the external sources, but also as a result of the ownership that has been widely dispersed. An interesting question can be raised here, that is, if the corporation's external non-managerial ownership is concentrated, will the separation between owners and managers still happen?

Another main argument by Berle & Means is the function of shares or stocks issued by corporation. He realized that stocks which are traded at the stock market are not functioning as capital provider to the corporation any more. This is due to the main functions of those stocks that are traded by investors among themselves. The stocks are now functioning as the liquidity property for those who wanted cash in the future. As such, investors who wanted stocks will buy them, and for those who wanted cash will sell them at the stock market (Berle & Means 1932).

Stocks also have been functioning as a creation of wealth for shareholders who hold them for a longer period of time. For these investors, normally they are expecting to get two types of return which are current income and capital gain. Current income will be in form of dividend payment, and capital gain will be created if the shareholders bought the stocks at a lower price and sell it back at a higher price. These two types of return may increase the shareholders wealth, which will be the main goal of any shareholder in holding corporation's stocks. Hence, the initial function of stocks that is supposed to be as one of the

capital provider for corporation in funding its operations and growth is been argued. It seems that corporation will get the capital only on the day when it issued. The stocks which are directly issued by corporation are not been traded in the stock market to investors. Even though after this stage, any transaction of the corporation's stocks will not involve any direct cash flow to the corporation, it will still be affected by the performance of the corporation. As stocks have been functioning for wealth creation, investors somehow or rather will still refer to how well the corporation is performing before making decision in buying and holding the corporation's stocks. For example, if the corporation is performing well in a certain financial year, it may pays a good amount of dividend to the shareholders, hence, it will increase the shareholders wealth by increasing the cash holding of the shareholders.

Jensen & Meckling (1976) argued that the separation of ownership and control has resulted in an agency problem as the managers who act as agents might not always act in the best interests of the shareholders or owners, who are the principals of the firm. This might be due to the interests of both parties which are not aligned. Agency problem results an agency costs, which are the costs of the separation of ownership and control. Agency costs has been defined as the sum of the monitoring expenditures by the principal, the bonding expenditures by the agent, and the residual costs; which the latter is the dollar equivalent of the reduction in welfare experienced by the principal due to the divergence of interests between the owners and managers (Jensen & Meckling 1976).

This agency costs might destroy firm value, which means it might destroy the shareholders wealth as well, as maximization of shareholders wealth will be achieved when the firm value is maximized. Hence, the agency costs are not good to the owners of the firm. One of the consequences that have arisen from this situation was the importance of monitoring mechanisms, so that managers will perform in order to meet the shareholders' objective. Hence, it will reduce the agency problem and as a result firm value will increase. Even though Ross (1973) argued that it might be difficult to monitor the managers, various monitoring mechanisms have been suggested in the literature in reducing the agency problem. It is suggested that there are three ways in monitoring firm managers which are in within the firm, outside the firm and the role play by government regulation in a country. Within the firm relates to mechanisms that the firm has greater discretion over, such as board size and composition as well as compensation. Outside of the firm or the external mechanism, debt or leverage, ownership concentration or large shareholders and corporate takeovers, have been suggested in the literature as the monitoring mechanisms to reduce the agency problem.

MANAGERIAL SHAREHOLDING AND LEVERAGE LEVELS OF THE FIRMS

Jensen and Meckling (1976) argue that managerial shareholding reduces managerial incentives to consume perquisites and expropriate shareholders' wealth and results in alignment of the interests of management and shareholders. It also reduces the propensity to involve in non maximizing behavior. Fama and Jensen (1983) and Demsetz (1983) argue that managerial shareholding may still have adverse effects on agency conflicts and it may entrench the present management leading to an increase in managerial opportunism. Jensen (1986) again addresses the issue of agency theory and finds that managers of a firm may make efforts to expand the firm beyond its optimal size for their personal gains and this may result in increase in leverage levels. These efforts may lead to greater power and status for managers but it will have a negative impact on firm efficiency.

Friend, Irwin and Lang (1988) discuss role of managerial self-interest in making capital structure decisions. They find that there exist negative relationship between leverage ratio and management's shareholding. This indicates that in the absence of any outsider principal stockholder the tendency of low debt to equity ratio will continue which will lead to higher non diversifiable risk of debt to management. Berger, Philip, Eli and Yermack (1997) investigate the relationship between managerial entrenchment and firms' capital structures. Results indicate that entrenched CEOs make efforts to remain away from debt and gearing ratios remain lower in the absence of demand from owners. A critical examination of changes in leverage levels reveals that gearing levels moves upward when steps to reduce entrenchment are taken. These steps may include threats to managerial security through involuntary CEO replacements and the replacement in the board of directors.

Short, Keasey and Duxbury (2002) examine the influence of ownership structure on the financial structure of UK firms. Results reveal that there exist positive relationship between management ownership and

leverage ratio whereas negative relationship is observed between large external equity holder’s ownership and financial leverage. However, relationship between management ownership and leverage ratio is not significant in the presence of a large outside equity holders. These findings suggest that outside equity holders affects the agency costs of equity financing and debt financing. Brailsford (2002) finds that the managerial ownership and leverage may be related in nonlinear fashion. He provides evidence about the presence of negative relationship among managerial equity holding and gearing levels. He discovers that low level ownership by managers leads to low level of agency conflicts and results in higher level of debt. On the other hand higher levels managerial ownership results in managerial opportunism and ultimately leads to lower debt levels.

Methodology

Population and sample of the study

The population of this study is the listed non financial firms in Nigeria. The financial sectors were eliminated because of a lot of ongoing reforms in the sector that might probably affect the ownership structure in the sector. Therefore, 142 listed firms on the Nigerian Stock Exchange (NSE) are considered as the population of this study. These firms were classified into 22 strata according sectoral classification by NSE and one firm each is selected randomly from each sector as sample of this study. Secondary financial and market data available in stock exchange fact book and financial statement of the sampled firms for five years (2004 – 2008) have been utilized in this study.

Data analysis techniques

The study makes use of linear regression technique of data analysis. A simple model has been employed to estimate the effect of the managerial shareholding on the leverage levels of the non financial listed firms in Nigeria. The model is estimated using the ordinary least squares (OLS).

The model can be expressed are follows: $LEV = \beta_0 + \beta_1 MS + \mu$

LEV is used as a proxy of capital structure

Where: LEV = Leverage levels of the firms as measured by total debt divided by Shareholders’ fund

MS = Managerial shareholding as measured by the percentage of shares held by members of board disclosed in annual financial reports

Analysis of Results

Managerial shareholding and leverage position of listed firms’ in Nigeria – OLS Results

In this subsection, the OLS results on the impact of managerial shareholding on the leverage position of listed non financial firms are discussed. The study hypothesizes that managerial shareholding has significant negative impact on the leverage position of listed non financial firms in Nigeria. The regression results are presented in table 1 below.

Table 4.1: Impact of managerial shareholding on leverage position of listed on non financial firms in Nigeria from OLS Regression Results

Variable	Constant	MS	AdjR ²	F-Stat	F.SIGN
BETA	3.548	-1.089	0.365	95.350	0.000
T-Stat	17.119	-9.756			
P-Value	0.000				
R ²	0.369				
DW	0.515				
OBS	164				

Source: SPSS Regression Results using Secondary Data

Table 4.1 relates managerial shareholding to leverage (*capital structure*) of the sample firms. The estimated regression relationship for model is: $LEV = 3.548 - 1.089(MS)$

The model indicates that the managerial shareholding has significant impact on the leverage position of sample firms. The results reveal significant negative relationship between explanatory variable and leverage at 1%. This implies that the higher the managerial shareholding the lower will be leverage position of the firms. This provided the basis for the acceptance of hypothesis which state that the relationship between managerial equity holding and leverage levels of listed non financial firms in Nigeria is negative. These results are consistent with findings of Jensen and Meckling (1976), Friend, Irwin and

Lang (1988), Brailsford (2002). As Brailsford (2002) finds that the managerial ownership and leverage may be related in nonlinear fashion. He provides evidence about the presence of negative relationship among managerial equity holding and gearing levels. He discovers that low level ownership by managers leads to low level of agency conflicts and results in higher level of debt. On the other hand higher levels managerial ownership results in managerial opportunism and ultimately leads to lower debt levels.

On the other hand, these finding contradict the findings of Short, Keasey and Duxbury (2002). They examine the influence of ownership structure on the financial structure of UK firms. Their results reveal that there exist positive relationship between management ownership and leverage ratio whereas negative relationship is observed between large external equity holder's ownership and financial leverage. However, relationship between management ownership and leverage ratio is not significant in the presence of a large outside equity holders. In term of the overall fitness of the model, the regression results indicate an adjusted coefficient of determination of 36.5%. This means that 36.5 percent variation in gearing level is explained by managerial shareholding. The F-statistic indicates that the adjusted R^2 is significant at 1 percent confidence level. Accordingly, the results have provided evidence that corporate governance has significant effect on firms capital structure. Durbin Watson statistic indicates no serial correlation.

Conclusion and Policy Recommendations

While the impact of ownership structure on firm capital structure has been analyzed in several recent cross-sectional time series studies in both developed and developing economies, little is known about the impact of managerial shareholding and leverage level of non financial listed firms in Nigeria. This study fills the gap in this research area. Proportion of equity hold by the directors was used as a measure of managerial shareholding while the ratio of total long term debts to shareholders' fund stood for leverage.

Ordinary least square results indicate that managerial shareholding has negative significant relationship with the leverage level in non financial listed firms in Nigeria. In line with the findings and conclusions of the study, the following recommendations are proffered. The management teams in the organization should be mandated to take a reasonable number of equity in their various firms. Since the results indicate the negative relationship between the dependent variable and explanatory one, the more the equity share of the management, the lower will be the leverage level of the firm. This will save the firm from liquidation and the better will be the economy development. Finally, future research should address the impact of institutional shareholding on leverage position of non financial firms in Nigeria. This area has not been addressed by this current study.

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**Appendix: The SPSS Regression Results Using Secondary Data
 Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	.608 ^a	.369	.365	1.230287969	.369	95.350	1	163	.000	.515

a. Predictors: (Constant), MS

b. Dependent Variable: LEV

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	144.323	1	144.323	95.350	.000 ^a
	Residual	246.718	163	1.514		
	Total	391.041	164			

a. Predictors: (Constant), MS

b. Dependent Variable: LEV

**ANTI-STIGMATIZATION MESSAGES AND TERTIARY INSTITUTION STUDENTS'
ATTITUDE TOWARDS PLWHA**

NWABUEZE, CHINENYE (Ph.D)
Department of Mass Communication
Anambra State University
Igbariam Campus

&

EDEGOH, ONYEKA
Department of Mass Communication
Anambra State University
Igbariam Campus

ABSTRACT

Stigmatization of People Living with HIV/ AIDS (PLWHAs) is fast becoming an epidemic itself. It poses a stumbling block to the battle against HIV/AIDS in view of the fact that people get discouraged to know their HIV status for fears of stigmatization. This paper studies whether anti-stigmatization messages disseminated through the media have any positive influence on attitude of tertiary institution students towards PLWHAs. It studied a sample of 299 students of Anambra State University. It was discovered among others that students have discriminatory attitude towards PLWHAs. It was recommended among others, that the anti-stigmatization campaigners should not just use only the mass media but traditional media and other contact communication strategies in the battle against stigmatization of PLWHAS.

Keywords: HIV/AIDS, PLWHAs, Stigmatization, Attitude, Discriminatory.

INTRODUCTION

The fact that Acquired Immune Deficiency Syndrome (AIDS) is the number one killer communicable disease in the world is no longer news. The Human Immuno-Deficiency Virus (HIV) is still dreaded in Nigeria, despite the avalanche of activities aimed at discouraging the spread of the virus. Research findings have it that in- Nigeria, the dreaded disease rose from 1.8 percent in 1993 to 4.5 percent in 1996; climbing to 5.4 percent in 1999 and to 5.98 percent in 2001 (Popoola, 2005; Umoh, 2004). Though the disease is a global problem, some countries are unarguably experiencing the problem more than others.

Since the discovery of HIV/AIDS in Nigeria in 1986, it has continued to prevail in alarming rate in the nation. Official prevalence rate of the disease in Nigeria is almost 6 percent while unofficial estimates range as high as 10 percent which is about 4 to 6 million people living with HIV (Gordon, 2002). It has also been observed that with the advanced state of the disease and government's limited capacity to respond or contain the threat, it is expected that HIV/AIDS will infect as many as 10 to 15 million people in Nigeria by 2010 (Gordon, 2002).

This study is not aimed at studying the rate of infection or spread of HIV/AIDS. What has been done thus far is to establish the fact that the number of people living with HIV/AIDS (PLWHA) is increasing and may likely remain on the increase for some time in the future. There is no doubting the position that much attention has been given to awareness campaigns on the need to stop the spread of HIV/AIDS in Nigeria. Olakulehin (2004:35) observes that "there is hardly any student in any tertiary institution in the nation today that can claim ignorance of HIV/AIDS". This is in view of the fact that the media are awash with promotional messages against the disease, including seminars, workshops and other anti-HIV/AIDS activities. In fact, "an unprecedented 90% success in creating awareness about HIV/AIDS" has been achieved in Nigeria (Obinna, 2007: 35).

It is also pertinent to note that a level of success has been achieved in respect to reduction in spread of the virus. Available statistics on the increase of the disease between 1993 and 2001 shows that the disease is increasing at a decreasing pace. This means that the rate of increase drops every year – 1.8 percent in 1993

to 4.5 percent in 1996 to 5.4 percent in 1999 and to 5.8 percent in 2001. This shows that it is no longer increasing with the same magnitude as it used to. It is an encouraging observation though more works needs to be done to ensure that the disease drops instead of continuing to increase.

The basic question is what is the fate of those living with HIV? This is pertinent especially today that Anti Retroviral Drugs (ARD) keep these people alive and healthy for a long time. Attention used to be focused mainly on fighting the spread of HIV/AIDS. But with some level of success achieved in awareness creation on the dreaded disease, attention seems to be shifting to people living with HIV, that is, how to relate or live with them. One major problem people living with HIV/AIDS face in Nigeria and other parts of the world is stigmatization.

Stigmatization of People Living With HIV/AIDS (PLWHAs) is posing another major problem in the fight against the dreaded disease. Oxford Advanced Learner' Dictionary defines stigma as feelings of disapproval that people have about particular illnesses or ways of behaving. Stigmatization is a discriminatory way of relating to a person because of something the person is associated with. It could be race, attitude, illness, etc. Goffman (in Kayode, Jimoh and Mordi, 2007 : 5) defines stigma as "an attribute that – according to prevailing societal attitudes – is deeply discrediting and reduces a person to one who is in some way tainted and can therefore be denigrated". Also Falobi (in Kayode, Jimoh and Mordi, 2007) provided a summary description of the concept of stigma after reviewing the definitions given by other scholars. According to Falobi, stigma has to do with attaching bad names, bad feelings or shameful meanings to a situation that may appear not to be agreeable to one's feelings or values; it is a negative labeling of some sort, a bad label on something you do not know anything about.

Stigmatization is a derogatory attitude towards a person which demeans the person before others. Stigmatization of PLWHAs is fast becoming a pandemic itself. Today, the media are gradually getting inundated with messages discouraging stigmatization of PLWHAs. Before now, in the early years of discovery of the dreaded disease in Nigeria, reports on HIV/AIDS planted the deep roots of stigma and discrimination against PLWHAs with negative illustrations such as human skulls and crossed bones, depicting danger and caution, to the use of derogatory languages to refer to people carrying the virus (Udomisor and Liman, 2007). This media posture has changed today with efforts being made to discourage all forms of discrimination against PLWHAs.

Stigmatization of PLWHs in Nigeria is still rampant. The case of Gloria Asuquo, a 19 – year old PLWH, led to an inter-nationally a famed documentary production entitled "HIV stigma in Nigeria: Survivor's Guide" which focuses on her plight (Abah, 2007). She tested positive at 13 and was discriminated against by her family members before she received temporary relief from the Network of People Living with HIV and AIDS in Nigeria (NEPWHAN), a Non-Governmental Organization of PLWHs in Nigeria. Gloria Asuquo's case is just one in many such incidents of stigmatization and discrimination of PLWHs in Nigeria, making the trend a cause of concern.

Stigmatization is a serious impediment to the fight against HIV/AIDS. This is because people are afraid to undergo HIV/AIDS test to find out their status for fear of being discriminated against. An early diagnosis could help a person live a normal, healthy and longer life with the help of Anti Retroviral Drugs. This underscores the essence of campaigns against stigmatization of PLWHAs. These campaigns are currently on, running in the media, with seminars and workshops to support them.

It is against this backdrop that this study seeks to find out whether the anti-stigmatization campaigns are effective in achieving the objectives for which they were established.

THE PROBLEM

Stigmatization of PLWHAs is posing a serious problem to the fight against HIV/AIDS. People are afraid to undergo HIV/AIDS tests to find out their status for fear of being stigmatized against, should they test positive. This is a problem because early diagnosis helps in giving a person treatment with Anti-Retroviral Drugs such that the virus is managed and the person is guaranteed a healthy and normal life.

To address the problem of stigmatization, promotional campaigns in the media are on. The campaigns are such that jingles and messages are aired in broadcast media, published in print media telling the public not

to discriminate against PLWHAs. Whether these anti-stigmatization campaigns are effective in achieving the objectives for which they were initiated is what this study seeks to find out. The study is significant in the face of an increasing number of PLWHAs in Nigeria and reported cases of stigmatization and discrimination against these people still persisting in the society.

To this end, the following research questions have been formulated for this study;

1. Do anti-stigmatization messages have a positive influence on respondents' attitude towards PLWHAs?
2. Would respondent engage in a relationship with a PLWHA of the opposite sex?
3. Would respondent live in the same room with a PLWHA?

The following hypotheses were tested in the study;

Ho: Anti-stigmatization messages do not have a positive influence on respondents' attitude towards PLWHAs.

Ho: Respondents would not engage in a relationship with a PLWHA of the opposite sex.

Ho: Respondents would not live in the same room with a PLWHA.

THEORETICAL BASE

Among the theories guiding this study is Symbolic Interaction Theory. Communication scholars borrowed this theory from psychologists. It states that cultural symbols are learned through interaction and that those cultural symbols also mediate the interaction. Put in another that way, the theory is saying that people give things meaning, and that meaning controls their behavior (Baran, 2004). Relating this to communication, the theory explains how mass communication shapes people's behaviours. Information people get from the media guides them in ascribing meaning to things and these meanings are shared among them.

Symbolic interaction has three core principles – meaning, language, and thought (Blumer in Griffin, 2000:54). It states that people act towards people or things on the basis of the meanings they assign to those people; that meaning arises out of social interaction people have with each other i.e. meaning is negotiated through the use of language; and that an individual's interpretation of symbols is modified by his or her own thought processes (in Griffin, Supra).

Relating this to the stigmatization of PLWHs, people ascribe derogatory image perception to PLWHs based on interactions with others and also based on what they have heard or read from the mass media concerning HIV/AIDS. Reports in the early years of the discovery of HIV/AIDS planted deep roots of stigma and discrimination against PLWHAs with negative illustrations and language (Udomisor and Liman, 2007). This is largely responsible for the discriminatory symbol or symbolic meaning which has continued to pose a stigma to PLWHAs. The media are now addressing this problem through anti-stigmatization messages aimed at reversing whatever symbolic meaning given to PLWHAs.

METHOD

Two research designs were adopted in carrying out this study - survey method and observation (laboratory) research method. The use of two research designs was done in a bid to compare the results of two methods in finding out how respondents feel about PLWHAs. While in the survey method respondents responded to questions in a questionnaire, in the observation (laboratory) method, respondents were in a 'laboratory' where the researcher observed their attitude towards PLWHs. The combination of two research designs was essentially because respondents could easily say that they would not stigmatize PLWHs but could do something else when they physically see a PLWH. This was why the researcher decided to use observation method where respondents were made to face PLWHs. Students of Anambra State University (ANSU) in Uli campus were case-studied. The University has an estimated population of 15 thousand students in Uli campus. For the survey method, the sample size was determined using the formula:

$$n = \frac{N}{1 + N(e^2)}$$

where N= population size

e^2 = error margin (level of significance 0.05%)

n = sample size

n = 15,000

$$\frac{n}{1+15,000 \times (0.05)^2}$$

$$n = 15,000$$

$$\frac{15,000}{1+ 15000 \times 0.0025}$$

$$= \frac{15,000}{1+ 42.5} = \frac{15,000}{43.5}$$

$$n = 344.82 = 345$$

The chi-square analytical tool was used in testing the hypotheses. The chi-square formula is

$$X_c^2 = \sum \frac{(F_o - F_e)^2}{F_e}$$

Where X_c^2 = calculated the value of chi-square
 = summation
 fo =observed frequency
 fe =expected frequency

For the observation method, a total of 40 students were studied in groups of 10 students (five male and five female students) by four different research teams. The demographic make-up of respondents was according to the discretion of the researcher to ensure that both gender are evenly represented. The respondents were also purposively selected to ensure that those who had previously been exposed to anti-stigmatization messages were selected. The research teams ensured that students did not feature in two tests by carrying out the exercise almost at the same time, in the same day. Respondents were brought into a room (laboratory). These respondents had been exposed to anti-stigmatization messages about PLWHs before the exercise.

Before commencement of the exercise, a radio message on stigmatization of PLWHs was played before respondents. A research coordinator also discussed the issue of stigmatization of PLWHs with respondents. In every case i.e. in the four groups, respondents generally agreed that it was wrong to stigmatize or discriminate against PLWHs. Most of them said that they could eat with and live in the same room with PLWHs. The research coordinators did not tell the respondents that a PLWH would be joining the discussion.

After discussion with respondents, the research coordinator suddenly brings in a PLWH into the room to shake hands and share biscuits to the respondents would be while PLWH was physically present with them. This was done to observe what their responses would be while a PLWH was present with them. The observation was recorded by research coordinators.

FINDINGS

Survey: A total of 345 questionnaire copies were distributed for the survey research. Two hundred and ninety-nine (299) copies were found valid while 46 copies were invalid. Forty-two percent of the respondents (n=126) are male students while 58 percent (n=173) are female students. Only 9 percent (n=21) are married while 93 percent (n=278) are single. The age distribution of respondents is as follows: 21 percent are between the age of 15 and 20 years, 64 percent between 21 and 25 years, 13 percent between 26 and 30 years, while 2 percent of respondents are 31 years and above.

Test of Hypotheses

Table 1i: Respondents’ responses on the effect of anti-stigmatization messages on their attitude towards PLWHAs

Variable	Respondents		Total
	Male	Female	
Yes	88(75.9)	73(85)	161
No	21(31.1)	45(34.8)	66
Can’t say	32(33.9)	40(38.6)	72
Total	141	158	299

df = 2, p< .05, $X_c^2 = 5.991$ (values in parenthesis are fe)

Table 1ii: calculating value of chi-square

Fo	Fe	Fo-fe	(fo-fe) ²	$\frac{(fo-fe)^2}{fe}$
88	75.9	12.1	146.41	1.92
73	85.9	-12	144	1.69
21	31.1	-10.1	102.01	3.28
45	34.8	10.2	104.04	2.98
32	33.9	-1.9	3.61	0.16
40	38.0	2	4	0.11
				10.14

The table value of chi-square at 2 degrees of freedom and .05 level of significance = 5.991. calculated the value of Chi-square=10.4

Decision rule : Reject H₀ if X_c² > X_t²

Since X_c² (10.14) is greater than X_t² (5.991)

We reject H₀ which states that anti-stigmatization messages do not influence respondent’s attitude towards PLWHAs.

Table 2i: An assessment on whether Respondents could engage in relationship with a PLWHA of the opposite sex.

Variables	Respondents		Total
	Male	Female	
Yes	34(28.3)	27(82.6)	61
No	69(80.4)	104(92.5)	173
Can’t say	36(30.2)	29(34.7)	65
Total	139	160	299

Df=2, p<.01, X_t² =9.210, value in parenthesis are fe

2ii calculating valve of Chi-square

Fo	Fe	Fo-fe	(Fo-fe) ²	$\frac{(Fo-fe)^2}{fe}$
34	28.3	5.7	32.49	1.14
27	32.6	-5.7	31.36	0.96
69	80.4	-11.4	129.96	1.61
104	92.5	11.5	132.25	1.42
36	30.2	5.8	33.64	1.11
29	34.7	-5.7	32.49	0.93
				7.17

The table value of chi-square of 2 degrees of freedom and .01 level of significance = 9.210

Since X_c² (7.17) is less than table value of chi-square (9.210), do not reject H₀. It then follows that respondents would not engage in a relationship with PLWHA of the opposite sex.

Table 3i: Assessment on whether respondents would live in the same room with a PLWHA

Variables	Respondents		Total
	Male	Female	
Yes	78(66.7)	63(74.0)	141
No	31(36.5)	46(40.4)	77
Can’t say	33(38.5)	48(42.5)	81
Total	142	157	299

df=2, p<.05, X_t² = 5.991, values in parenthesis are fe

Table 3ii: calculating the value of Chi-square

Fo	Fe	Fo-fe	(fo-fe) ²	$\frac{(Fo-fe)^2}{fe}$
78	66.7	11.3	127.69	1.91
63	74.0	-11	121	1.63
31	36.5	-5.5	30.25	0.82
46	40.4	5.6	31.36	0.77
33	38.5	-5.5	30.25	0.78
48	42.5	5.5	30.25	0.71
				6.62

The table value of Chi-square at 2 degrees of freedom and .05 level of significance =5.991.

Since calculated value of chi-square (6.62) is greater than table value of chi-square (5.991), we reject H_0 which states that respondents would not live in the same room with PLWHAs. It then follows that respondents would live in the same room with PLWHAs.

Observation method: A total of 40 respondents (participants) were studied in 4 different groups. After group discussions on why PLWHAs should not be discriminated against, participants generally agreed that they could live and eat with PLWHAs and that they would not discriminate against them. But when a PLWHA was ushered into each of the groups, the situation changed. The PLWHA in each group was told to shake hands with participants and offer each of them (respondents) biscuits. In some groups some respondents refused to shake hands with the PLWHA. Those who shook hands with the PLWHA were seen after the exercise washing their hands and cursing the research coordinator for not telling them that a PLWHA would be present. A participant was seen scrubbing his hands with sand before washing them, saying that there may be unseen scars on the PLWHA's hands through which infected blood could get to others. When the PLWHA in the various groups opened a packet of biscuits and offered to each participant, all of them accepted but most of them did not eat it. A good number were seen throwing theirs away on their way home after the exercise. Some respondents hugged the PLWHAs while others refused to do so. The findings of the observation method showed that in a real life situation, respondents would spontaneously discriminate against or stigmatize PLWHAs, despite their responses in group discussions, oral or questionnaire interviews.

DISCUSSION

The first null hypothesis which states that anti-stigmatization messages do not affect respondents' attitude towards PLWHAs was rejected. It then follows that anti-stigmatization messages influence respondents' attitude towards PLWHAs. The degree of such influence could be determined in a separate study. The respondents that were studied had been exposed to messages in the media on stigmatization of PLWHAs.

The second null hypothesis which states that respondents would not engage in a relationship with a PLWHA of the opposite sex was accepted. This was contrary to respondents' view on the first research question. The first hypothesis indicated that respondents were positively influenced by anti-stigmatization messages, which invariably means they would not discriminate against PLWHAs. But the second hypothesis test shows an element of discrimination by respondents against PLWHAs. Engaging in a platonic relationship with a PLWHA will not pose a risk to any person. Stating that they would not engage in a relationship with a PLWHA is a show of discrimination.

The third null hypothesis which states that respondents would live in the same room with a PLWHA was rejected. This means that respondents would live the same room with PLWHA. This is also a contradictory observation in view of the fact that hypothesis two had exposed respondents as having a discriminatory attitude towards PLWHAs. This could mean that the observations in hypotheses one and three could be hypocritical i.e. respondents were only pretending to be good. This position is supported from findings in the observation method where some respondents engaged in an open show of discrimination against and stigmatization of PLWHAs.

The observation method did not give respondents opportunity to hide or disguise their feelings towards PLWHAs as the questionnaire interview did. Recall that those who participated in the group discussions had earlier stated that they would not discriminate against PLWHAs (as was done by respondents in the survey method) not until PLWHAs appeared before them, shook their hands, hugged them and offered them biscuits. Participants' reactions during and after the exercise (as stated in the findings) shows that a lot is still to be done in the area of discouraging discrimination and stigmatization of PLWHAs. This is in

line with the observation by Kayode, Jimoh, and Mordi (2007:20) that the Nigerian print media do not in their day-to-day coverage, focus on stories dealing with the rejection and humiliation suffered by PLWH. The media still have a lot of work to do to set agenda on stigmatization and discrimination against PLWHAs. Airing jingles on stigmatization from time to time may not be enough to impart anti-stigmatization culture on the public. The findings have proved this fact based on the observation that participants who exhibited acts of discrimination against PLWHAs during the observation method, including respondents in the survey research, had all been exposed to anti-stigmatization messages in the media. These messages were mainly radio jingles or short messages on the issue.

CONCLUSION AND RECOMMENDATIONS

There is still a lot to be done in the area of awareness creation and persuasive communication concerning stigmatization of PLWHAs. Acts of discrimination against PLWHAs still exist in Nigeria, with PLWHAs suffering discriminatory attitude in work places, homes and such other places. Tertiary institution students in Nigeria have discriminatory attitude towards PLWHAs, although these students say that they would not discriminate against PLWHAs. Tertiary institution students would not engage in a relationship (social relationship) even on a platonic level, with PLWHAs, and this is an act of discrimination and stigmatization of those living with the virus. The mass media have not done enough in the area of persuasive communication concerning stigmatization of PLWHAs.

There is need for the mass media to wake up to the challenge of combating stigmatization of PLWHAs. It is not enough to air radio jingles and short messages on television concerning stigmatization of PLWHAs. Discussion programmes, phone-in programmes, documentary programmes, radio/ television drama series centered on PLWHAs – their plight, why they should not be discriminated against, how they can live a normal life if not stigmatized against, etc. – should be used on a regular bases as part of the battle against discrimination of PLWHAs.

Another very essential strategy for combating stigmatization of PLWHAs is modeling. It is a largely non-verbal communication strategy (Udoakah and Iwokwagh, 2007: 14). Modeling in the context of this paper, refers to demonstration of friendly and caring attitude towards PLWHAs by parents, managers and leaders in workplaces and in government, teachers in schools etc. This attitude will encourage subordinates and other members of an organization or unit, not to discriminate against PLWHAs. Over 65 percent of communication is carried out non-verbally and non-verbal communication is very persuasive in achieving communication goals (Willson, 1992). Modeling as a non-verbal communication strategy could prove effective in combating stigmatization of PLWHAs.

Traditional communication channels such as age grade meetings, August meetings, Churches, use of opinion leaders, secret societies, pilgrimages, social clubs or group etc. could also be adopted in spreading persuasive messages on destigmatization of PLWHAs. These organizations have members that live in the same society with PLWHAs. They could be convinced through persuasive communication to adopt a friendly and caring attitude in their relationship with PLWHAs. Discussion groups or contact communication strategies such as workshops, seminars, symposia etc. could prove to be effective means of persuasively achieving destigmatization of PLWHAs in the society. This should be organized from time to time among different segments, classes and groups in the society. Government and private organizations also need to contribute their own quota towards the campaign by sponsoring some of the events, programmes and strategies mentioned here, among others, and also coming up with policies that would not discriminate against PLWHAs in work places and the society at large.

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A COMPARATIVE STUDY OF THE EXTENT OF PRACTICE OF UNETHICAL BEHAVIOURS BY LECTURERS IN PUBLIC AND PRIVATE UNIVERSITIES IN SOUTH EASTERN NIGERIA

NWAJIUBA CHINYERE AUGUSTA (Ph.D)
Department of Education Foundation and Administration
(Sociology of Education)
Imo State University
Owerri, Nigeria
canwajiuba@yahoo.com

Abstract

The study was conducted to determine the extent of practice of unethical behaviours by lecturers in public and private universities in South east Nigeria. A self structured questionnaire was used to elicit information on unethical behaviours from 588 final year undergraduate students purposely selected. Cronbach alpha was used to determine the reliability of the instrument with a coefficient of 0.87. Data was subjected to analysis using analysis of variance (ANOVA). The result of the study indicated that the mean score of the unethical behaviours (in terms of sorting, non attendance to lectures, sexual harassment, improper teaching) was 2.87 which was highest in the state universities followed by federal (2.41) and then private (2.35). There is no significant difference between federal and private universities on the perceived extent of practice of unethical behaviours of lecturers. Based on the findings, it is recommended that government should ensure job security and protection of life of lecturers. This should be done by adequate funding of universities, state universities in Nigeria in particular.

KeyWords: Job Security, University lecturers, Unethical behaviour, improper teaching

Introduction

Higher education is seen as an environment where quality skills are obtained and academic attainment is achieved through performances in academic work, and where character is developed. The primary goal of higher education is to develop and inculcate proper values for the survival of individuals and society” (Federal Republic of Nigeria (FRN), 2004:36). The achievement of this goal could depend on the quality of lecturers in both knowledge and character. As clearly stated by the FRN, (2004:39) no education system can rise above the quality of its lecturers. It appears that the lecturers and university administrators are faced with the challenge of how to adequately prepare students in this area of character development. One major way of facing this challenge is to have lecturers with integrity, respect for values and moral conduct.

As purveyors of ideas, higher education and more especially intellectuals could be described as the national segment of the educated elites who would influence the behaviours or characters and academic performances of present and future generations. A lecturer’s first obligation is to provide excellent instruction, assist students to understand, desire, and act on what is right and excellently perform their work (Anowor, 2006). Lecturers with high level of moral professionalism have a deep obligation to help students learn and behave well. However, there are evidences to suggest that some lecturers neglect their obligations and tend to engage in unethical behaviours that are detrimental to students’ character and learning processes (Kuna, 2005). The extent to which lecturers engage in unethical behaviours is not well known. The focus of the study is therefore, to determine the extent to which unethical behaviours are practiced by lecturers in federal, state and private universities in Nigeria.

Statement of the problem

One of the key roles of institutions of higher education in Nigeria is to create an environment conducive to learning (FRN, 2004). These institutions are expected to produce graduates who are not only highly skilled and technically competent, but also demonstrate high standards of honesty, ethical responsibility and commitment to serving their relevant profession and society well. Concerns have been expressed about how Nigerian Universities carry out this responsibility. Stakeholders in the university system and researchers have expressed concern on the decline in values and public morality among lecturers as well as

the quality of graduates of universities in Nigeria. This is shown in dishonesty, disrespect, violence, bigotry and immoral qualities.

In recent times, engagement in unethical behaviours that could have disturbing impact on students' academic performance and behaviour towards academic work among lecturers is increasingly recognized as a pre-eminent problem in Nigeria universities (Kuna, 2005). Such unpleasant behaviours include 'Sorting', involvement in sexual harassment, non attendance to lectures, participation in examination misconduct, use of students to grade examination scripts of fellow students, inaccessibility of lecturers to students, and extortion of money from students, sale of books by compulsion, neglect of essential processes of lesson preparation, application of substandard teaching procedures among others. This undermines the role of higher institutions in Nigeria. Consequent to these behaviours could be decline in the quality of graduates of universities both in character and learning and in the worth of degrees obtained from Nigerian Universities.

However, there is a wide gap in knowledge on the extent to which these behaviours are practiced among lecturers in public and private institutions in Nigeria.

Research Objective

To determine the extent of practice of unethical behaviour among lecturers in private and public universities in southeast Nigeria.

Hypothesis

Ho1: The mean score of the perceived extent of practice of unethical behaviours of lecturers in Federal, State and Private Universities in south east Nigeria do not differ significantly ($p < 0.05$).

Methodology

The study is both descriptive survey and inferential. The study was conducted in South-east zone of Nigeria which comprises of five States namely Abia, Anambra, Ebonyi, Enugu and Imo, with five state owned universities namely Abia State University, Uturu, Enugu State University of Science and Technology, Enugu, Ebonyi State University, Abakiliki, Anambra State University Uli, and Imo State University, Owerri. There are four Federal Universities in the south east zone namely; University of Nigeria, Nsukka; Federal University of Science and Technology, Owerri; Nnamdi Azikiwe University, Awka and Michael Okpara University of Agriculture, Umudike. There are four Private Universities namely, Madonna University, Okija, Tansian University, Umunya, Renaissance University, Enugu and Caritas University Amorji, Enugu.

Population of Study

The population of this study consists of undergraduate students in public and private universities in Southeast zone of Nigeria.

Sample and Sampling Technique

The sampling technique employed in this study is a multi-stage stratified random sampling technique involving three stages. **In the first stage**, a list consisting of all the Federal, State and Private/Religious Universities in Southeast Nigeria served as the sample frame. Out of the thirteen (13) universities, eight (8) universities were randomly selected. Three Federal universities namely, University of Nigeria, Nsukka, Federal University of Science and Technology, Owerri, and Micheal Okpara University of Agriculture, Umudike were selected. Three state universities namely, Enugu State University, Enugu, Anambra State University, Uli, and Imo State University, Owerri were selected. Two private universities namely, Madonna University, Okija and Caritas University, Amorji Nke, Enugu were selected. **In the second stage**, a list of faculties from the eight universities constituted the sample frame. Two faculties were randomly selected from each University. Through random sampling technique, two departments were randomly selected from a sample frame consisting of a list of departments in the faculties in all the universities. In other words, a total of sixteen departments were randomly selected. **In the third stage**, Final year undergraduate students were purposely selected because they (students) have spent sufficient years in the school and are most likely to have experienced some of unethical behaviours if they exist in their universities. A total of 588 final year undergraduate students participated in the study.

Instrument for Data Collection

Data was obtained through structured questionnaire. The questionnaire was titled “Students Questionnaire on the extent of practice of Unethical Behaviour among Lecturers” (EPUBAL). The instruments are structured in a modified four point Likert type scale comprising questionnaire items which the respondents indicated as follows: strongly Agree (SA), Agreed (A), Disagreed (D), Strongly disagreed (SD). EPUBAL is made up of two sections. Section A is made up of items that gathered information on students’ perception of the extent of practice of unethical behaviour among their lecturers. Section B was made up of items on biographical data of students (Age, Gender, Year of study, discipline, University).

The instrument was validated and the reliability tested. This enabled a maximum efficiency of the instrument as well as eliminates complex redundant and overloaded questions from the instruments. Cronbach alpha was used to determine the reliability of the instrument. A reliability coefficient of 0.87 was obtained. This coefficient indicated internal consistency of the instruments as well as ensured the homogeneity of the items in each of the sections. The instrument was administered using face - to - face method. 600 copies were administered to students. This number of copies was made to compensate non response, non contacts and invalid information. 588 copies were returned. This indicates a high response rate.

Method of data analysis

Analysis of Variance (ANOVA) was used to determine whether there exist significant differences in the extent of practice of unethical behaviours in federal, state and private universities.

Results

Ho: The mean score of the perceived extent of practice of unethical behaviours of lecturers in Federal, State and Private Universities in south east Nigeria do not differ significantly ($p < 0.05$).

Table 1: Summary Table Showing ANOVA Procedure for the Hypothesis (n=588)

Sources of Variation	Sums of Squares	Degree of Freedom	Mean square	F value	Pr>F	F critical
University	31.4353088	2	15.7176544	42.76	<.0001	3.01113
Error	215.0158476	585	0.3675485			
Total	587	246.4511565				

R-square = 0.127552

Coefficient Variance = 23.19622

Overall unethical Behaviour mean = 2.613605

SHEFFE Grouping	Mean	N	University
A	2.874	259	State
B	2.411	268	Federal
B	2.393	61	Private

Note: Means with the same letter are not significantly different

Result shows F value = 42.76, significant at <.0001. This shows that there is a significant difference in the perceived extent of practice of the overall unethical behaviours of lecturers in federal, state and private universities since the significant probability of less than 0.0001 is less than 0.05 ($p < 0.05$). To identify the universities that show significance difference, a *post - hoc* test was carried out using Sheffe test. From the Sheffe test, we observed that state universities has the mean score of 2.87, followed by federal universities (mean score 2.41) and private universities (mean score 2.39). The Sheffe test also reveals significant differences in the mean scores of state and federal universities since they have different Sheffe grouping letters A & B respectively. Also, there is a significant difference in the mean scores of state and private universities since they have different Sheffe grouping letters A & B respectively. However, there is no significant difference between mean scores of federal and private universities since they have the same Sheffe grouping letter B.

Table 2: Showing ANOVA procedure for Sorting as an Unethical Behaviour

Sources of Variation	Sums of Squares	Degree of Freedom	Mean Square	F value	Pr>F	F critical
University	91.48359673	2	45.74179836	53.33	<.0001	3.01113
Residual	501.7596006	585	0.8577087			
Total	587	593.2431973				

R-square = 0.154209

Coefficient Variance = 33.71900

Sorting mean = 2.746599

SHEFFE Grouping	Mean	N	University
A	3.1506	259	State
B	2.5336	268	Federal
C	1.9672	61	Private

Note: Means with the same letter are not significantly different

Result shows F value =53.33, significant at <.0001. This shows that there is a significant difference in the perceived extent of practice of sorting among lecturers in federal, state and private universities since the significant probability of less than 0.0001 is less than 0.05(p<0.05). To identify the universities that show significance difference, a *post - hoc* test was carried out using Sheffe test. From the Sheffe test, we observed that state universities has the highest mean score of 3.15, followed by federal universities (mean score 2.53) and private universities (mean score 1.96). This shows a significant difference in the universities concerning unethical behaviour in terms of ‘sorting’ The Sheffe test also reveals significant differences in the mean scores of state and federal universities since they have different Sheffe grouping letters A & B respectively. Also, there is a significant difference in the mean scores of state and private universities since they have different Sheffe grouping letters A & C respectively. However, there is a significant difference between mean scores of state and federal universities since they have Sheffe grouping letters of A & B respectively, private and state universities since they have different Sheffe grouping letters of A & C, respectively, federal and private universities since they have Sheffe grouping letters of B & C respectively.

Table 3: Showing ANOVA procedure for Sexual Harassment as an unethical Behaviour

Sources of Variation	Sums of Squares	Degree of Freedom	Mean Square	F value	Pr>F	F critical
University	33.3606534	2	16.6803267	17.64	<.0001	3.01113
Residual	553.1019316	585	0.9454734			
Total	587	586.4625850				

R-square = 0.056885

Coefficient Variance = 37.32014

Sexual Harassment mean = 2.605442

SHEFFE Grouping	Mean	N	University
A	2.8649	259	State
B	2.4403	268	Federal
B	2.2295	61	Private

Note: Means with the same letter are not significantly different

Result shows F value =17.64, significant at <.0001. This shows that there is a significant difference in the perceived extent of practice of sexual Harassment among lecturers in federal, state and private universities since the significant probability of less than 0.0001 is less than 0.05(p<0.05). To identify the universities that show significance difference, a *post - hoc* test was carried out using Sheffe test. From the Sheffe test, we observed that state universities has the highest mean score of 2.8649, followed by federal universities (mean score 2.44) and private universities (mean score 2.22). This shows a significant difference in the universities concerning unethical behaviour in terms of sexual harassment. The Sheffe test also reveals significant differences in the mean scores of state and federal universities since they have different Sheffe grouping letters A & B respectively. Also, there is a significant difference in the mean scores of state and private universities since they have different Sheffe grouping letters A & B respectively and state and federal universities since the have different Sheffe grouping letters of A & B respectively. However, there

is no significant difference between mean scores of federal and private universities since they have the same Sheffe grouping letters of B & B respectively.

Table 4: Showing ANOVA procedure for Non attendance to lectures as an unethical Behaviour

Sources of Variation	Sums of Squares	Degree of Freedom	Mean Square	F value	Pr>F	F critical
University	100.3124319	2	50.1562159	51.56	<.0001	3.01113
Residual	569.1212416	585	0.9728568			
Total	669.4336735	587				

R-square = 0.149847

Coefficient Variance = 37.53819

Non attendance mean = 2.627551

SHEFFE Grouping	Mean	N	University
A	3.0927	259	State
B	2.2724	268	Federal
B	2.2131	61	Private

Note: Means with the same letter are not significantly different

Result shows F value =51.56, significant at <.0001. This shows that there is a significant difference in the perceived extent of practice of non attendance to lectures among lecturers in federal, state and private universities since the significant probability of less than 0.0001 is less than 0.05($p < 0.05$). To identify the universities that show significance difference, a *post - hoc* test was carried out using Sheffe test. From the Sheffe test, we observed that state universities has the highest mean score of 3.09, followed by federal universities (mean score 2.27) and private universities (mean score 2.21). This shows a significant difference in the universities concerning unethical behaviour in terms of non attendance to lectures. The Sheffe test also reveals significant differences in the mean scores of state and federal universities since they have different Sheffe grouping letters A & B respectively. Also, there is a significant difference in the mean scores of state and private universities since they have different Sheffe grouping letters A & B respectively. However, there is no significant difference between mean scores of federal and private universities since they have the same Sheffe grouping letters of B & B respectively.

Extent of Practice of unethical Behaviours

Sorting and Extortion of money from students are perceived to be practiced to some extent in federal universities. In the state universities, students perceived that sorting, sexual harassment, non attendance to lectures, extortion of money and improper teaching are all practiced to significant extent. Extortion of money and improper teaching are perceived to be practiced in private universities. This suggests that unethical behaviours are practiced more in state universities than in private and federal universities.

The mean performance score of the perceived extent of practice of unethical behaviour of lecturers suggests a significant difference in the practice of all the behaviours in federal, state and private universities. However, the mean score of the unethical behaviours is highest in the state universities followed by federal and then private. There is no significant difference between federal and private universities on the perceived extent of practice of unethical behaviours of lecturers.

Specifically, results from the hypothesis tested suggest that the extent of practice of Sorting is higher in state universities than in federal and private universities and in federal than in private universities. Results also reveal that sexual harassment and Non attendance to lectures have high mean scores in state universities than in federal and private. No significant difference was shown between private and federal on the perceived extents of practice of these behaviours. Results did not show any significant difference in Extortion of money from students within federal, state and private universities. Improper teaching was perceived to be practiced more in private, followed by state and then federal universities.

These findings are in agreement with that of Babalola, (2006), and Olofin, (2005). They observed that lecturers and students in private universities exhibit high moral behaviour than public universities. This could be explained by strict disciplinary measures enforced by the administrators and good funding. As observed by Abagi, (2007), many university administrators especially in state universities do not consider

values, culture and motivation as factors that affect effective management of universities. This is shown in delay in payment of salaries. Thus, forcing the lecturers to do whatever they like, not caring whether it is right or wrong. Mustapha, (2005) attributed poor moral conduct of lecturers in state universities to poor funding which most times result to the irregular nature of staff pay in state universities. Moral and intellectual training can effectively be done only when conditions are conducive.

Conclusion

This study investigated the extent of unethical practices in federal, state and private universities in the South Eastern states of Nigeria. It has established that the mean performance score of the perceived extent of practice of unethical behaviour of lecturers suggests a significant difference in the practice of all the behaviours in federal, state and private universities. However, the mean score of the unethical behaviours is highest in the state universities followed by federal and then private. There is no significant difference between federal and private universities on the perceived extent of practice of unethical behaviours of lecturers. One point to be made is the call for the need to embrace change in the conduct of major principal actors in Nigerian Universities. This is important in order to achieve the aim of university education system of producing graduates who are not only highly skilled and technically competent, but who also demonstrate high standards of honesty, ethical responsibility and commitment to serve their professions and society well. In addition, intellectuals as purveyors of ideas are expected to positively influence the behaviours or characters and quality of the present and future generation.

Recommendations

Based on the findings, the following recommendations were made: University management and National University commission (NUC) should embark on disciplinary measures on any teacher engaging in unethical practice. This would help improve ethical conduct and thus restore academic integrity and respect for values in the university system.

The conduct of lecturers should be closely monitored by an ethic committee at the departmental or faculty level. This would help put a check on the conducts of lecturers. The federal and state universities should give at least 80% or more of the approved budget of universities as grants. Such funds should be properly guided and monitored to ensure that value is received for the cost incurred.

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INDECISIVE POPULATION POLICY AND SOCIO-ECONOMIC DEVELOPMENT CHALLENGES IN NIGERIA

WUSU, ONIPEDE (Ph.D)
Demography and Social Statistics
College of Development Studies
Covenant University, Ota
onipedewusu@yahoo.com
+2348025750341

Abstract

The history of population policy in Nigeria has been characterised by indecisive blueprint on the expected behavioural pattern of demographic variables required to facilitate sustainable development. The journey started with purely laissez-faire approach whereby the state did not see any problem with the size and structure of the population. This was reflected in the third and fourth national development plans. The main thrust of the 1988 and 2004 national population policies corroborates this position. This paper examines the implications of in-decisive population policy for socioeconomic development in the country. Using data from NPC, NDHS and PRB this paper demonstrates that laissez-faire stance on population issue by the Nigerian state is impacting adversely on her socio-economic development. Finally, in view of the structure, size of the population and rate of natural increase and its retarding effects on socioeconomic development, a decisive reductionate population policy combining explicit and implicit strategies is imperative for this country to attain desired socio-economic development.

Keywords: In-decisive, Population, Policy, laissez-faire, development

Introduction

Nigeria has a population of over 158.3 million as at 2010 with a rough natural growth rate of 2.4 percent; it is the eight most populous country in the world (Population Reference Bureau PRB, 2010). The PRB statistics indicates that the gross national income per capita in purchasing power parity (GNI per capita PPP) for the country is 1940 US dollars, one of the lowest in the world. The country's Life expectancy for male is 47 and 48 for their female counterparts. In fact about 84 percent of Nigerians live below US\$ 2 per day (World Bank, 2011). This indicates that standard of living in the country is in a deplorable state. Little attention is known about the role of demographic situation in the socio-economic condition prevailing in the country. Literature has shown that there is a significant statistical association, though complex, between population growth and development (Week, 2002). This complex association informs what is generally referred to as population-development debate.

Three major strands of opinions are advocated in the debate. The optimist believes that a positive association exists between the two variables, pessimist insists on negative association while the neutralist sits on the fence (Bloom and Williamson, 1998). Although it is a truism that the population factor is just one of the numerous factors that either promote or hamper socioeconomic development, it is globally accepted that the population issue plays a significant role in proffering solutions to social, economic, political and cultural problems confronting any countries in the world (Mba, 2002). Bloom and Williamson (1998) reviewing the literature on the relationship between population and development report that some measures of past birth rates exert negative and significant effect on economic growth. Deaton and Paxson (2000: 142) in a similar review argued that 'with high population growth the burden of children decrease workers' ability to save and so limit growth'.

The argument in this article is predicated upon the premise articulated above. This view stipulates that any population growing rapidly is capable of retarding socioeconomic development (Wusu and Ahiadu, 2006). Therefore it is imperative to reduce the rate of growth of a rapidly growing population in order to promote development. The role of a realistic population policy in the actualization of such reduction is certainly very crucial. Population policy is defined as " direct or indirect actions taken in the interest of the greater

good by public authorities in order to address imbalances between demographic changes and other social, economic and political goals” (May, 2004). The paper argues that laissez-faire approach to population policy over the years in Nigeria is one of the factors that have hampered socio-economic development in the country. Four additional sections are addresses. It attempts a critical overview of post independence population policies that have been drawn up so far. Analysis of available data on fertility levels as a measure of the effects of actual population policies implemented is also examined. The following section attempts a comparative analysis of selected development indicators across two selected countries that used to be in the same socio-economic development category but now making rapid progress towards socio-economic transformation. This is to reflect on the role of population in socioeconomic development. Finally clear suggestions are presented on the way forward on policy required to check the imbalance between population and development in the country.

Nature of population policy in Nigeria since 1960

In the first part of this section the issue of population policy is examined through the lenses of the first four post-independence development plans because during this period there was no clear comprehensive policy on population. In the first post independent development plan (1962-1968) the best mention of population was the recognition of the effects of the growing population on health and other social infrastructure (Mba, 2002; Obono, 2003). There was no clear position on the relationship between the country’s population and her socio-economic development. Consequently, what kind of influence on demographic variables was required was obscured. The second development plan (1970-74) was able to appreciate the fact that the population was growing at a rapid rate but the then government did not see anything bad in the situation. The newly found oil wealth did not allow the government to perceive the long term effects of a population that was growing at the rate of 2.5 percent as a result of the joint effect of declining death rate and high birth rate (Mba, 2002). However, voluntary adoption of family planning was encouraged mainly to improve the standard of living of children (Obono, 2003). The development plan was certainly contradictory on population planning and so adoption of modern contraceptives remains quite negligible.

The third national development plan (1975-1980) did not make any categorical statement on population but it was able to establish a National Population Council. This silence on population showed that the government had not changed its position on the effect of population growth on the standard of living of the citizen (Obono, 2003). The fourth national development plan (1981-85) was the first to take cognizance of demographic variables in socio-economic well-being of the population. It was not surprising though, by this time oil price had begun to dwindle and the devastating effects of rapidly growing population on welfare had become apparent. It was clear to the then government that it was imperative to work on fertility rate in order to reduce the burden of the population on the economy. Mba (2002: 25) epitomizes the picture as:

On the demographic scene, available evidence on birth rates in Nigeria tends to indicate that there was a preponderance of very young persons as a result of persistently high fertility and declining mortality. The implication of this is that there were more people entering the reproductive age group thus establishing potential for greater population growth. Also, there was a high dependency ratio because of the high proportion of dependent youths compared with the number of people in economically productive ages of between 15 and 65.

Although this development plan marked the point at which the government became sensitive to the significant relationship between population and development it is important to note that comprehensive population policy was not drawn up until 1988.

The first explicit reduction rate and relatively explicit population policy came into being in 1988. This policy was clear on certain demographic goals. The policy indicated a four-child fertility goal. This goal was definitely not sufficient to bring down high fertility regime prevailing in the country. In addition the only means of controlling childbearing in the population which the policy stipulated was voluntary adoption of contraceptives. Beside the fact that the goals set were unrealistic (Obono, 2003), their actualization was almost impossible owing to the in-decisive approach to implementation. Mba (2002) argued that it was not certain if any “substantial progress” was made in terms of “the attainment of the quantitative demographic goals”. In fact the target to reduce the number of children a woman is likely to

have during her lifetime from 6 to 4 by year 2000 and to reduce the rate of growth from 3.3 percent to 2.0 percent by year 2000 have not been attained as at today. The Total Fertility Rate (TFR) for the country stands as 5.7 (PRB, 2010). In 2004 the latest population policy was announced. This policy was the most comprehensive. Specific goals were set and clear objectives itemized. But it is still operating within the laissez-faire framework. The fertility related goals is still far from realization. The next section provides more explicit evidence in support of this claim.

Data

The data upon which the analysis contained in this paper is based were derived from four main sources. These include the National Population Commission (NPC), National Demographic Health Survey (NDHS), Population Reference Bureau (PRB) and the World Bank. The summary data sets published by these organizations were found of immense use in the preparation of this paper. The trend analysis of TFR was made possible through the combination of statistical information published by the NPC (analytical report at the national level on census), NDHS (final reports on demographic and health surveys) and PRB (world population data sheets). The World Bank publication on world development indicators was very useful in highlighting the poverty levels in various regions.

Fertility level as a measure of decisiveness of population policy

Table 1 shows the fertility levels since 1990. As indicated above, the first comprehensive population policy in Nigeria came into existence in 1988 while the second one emerged in the 2004 policy. In the 1988 policy, one of the targets reads to reduce the number of children a woman is likely to bear during her lifetime, now over 6 to 4 per woman by year 2000 and reduce the present rate of population growth from about 3.3 percent per year to 2.5 percent by 1995 and 2.0 percent by year 2000 (Mba, 2002: 6). As shown in table 1, TFR was still as high as 5.7 by 2010 implying that there has not been any significant change in TFR in the country to justify any claim of the impact of the policy. The 2004 policy was modest in its fertility targets, it only aimed at reducing the TFR by 0.6 every year and to ultimately bring growth rate down to 2.0 percent (<http://www.population.gov.ng/policy.htm>). It is apparent however that given the current situation, these targets are not likely to be actualized. In fact, the TFR estimated for year 2008 indicates an increase of 0.2 whereas the goal is to reduce it. Rate of natural increase remains as high as 2.4 and at this rate the population is likely to double in about 29 years to come.

Table 1: Total Fertility Rates, 1981-2010

Year	TFR
1981-82	6.3
1990	6.0
1991	5.9
1999	5.2
2003	5.7
2004	5.7
2005	5.9
2006	5.9
2008	5.9
2009	5.7
2010	5.7

Sources: National Population Commission,
National Demographic and Health Survey,
Population Reference bureau

The picture being painted here is that the 1988 and 2004 national population policies have not impacted the desired influence on demographic behaviour in the country. The crucial point is that the policies lack the strength required to drive the society towards innovative fertility behaviour that can actualize the targets. Pegging family size at 4 vis-à-vis a population size of almost 150 million, growing at 2.4 percent per annum, is certainly manifestation of a care-free policy that is driving towards no achievable demographic

goal. Given the cultural factors guiding fertility behaviour, a total voluntary approach to fertility management may be difficult to bring down the growth rate of the population as stipulated in the policies. The content and totally voluntary implementation strategy also adopted in the 2004 policy reveal that the laissez-faire attitude of Nigerian development planners to the population issue is still exerting apparent influence. It would have been expected that reviewing the effect of the 1988 policy would change the approach in 2004 and a little direct and tougher strategies would be deployed. The focus would not be just voluntary family planning campaign. For instance, in the case of Singapore, upon independence in 1965, the government captured the right attitude towards population control. It rolled out a policy having family planning campaign as the main thrust to check the growth rate of the population (just 4 million in size). But 4 years later the government evaluated the policy and discovered that its impact on the population growth rate was insignificant. Weeks (2002: 539) summarizes change in policy which the government of Singapore adopted in response to the evaluation report:

The result, in 1969, was a liberalization of the.....and concomitant establishment of some economic disincentives to encourage the adoption of the idea that "two is enough." These measures included steeply rising maternity costs for each additional child, low school enrollment priorities for third and higher-order children, withdrawal of paid 2-month maternity leave for civil service and union women after the second child, low public housing priority for large families, and no income tax allowance for more than three children.

This change in policy exerted greater effect on the TFR of Singapore. It dropped from 4.5 in 1966 to 1.4 by 1985. That was a decisive population policy needed to address demographic imbalance in a society. This is the kind of reactionary shift in policy focus expected in the 2004 population policy in Nigeria. But alas the same in-decisive approach re-surfaced.

Comparative Analysis of Development Indicators in Nigeria, China and India

In this section we try to compare TFR, Life Expectancy and GNI PPP per capita (US \$) of a few selected countries who recognized their population problem in the past and implemented decisive and effective population policy. Table 2 shows two countries along with Nigeria that fit this description. China is having the largest population size on earth in terms of size but having one of the lowest growth rates in the world. China's government realized that the population problem was going to be enormous and a very decisive policy was adopted around 1950s to check the growth rate (Baochang et al. 2007). The growth rate was so high that between 1949 and by 2008, the population had more than doubled.

The Chinese revolution, which built the foundation for the socioeconomic transformation which the country is having today, recognized the population question in the drive towards development and embraced one of the most effective policies in the history of the human race. Today, the TFR that was over 6 in 1952 is now below replacement level and the growth rate is just 0.5 (Poston, Jr, 2000; PRB, 2010). With this rate of growth, dependency ratio has declined significantly. Workers have opportunity to save and promote capital accumulation that must have aided the rapid socio-economic development China has witnessed in the last few decades. Indeed the demographic transition positioned China to benefit from the demographic window of opportunity whereby productive age group of the population increased and the proportion of dependent age group declined. These conditions promote economic growth provided there are policies to harness the benefits of change in age structure. Life expectancy of 74, GNI PPP per capita of 6,020 US dollars and only 36 percent of the population living below US\$ 2 per day are pointers of enviable steady socioeconomic progress in China. The demography of India is quite similar to the Chinese experience.

Table 2: Population and Development Indicators in China, India and Nigeria

Country	Population 1990	Population 2010	TFR	RNI	Average Life Exp. Rate	GNI PPP Per Capita	% Pop. Below US\$ 2 a day
China	1.1bill	1.3bill	1.6	0.5	74	6,020	36.3(2005)
India	849.5m	1.2bill	3.6	1.5	64	2,960	75.3(2005)
Nigeria	97.3m	158.3m	5.7	2.4	47.5	1,940	83.9(2004)

Source: Population Reference Bureau (2010) and World Bank (2011); GNI PPP is gross national income converted to international dollars using purchasing power parity (PPP)

In a form of general observation, based on the data in table 2, China and India experiencing low TFR and RNI are also exhibiting higher development indicators. This reflected in the GNI PPP per capita, percent of their populations living below UD\$ 2 a day and the prevailing life expectancy. Nigeria's GNI PPP per capita, percent of population below US\$ 2 per day and life expectancy is the lowest. This can be explained by the fact that a population growing at 2.4 percent per annum is having many young people who depend upon the few that are working. It is thus very difficult to save towards capital accumulation. Until demographic transition in the country begins on an irreversible note, the country cannot benefit from demographic window of opportunities. The future may be worse owing to the fact that the population has so many youth that are graduating into the reproductive age group almost every year. Socio-economic development is likely to remain a dream for many decades if the population growth rate is not arrested now. The starting point is to embrace and implement a decisive population policy.

Conclusion

This paper has argued in favour of the pessimists' position on the population-development debate. As earlier stated, this group of theorists posits that rapid growing population slows down development. Although there are many factors that account for socioeconomic development, the population question cannot be relegated to the background. All over the world, there is no rapid growing population that is experiencing enviable socioeconomic development. Fertility is a key variable in population growth given that mortality has declined all over the world. Therefore, this paper argues for an urgent need for the Nigerian state to review the 2004 population policy and incorporate decisive anti-natalist fertility measures.

A few suggestions are raised here. First, fertility is largely a function of culture. There is the need to re-examine the cultural elements that support pronatalism in the country and use the tool of education to address them. Such cultural practices as the male child syndrome, children as women's marital security and children as old age social security may be difficult to suppress but the tools of education and public campaigns are capable of weakening their influence over time. Second, it may be necessary to introduce a comprehensive reproductive health curricular at primary and secondary school levels emphasizing the advantages of replacement fertility (TFR—2.1) to individuals, family and society. Third, the ongoing family planning strategy should be pursued more seriously. It is necessary to invigorate the family planning campaign highlighting the benefits in using contraceptives to space children and to stop childbearing after two. The rumors on the side effects of the contraceptives should be demystified.

Fourth, decisive strategies towards making the Nigerian people to accept the 2 – child - per – family slogan into their subconscious and make it a practice should be fearlessly pursued. Such strategies may include (i) free education only to first two children while subsequent children are made to pay heavily; (ii) health allowances for workers should be restricted to the first two children; (iii) workers having more than two children should be heavily taxed; (iv) maternity leaves should be restricted to first two children, etc. If these and similar strategies are decisively implemented, and regularly reviewed to tighten up any loose end, the population problem is likely to abate in the Nigerian state.

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**SOCIO-ECONOMIC DIFFERENTIALS AND ADEQUACY OF CARE FROM CHILDREN
AMONG THE ELDERLY IN SOUTH WESTERN NIGERIA**

WAHAB, ELIAS OLUKOREDE (Ph.D)
Department of Sociology,
Lagos State University, Lagos, Nigeria
eliasphd@yahoo.com
+2348023054348

&

UCHE, C. ISIUGO-ABANIHE (Ph.D)
Professor of Demography,
Department of Sociology,
University of Ibadan, Nigeria.

Abstract

Background--It is not known how socio-economic differentials affect the adequacy of care from children among the elderly in Nigeria. This has become essential in order to improve the welfare of the elderly population as well as to increase the life expectancy at birth among Nigerians. Reliable information is required to initiate the much needed old peoples policy and as well as to formulate comprehensive social security system for the elderly. Quantitative data was collected through individual-based questionnaire. Multi-stage sampling procedure was employed to select local government areas, enumeration areas and individuals for the study. In all, 810 respondents were interviewed. The study reveals that Christians are 82 percent less likely, traditionalists are 74 percent less likely to have reported adequacy of care from children than Muslim respondents. In respect of marital status, while the currently married are 92 percent less likely, the widowed are 91 percent less likely to have reported adequacy of care from children than the divorced and separated. The idea that old-age security and well being in Nigeria should remain the primary responsibility of the family is untenable. Government must assume the primary responsibility in a partnership in which the family also continues to play a significant role.

Keywords: Differentials, Socio-economic, Care, Elderly, Security system.

Introduction

The breakdown in traditional values in Nigeria, and continued rise of the nuclear family, and deteriorating economic conditions, have all resulted in declining family support for the elderly. Older persons, particularly in rural areas, do not have formal support systems to substitute for the withdrawal of family support. In Nigeria, social security benefits are provided only for a small category of workers in wage employment, and the family, the traditional support unit, is gradually shifting from being a production to a consumption unit.

The problems and issues of the elderly in Nigeria may well be a major social challenge in the Twenty-first Century. It is imperative to greatly expand work on the elderly in order to understand the changes and the needs of this segment of the population, of institutions such as the family, of population composition such as gender and of the public and private sectors.

In Nigeria, support for the elderly is still almost entirely provided by families, with the state providing little or no support system for them. Older women are more likely to suffer from disabling illnesses than older men and therefore have a greater need for support from caregivers and state services.

Research has shown that no society or government can offer total care for all elderly people in the population - no matter how developed or wealthy the country is (Peil, 1995). This fact particularly applies to Nigeria, where a large proportion of the population comprises poor or indigent persons. What this means is that a great deal of the responsibility for the care of these persons devolves upon caregivers in the community, usually the family.

Research findings indicate the need for special attention to welfare provisions for the elderly by the public, private and informal sectors as well as the need to make health services readily available for the elderly (Coombes, 1995; Lloyd-Sherlock and Johnson, 1996). The welfare of the elderly requires the strengthening of family support system and development of community-based programmes concerning matters such as employment, income and maintenance; health, nutritional and medical care; and housing, living arrangement and personal social services (UNESCAP, 1994).

Writing in similar vein, Cain (1989) focused on the family as a welfare institution concerned with security for the elderly and observed that this constitutes the motive for having a large number of children. Taking care of the elderly is not a problem in the traditional society. This is because of the ties of affection and mutual obligation of the extended family system. The elders are taken care of by the families and sometimes by the entire clan. Where necessary privileges are graded according to age and in general, the elderly are accorded more privilege than the young (Abdulrahman, 1988). They in turn provide guidance and direction for society from their wealth of knowledge and accumulated wisdom. Indeed, the elderly are often given pride of place in the society.

Writing on the issue of poverty among the elderly, (Zeng, 1959; Cain, 1989; Bose, 1994; UNESCAP, 1994) concluded that there is need for a high level organization, which would protect and promote the need of the elderly. The emerging issues they identified include the decline in the joint family, changing value which emphasises the needs of the immediate family, fewer children as care providers to the elderly, greater female employment demands, migration of the young, limited housing in the urban areas, complex living conditions due to modernization and the economic dependence of the elderly. The family remains the main care providers and plays the most significant role in preventing many elderly from living in poverty. In turn, most elderly persons also contribute in various ways to the well being of other members of the family by helping with household chores (Pai, 1988).

As a corollary to the above, the morbidity patterns of the elderly in the developing countries are similar to those of the developed world in terms of a multiple pathology and a tendency to suffer from chronic as opposed to acute conditions (World Bank, 1994). In addition, the elderly often suffer from disability resulting from their lifestyles or work when they were young as well as the consequences of under-nourishment and several episodes of infection in their formative years. Among the Indians, the rural elderly age faster than the urban ones due to malnutrition, lack of medical care and hard physical labour. Thus, savings for the future is impossible (Scott and Johnson, 1988; Gokhale and Pandit, 1994). It is also expected that ageing will increase the old age dependency ratio and this burden will increase for young wage earners and the government (Kabir, 1994). Afzal (1994a) asserts that disability among the elderly constitutes a serious welfare problem.

In Botswana, social change, especially the out-migration of working age adults and growing emphasis on materialism has jeopardized the social status of the elderly (Brown, 1994; Guillette, 1994). According to Hernandez (1992) social changes, which take place around elderly individuals, induce considerable worry, fear and anxiety in them. Coupled with the realities of increasing loss of independence, loss of income, fear of death and loneliness, and in many cases abuse suffered in the hands of younger persons, the changes may lead to psychological problems for them.

The great majority of elderly persons in developing countries live in their own homes, connected to their families and communities, but socio-economic changes are placing increasing pressures on these arrangements (Peil, 1995). Rapid urbanisation and job-related migration are significantly altering family and community relationships. According to Mangen and Bengtson (1998) family solidarity is multi-dimensional and can be described in terms of family structure, contacts, affection, agreement on basic values, interaction and exchanges. Children upbringing represents an important contribution of the grandmother in traditional society (Hermalin, 1995).

As Treas and Logue (1986) have indicated, the status of older individuals decline with development. Older people may be considered as a low priority in development and thus can be viewed as victims of the development process. The challenge will be to simultaneously move toward formal support system of income maintenance and to maintain family support as the major informal support system. The conclusion

derivable from the above is that the welfare of the elderly is hampered mainly by lack of governmental will. Therefore, the elderly are left to the whims and caprices of their families for care. This constitutes a justification for the study in Nigeria.

Therefore, what is the present status of the elderly in our society? What are the current socio-economic conditions of the elderly? How far has the family abdicated its responsibility towards the elderly? What are the effects of socio-demographic characteristics of the elderly on adequacy of care from children? These and other emerging questions would be probed into in the course of this paper, using the Ijebu of south-western Nigeria as a case study.

Methods

This study was conducted in Ijebuland. The Ijebus are spread into parts of South-Western, Nigeria. The 2006 census figure put the population of Lagos state at 9,015, 781, out of which about 281,481 were Ijebu. Out of the 2,338,570 people in Ogun State, about 725, 299 were Ijebu. Lagos state had twenty local government areas. Of these, Ikorodu, Ibeju-Lekki and Epe local government areas are largely inhabited by the Ijebus. Ogun state has twenty local government areas, with eight of them in Ijebuland. The Ijebu therefore are found in eleven local government areas of Lagos and Ogun States. The methods comprise the use of questionnaire, case histories and document analysis. Quantitative method was exhaustively used. Ordinarily, the structured interview helps to generate standardized information from a representative sample of a given population.

In order to ensure conformity to the principles of representativeness, the sample size was determined statistically. The sample size determination formula developed by Frank-Nachmias and Nachmias (1996) is adopted in this regard. It is given as follows:

$$N = S^2 / (S.E)^2$$

Where N = the desired sample size

S = standard deviation of the variables under study

S.E = standard error (error margin)

Two important decisions are necessary in order to use this formula: how large a standard error is acceptable and since the study involves more than one variable, is a sample that is adequate for one variable satisfactory for other variables? (Frankfort-Nachmias and Nachmias, 1996; Moser and Kalton, 1972). For the purpose of this study, a standard deviation of 1.2 was assumed. The assumption is that these variables are likely to possess similar standard deviation and may represent other variables included in the analysis as far as the degree of variability is concerned. Also, because of the desire to obtain a sample size that could produce dependable estimates of the population parameters, the standard error was fixed at 4 percent. This connotes that the risk of error in estimating the population parameters based on the sample data in the present study is four out of a hundred. In other words, the sample estimates of the population parameters are likely to be correct 96 times out of a hundred. This margin is perceived as acceptable in view of the 95-confidence level generally allowed in social science research. So standard deviation = 1.2 and standard error = 4 percent (0.04). The sample size is therefore computed as follows:

$$N = (1.2)^2 / (0.04)^2 = 900$$

So the study sample size is theoretically put at nine hundred elderly in the study population.

A sample of elderly persons was drawn in the following stages: -

Stage 1: Simple random sampling technique was used to select 5 LGAs of Ijebu ethnic group from 11 LGAs in Lagos and Ogun States. Table 1 below shows the population and size of Ijebu by state. The lottery method of simple random sampling technique was employed here.

The selected LGAs are: Ikorodu LGA and Epe LGA (Lagos State) while Ijebu Ode; Shagamu and Ijebu North LGAs (Ogun State)

Stage two involved the stratification of each of the five selected LGAs into three clusters based on the residential patterns that reflect the socio-economic status of the residents. Each of the LGAs was stratified into an elite cluster, a transitional cluster and a traditional cluster. The elite cluster represented areas where only one family is living in a housing unit and the residents were of relative high income and better education. The transitional cluster was where families live in rented apartments. The traditional cluster represented the indigenous areas, where people from the same lineage reside together in a housing unit.

The third stage involved the selection of clusters from the three residential clusters. Lottery method of simple random sampling was employed here.

The fourth stage was the selection of enumeration areas (EAs) in the selected clusters. EAs in the selected clusters are first listed before the selection of final EAs. An Enumeration Area is a statistically delineated geographical area carved out of a locality (or a combination of localities) with 500 people or less. The entire area of study has 1530 EAs (National Population Commission, 1994). Out of these 34 were randomly selected, using lottery method of simple random sampling technique; the 34 EAs represented 2.22 percent of the study areas.

The fifth stage was the selection of household from the selected EAs. Household was selected within each EA through household listing until the required sample of 25 households was obtained. The sampling interval used in selecting household varied from one EA to another because of the variation in the number of households in each EA. The sixth stage was the selection of an elderly person to be interviewed in households with more than one qualified elderly persons. Each elderly person was randomly selected and in all 850 elderly persons were interviewed. The unit of analysis was the individual elderly.

Discussion of Findings

Socio-Demographic Profile

Information provided by 810 elderly men and women is analyzed in this study. The sample is unequally divided between males and females (roughly two-fifths and three-fifths, respectively). The study decided to have more females than males in the sample because in the elderly group, we have more females due to socio-cultural factors for example more male mortality implies that there are more females. Also, a study conducted by WHO (1996) shows that women through their working life, have limited access to and control of productive resources such as land, credit and technology.

Table 1 shows the important socio-demographic characteristics of the respondents. As regards place of residence, the study yielded about three-fifths of the respondents from rural areas and two-fifths from the urban areas. Age distribution reveals that roughly two – fifths of the respondents fall below age 65, another one-fifth above the 70 years of age, while about two-fifths of the respondents are between 65 and 69 years. The mean age for both sexes is 66.9 years, as shown in Table 1, 67.4 years among male respondents and 66.5 years among their female counterparts. Considering the crucial implications of age in this study, it is imperative to note that the nature of the distribution may not be unconnected with the fundamental problem associated with age reporting in developing countries. Such problems include people's ignorance of their actual age, because the society does not value the importance of age, and the tendency of some people to report themselves into younger ages.

Therefore, the option taken in most cases, particularly in rural areas, is to estimate the age for respondents on the basis of certain past events or occurrences. This, however, presents a serious epistemological problem. In the rural areas, due to early marriage, poor nutrition, subsistence farming, and lack of adequate medical services, respondents wear out fast, making them look older than their actual age. Despite this, attempts were made at estimating their right ages. Yet the age distribution presented should be taken with some caution bearing in mind the ever-occurring issue of age misreporting in Nigeria. Nevertheless, the age distribution does not reflect any significant difference between male and female respondents; on the average, males are older than the females by about one year.

According to Table 1, it is evident that the majority of the respondents have some level of formal education. In fact, nine out of every ten of the males and four-fifths of the females have at least, primary education. The level of literacy is higher among the male respondents than their female counterparts. For example, about two-fifths of the females and only one-tenth of the males are illiterate. Also, the proportion of males who had some secondary education and above (about one-quarter) is higher than that of their female counterparts (about one-tenth). In all, the above educational pattern reflects the national pattern of literacy: It has been reported by the National Population Commission (NPC) that while 66 percent of male population have had some level of education, only 57 percent of their female counterparts are of the same category. The religious affiliation of the respondents indicates that about two-fifths of both sexes are muslims. Half of the respondents were Christians while the remaining one-tenth belong to traditional Africa religion.

Table 1: Percentage Distribution of Respondents by selected socio-demographic characteristics, by sex

Characteristics	Male		Female	
	%	N=330	%	N=480
Study Area				
Ikorodu	24.9	82	26.0	125
Epe	22.1	73	18.3	88
Ijebu Ode	19.1	63	18.3	88
Ijebu North	19.7	65	16.5	79
Shagamu	14.2	47	20.9	100
Place of Residence				
Rural	55.8	184	65.8	316
Urban	42.2	146	34.2	164
Age				
60-64	40.3	133	43.3	208
65-69	33.3	110	38.3	184
70+	26.4	87	18.4	88
Mean	67.4		66.5	
Education				
None	13.9	46	20.0	96
Primary	59.7	197	66.9	321
Secondary	26.4	87	13.1	63
Mean	2.8		2.4	
Religion				
Roman Catholic	17.0	56	14.6	70
Protestants	24.8	82	31.7	152
Islam	43.9	145	39.7	191
Traditionalists	12.4	41	12.3	59
Other (Christians)	1.9	6	1.7	8
Marital Status				
Married	51.5	170	44.0	211
Widowed	20.0	66	21.0	101
Divorced/Separated	10.9	36	16.5	79
Remarried	17.6	58	18.5	89
If Remarried, Why?				
Widowhood	11.8	39	11.0	53
Divorced	6.1	20	7.3	35
Not Applicable	82.1	271	81.7	392
Type of Marriage				
Monogamous	33.3	110	32.1	154
Polygynous	66.7	220	67.9	326
Type of Family				
Nuclear	27.9	92	22.3	154
Extended	72.1	238	77.7	326

Family Size				
One	0.9	3	2.3	11
Two	7.6	25	4.6	22
Three	13.9	46	15.6	75
Four	19.4	64	15.2	73
Five	14.5	48	22.3	107
Six	13.3	44	15.0	72
Seven	9.1	30	5.8	28
Eight	9.7	32	10.0	48
Nine+	11.5	38	9.2	44
Mean	5.3		5.2	
Number of Male Children				
None	3.0	10	4.8	23
One	19.7	65	22.5	108
Two	25.5	84	24.8	119
Three	24.8	82	25.2	121
Four	13.6	45	10.0	48
Five	6.7	22	7.1	34
Six	6.1	20	4.8	23
Seven	0.6	2	0.8	4
Mean	2.7		2.6	

Number of Female Children				
None	1.2	4	2.7	13
One	22.4	74	15.6	75
Two	27.3	90	29.0	139
Three	27.0	89	31.0	149
Four	10.9	36	10.6	51
Five	7.9	26	7.9	38
Six	2.4	8	2.7	13
Seven	0.9	3	0.4	2
Mean	2.6		2.7	
Ever desired for more children				
Yes	34.5	66	30.8	79
No	65.5	264	69.2	401
If staying with Children				
Yes	69.4	229	72.1	346
No	30.6	101	27.9	134
Age at First Marriage				
15-19	33.9	112	42.1	202
20-24	42.7	141	47.1	226
25-29	20.3	67	10.6	51
30+	3.1	10	0.2	1
Mean	22.0		20.9	

The marital status of the respondents is also presented in Table 1. More men than women were still in a marital union, about half and two-fifths, respectively. Clearly, elderly people desire to have someone beside them to provide assistance, reduce boredom and its associated health problems. The Table reflects that one out of every five male or female respondents were widowed; more female respondents (16.5%) reported divorce/separation relative to men (about 11%), which may reflect the different effects of

polygamy on male and female. About one-fifth of male and female respondents indicated that they remarried following widowhood or divorce. The level of divorce or separation observed in this study is higher than the national average of 0.9 and 6.2 percent among males and females respectively (NPC, 1998).

Furthermore, the Table shows that the majority of the respondents are in polygamous marriages. About two-thirds of male and female respondents indicated polygamous unions. Those who reported monogamous marriage comprise just about one-third of men and one-fifth of women. The point to note here is that polygamy is more prevalent perhaps because of the spread of Islamic religion in the population, and because an Ijebuman or Yorubaman is polygamous in nature. Kinsella (1990) asserts that members of the extended family live under the same roof, and are more available for interaction than would otherwise be the case.

A related issue is age at marriage. It is apparent in Table 1 that women got married earlier than men. While about two-fifths of male respondents got married before or by age 24, about half of their female counterparts got married at the same age. The fact that the average age at first marriage among male respondents is 22.02 years and 20.94 years among female shows that women marry earlier than men. Also, the mean age at first marriage is lower in the rural areas than in the urban areas for both sexes (17.1 and 20.9 years) respectively.

Table 1 depicts the respondents' type of family. It is apparent from the Table that about three-quarters of the respondents live in extended family setting. This further corroborates the polygynous type of marriage found earlier in the analysis.

The distribution of the sample by number of surviving children shows that the majority of the elderly Nigerians surveyed in this study have large families, that is, families with more than four children. Indeed, more than three-quarters of respondents have more than 4 children, with one-tenth having nine children or more. The mean number of children for both sexes is 5.3. Caldwell (1976) asserts that one of the major reasons for high fertility in Africa is the need for social and economic security at old age. This corroborates the 2003 Nigerian Demographic and Health Survey, which put the total fertility at 5.7 per woman. This high fertility is one of the factors responsible for lower developmental efforts particularly in human resources sectors of health, education and employment.

The study examined the number of male children among the study population. It was found that only four percent had no male child at all, a quarter of them had two male children and another quarter had three male children. The mean number of male children for male respondents is 2.7 and 2.6 for female respondents. With respect to female children, only two percent had no female child at all. It was revealed that about one-quarter of them had two female children and three-tenths of them had three female children. The mean number of female children for both sexes is 2.7. The mean number of female children for male respondents is 2.6 and 2.7 for female respondents.

Table 1 reveals that one-third of the male respondents ever desired to have more children and three out of every ten female respondents ever desired to have more children. As a corollary to the above, about three-quarters of the respondents are staying with their children.

Adequacy of Care From Children

Table 2 presents the percentage distribution of respondents by whether or not children provide adequate care by selected characteristics. It is apparent from the Table that in the male category, more than two-thirds of the rural dwellers and about three-fifths of the urban dwellers reported that they received adequate care from their children. On the other hand, in the female category, about three-fifths of rural dwellers and about half of the urban dwellers reported that their children have provided adequate care. The fact that the chi-square for male is significant reflects that place of residence is to some extent statistically related to adequacy of care from children, with rural residents being more likely to be adequately taken care of by own children.

With respect to age, the general pattern is that of inadequacy of child care at higher age. This is intuitive since the demands of the elderly increase with age. Marital status reveals contradictory results with respect

to care provided by children. Among men, those who are currently married and widowed are more likely to report inadequate care by children. Among women, those who are currently married and divorced or separated reported higher levels of inadequate care by children.

Rather surprisingly, those in monogamous unions reported higher levels of inadequate care by children relative to those in polygyny. Religious affiliation shows that aged men who are Christians are more likely to report inadequate care from their children. However, among women Christians and adherents of the Islamic religion are more likely to receive inadequate care from their children.

Among males, the level of education is somewhat directly related to provision of adequate care by children. Among females the relationship does not seem straight forward. Aged females with low level of education, and those with the highest levels seem to report inadequate care from their children.

Aged respondents who reside with their children seem to receive inadequate care from children than those who are not staying from their children. This implies that children who live away from parents are better off and are more predisposed to caring for parents in spite of distance. This result suggests that parents who invest on their children tend to reap the benefit of such investment in future. The aged who were civil servants are somewhat more likely to report inadequate care from children relative to those who are traders. This underscores the inadequacy of their income from pension.

Table 2: Percentage distribution of the elderly by whether or not children provide adequate care by selected socio-economic and demographic variables, sex.

Characteristics	MALE N=330			FEMALE N=480		
	% Yes	% No	Total	% Yes	% No	Total
Place of Residence	N=223	N=107	N=330	N=299	N=181	N=480
Rural	71.7	28.3	184	63.9	36.1	316
Urban	62.3	37.7	146	50.1	40.9	164
	$X^2 = 3.29^*$			$X^2 = 1.05$		
Age						
60-64	65.4	34.6	133	65.4	34.6	208
65-69	73.6	26.4	110	66.8	33.2	184
70 +	63.2	36.8	87	44.8	55.2	88
	$X^2 = 5.24$			$X^2 = 14.38^{**}$		
Marital Status						
Currently married	65.9	34.1	228	60.2	39.8	300
Widowhood	65.2	34.8	66	63.4	36.6	101
Divorced/Separated	75.0	25.0	36	62.0	38.0	79
	$X^2 = 1.56$			$X^2 = 1.05$		
Type of Marriage						
Monogamous	61.8	38.2	110	55.5	43.5	154
Polygamous	70.5	29.5	220	65.2	34.8	326
	$X^2 = 2.49$			$X^2 = 5.05^*$		
Religion						
Christianity	67.9	32.1	144	62.9	37.1	230
Islam	68.3	31.7	145	60.2	39.8	191
Traditionalist	63.4	36.6	41	67.8	32.2	59
	$X^2 = 1.34$			$X^2 = 1.69$		
Education						
None	69.6	30.4	46	62.5	37.5	96
Primary	63.5	36.5	197	63.9	36.1	321
Secondary	75.9	24.1	87	54.0	46.0	63
	$X^2 = 5.69$			$X^2 = 7.91$		
Living Arrangement						
Staying with Children	67.2	32.8	229	60.1	39.9	346
Not Staying with Children	68.3	31.7	101	67.9	32.1	134
	$X^2 = 0.036$			$X^2 = 2.50$		
Type Of Work						
Trading	71.9	28.1	89	67.8	32.2	146
Government Work	65.5	34.5	148	58.9	41.1	219
Others	65.9	34.1	93	60.4	39.6	115
	$X^2 = 2.11$			$X^2 = 5.56$		

* Significant at $P < 0.05$ ** Significant at $P < 0.01$

The logistic regression model was utilized in estimating the effect of selected variables on adequacy of care from children. In coding the dependent variable, adequate care from children is coded 1 and 0 if otherwise. This implies that the odds ratios are measuring the effect of the independent variables on likelihood of adequacy of care from children. Table 6.2 presents the odds ratios. In model 1 (male respondents), age of respondents, education, marital status and place of residence are related to the adequacy of care from children. According to the model, while men aged 60-64 are 1.5 times more likely, those aged 70 years and above are 1.6 times more likely to report adequacy of care from children than those aged 65-69 years. Surprisingly, while those with no education are 68 percent less likely, secondary

education are 51 percent less likely to have reported adequacy of care from children than primary education. With respect to marital status, while currently married are 1.6 times more likely, widows are 1.5 times more likely to have reported adequacy of care from children than the divorced and separated. In respect of place of residence, urban dwellers are 1.6 times more likely to have reported adequacy of care from children than the rural dwellers.

Table 3: Odds ratio from two logistic regression models examining the effect of selected characteristics on adequacy of care from the children

	MALE		FEMALE	
Characteristics	Odds	S.E.	Odds	S.E.
Age				
60-64	1.48	0.29	1.05	0.22
65-69	1.00	Rc	1.00	Rc
70 +	1.61	0.32	2.46**	0.27
Education				
None	0.68	0.36	1.01	0.25
Primary	1.00	Rc	1.00	Rc
Secondary	0.51*	0.31	1.41	0.29
Religion				
Christian	1.11	0.27	0.82	0.21
Muslim	1.00	Rc	1.00	Rc
Traditionalist	1.10	0.40	0.74	0.32
Marital Status				
Currently Married	1.85	0.42	0.92	0.27
Widowed	1.49	0.48	0.91	0.32
Divorced/Separated	1.00	Rc	1.00	Rc
Place of Residence				
Rural	1.00	Rc	1.00	Rc
Urban	1.58*	0.25	1.14	0.21

- 2 log likelihood 403.491 619.221
 Model chi-square 12.326 16.892*

- Significant at P < 0.05 ** Significant at P < 0.01
- rc – reference category

The odds ratios for the females indicate that age of respondents, and education are significantly related to adequacy of care from children. Women aged 70 years and above are 2.5 times more likely to have reported adequacy of care from children than those aged 65-69. As regards education, those with secondary education are 1.4 times more likely to have reported adequacy of care from children than those with primary education. With respect to religion, while Christians are 82 percent less likely, traditionalists are 74 percent less likely to have reported adequacy of care from children than Muslim respondents. In respect of marital status, while the currently married are 92 percent less likely, the widowed are 91 percent less likely to have reported adequacy of care from children than the divorced and separated. Among women, place of residence does not make any difference with respect to adequacy of care given to the aged.

Conclusion

Nigeria is passing through a phase of rapid socio-economic transformation and sustained economic development. Thus old people have to count on either financial support from their sons and daughters or seek continued employment in a depressed economy. Further jeopardy still exists in the employment market resulting in fewer employment opportunities and lower wages for those who get a job. The idea that old-age security and well being in Nigeria should remain the primary responsibility of the family is untenable. Government must assume the primary responsibility in a partnership in which the family also continues to play a significant role. Therefore, it is also recommended that appropriate measures be introduced by government to protect the family, in particular, the nuclear family, to strengthen family values and promote inter-generational understanding, as well as to empower Nigerian youths, especially,

through significant improvements in the educational, employment and other economic opportunities available to them, so that they will be in a better position to take adequate care of their elderly parents.

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**REPOSITIONING CULTURAL PRACTICES FOR TOURISM DEVELOPMENT IN EDE
OBALLA, NIGERIA**

OKONKWO, EMEKA E.
Department of Archaeology and Tourism,
University of Nigeria, Nsukka
mec_okonkwo@yahoo.com

&

UZUEGBU, JOSHUA OKENWA
Humanities Unit
School of General Studies
University of Nigeria, Nsukka
Joegagery2002@yahoo.com

Abstract

This paper examines cultural practices of Ede-Oballa people with a view to identifying their problems and challenges occasioned by modernity and westernization. The paper uses qualitative research method to elicit information from respondents, and data collected was analyzed. This paper, therefore, is of the opinion that cultural practices in Ede-Oballa could be repositioned for tourism development. This approach will help to enhance the traditional practices, increase awareness of local products, create job opportunities and improve the living standard of host community.

Keywords: Culture, Modernity, Westernization, Tourism, Development.

Introduction

All the major economies the world over are diversifying their economic bases because of the danger of having a mono-economic base. Nigeria is not left out of this trend, because she has realized over the years how unstable the price of oil could be at the international market. Presently, petroleum products account for about 80% of Nigeria's national income. Alabi (2001:38) in supporting the above view, noted that "one of the major economic upheavals that threw most countries into intensive development of tourism industry was the oil crisis of the 1980s, which shook the foundations of the foreign reserves of many countries. On the other hand, Okonkwo and Odum (2010:48) argued that "given the instability and fluctuations of price of crude oil (which dictates the prices of goods and services), the shortage of petroleum products in circulation as a result of poor state of Nigerian refineries, and constant pipelines vandalization; tourism therefore, remain the only sure way to sustainable development in Nigeria as it guarantees infrastructural developments, job creations, conservation of environment etc". Consequently, the need to harness the potentialities inherent in cultural practices becomes imperative.

Tourism development through the establishment of resorts, game villages, national parks, recreational centres, museums/monuments etc, has monumentally brought rapid growth in transportation, accommodation, catering and communication industries in parts of the country. Thus, the attending benefits of tourism (like creation of job opportunities, increase in internal revenue generation, ensure the preservation of cultural resources, improved living standard of host communities, encourage local crafts and arts, as well as increasing the global awareness of the host country) are inevitable in places where enabling environment for tourism development is created. Perhaps, this informed Oladele (2001:66) to observe that tourism is not an isolated economic activity, but that which is composed of several branches, which its immediate impact is usually more widespread than that of exports of many other goods and services.

Tourism entails the movement of people to places of interest in order to satisfy their yearning about peculiar tourism products of the host community. This is where Ede-Oballa community in Nsukka Local Government Area of Enugu State naturally fits in. The town is richly endowed with numerous cultural practices such as blacksmithing, rainmaking, traditional healing systems (birth attendants and herbalists) etc. Repositioning cultural practices of Ede-Oballa people will impact positively on the socio-economic development of the host community.

This paper therefore, examines the tourism potentialities of cultural practices of Ede-Oballa. The paper identified potential ethnographic and archaeological resources in Ede-Oballa and examines their individual values for cultural tourism development in the area.

Brief Clarification of Concept:

Cultural Practices

Many definitions of culture have been developed by different scholars working under different conditions. These scholars (anthropologists, functionalists, cognitive anthropologists, symbolists, cultural anthropologists, archaeologists etc.) have all had different views about what constitutes the concept and meaning of culture. The term culture is derived from Latin word '*cultura*', which means to cultivate; and is referred to patterns of human activity with a symbolic structures that give such activities significance and importance. Taylor (1871) described culture from the perspective of social anthropology. To him, culture is that complex whole which includes knowledge, beliefs, art, morals, law, customs, and any other capabilities and habits acquired by man as a member of society. The above definition emphasizes the inclusive nature of culture (many variables are included). However, a narrow perspective points to different aspects of the concept and reflects its essential features; but, is not mutually exclusive. Thus, culture refers to the human environment (it is a part of a human-made environment that holds human groups together); way of life (it is a way of life of a group of people or an entire society); behaviour (it influences human behaviour and determines the patterns of human behaviour associated with particular groups of people, and the conditions and circumstances under which various behaviors occur), among others (www.hotelmule.com/management/html).

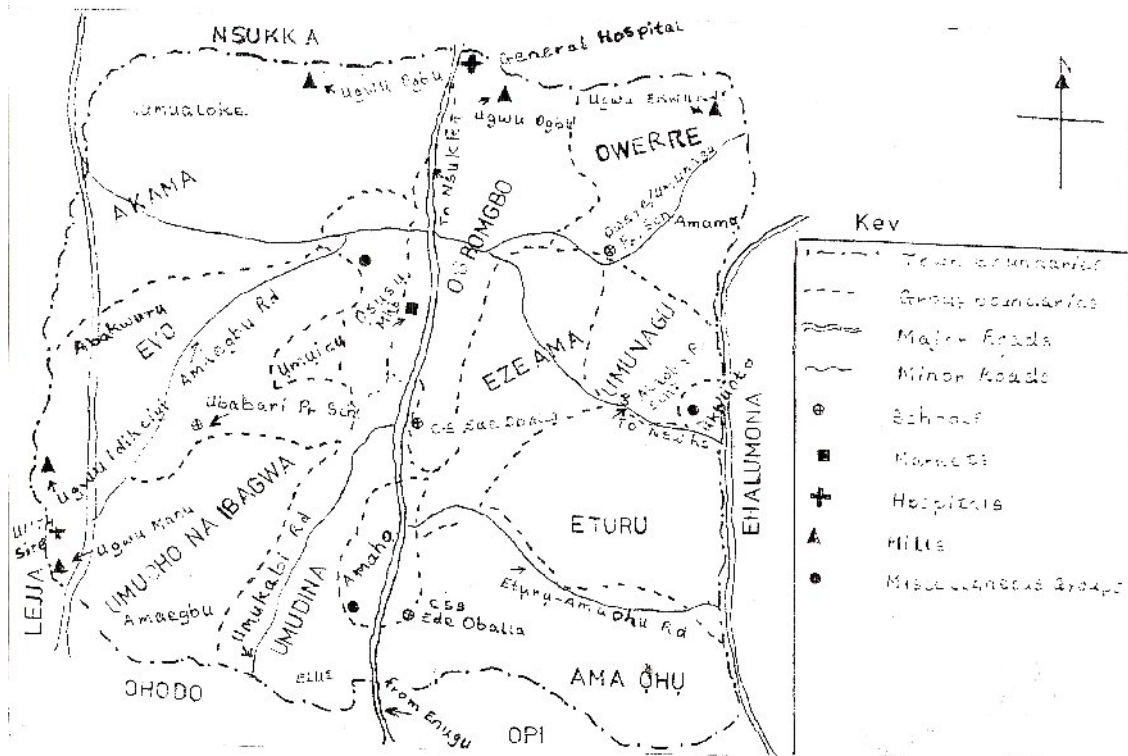
Cultural practices on the other hand, generally, refer to the manifestation of a culture or sub-culture, especially in regard to the traditional and customary practices of a particular society. In the broadest sense, the term can apply to any person manifesting any aspect of any culture at any time. However, in practical usage, it commonly refers to the traditional practices developed within specific society. Examples of cultural practices include religious and spiritual practices, medical treatment practices, cultural institutions, forms of artistic expression, dietary preferences and culinary practices, among others.

Background Information

Ede-Oballa is a town in Nsukka Local Government Area of Enugu state and is situated approximately at 6° 48' North and longitude 7° 25' East (Onyishi 1985). It is bounded on the Northeast by Nsukka, on the Southeast by Eha-alumona, and on the West and Southwest by Opi and Ohodo respectively. It shares the same weather condition with Nsukka town, which is essentially a wet tropical and dry climate with average mean daily temperature of about 69.80^of and average monthly maximum temperature of about 75.50^o to 80.8^o (Inyang 1972).

Historically, the original name of the town was Ede-Nome, which gradually gave way and was replaced with Oballa (blood). This was to appease their gods for various victories in wars with their neighbours. In its actual meaning, it is attributed and linked to Ekwegbe Nome (the daughter of the chief of Nike) whom the Ede-Nome people link their maternity. The town is divided into two quarters, namely Ede-Enu and Ede-Ukwu. Like other Igbo communities, Ede-Oballa has several socio-cultural activities that attract visitors from far and wide. Such activities include *Onwa ebo* (an annual feast for the peoples' survival), *Ogballa-ede* (a thanksgiving feast in honour of *alladda* deity), *Onwa ejamma* (New yam festival), *Omaba* (masquerade festival) etc. As a result of the rich fertile land, the people are predominantly farmers and they cultivate crops like maize (*Zea mays*), guinea pepper (*Piper guineense*), cowpea (*Vigna unguiculata*), bambara groundnut (*Voandzeia subterranean*), oil bean (*Pentaclethra macrophylla*), melon (*Cucumeropus edulis*), native mango (*Irvingia gabonensis*), bread fruit (*Treculia africana*) etc.

Figure 1: A Sketch Map of Ede-Oballa



An Assessment of Selected Cultural Practices in Ede-Oballa

Ethnographic sources revealed several cultural practices in Ede-Oballa, which explains priorities host communities attach to certain most important and least important values. These cultural practices reaffirm values, cope with difficulties, and find solutions to problems arising within the community. It was also revealed that these practices define the people’s beliefs, views, opinions, perceptions, and attitudes towards themselves, others, and the world at large. Therefore, cultural practices in Ede-Oballa are acquired way of thinking, feeling, doing things etc, which are exemplified in smithing industry, rain making, traditional healing systems, and festivals. These practices are examined below.

Black Smithing

Blacksmithing is an act of forming an iron into a recommended shape as an object of steel; while a blacksmith is a skilled craftsman who makes useful or decorative implements by melting and forming iron. The blacksmith was very important to a pre-colonial community because he made and repaired the tools that people depended on in their daily lives; however, their roles/values have not changed in recent times.

Amazu Odeli village in Ede-Enu is known for blacksmithing, though people from other villages could learn the work. The present local blacksmiths are aged people within the age bracket of 55 – 70 years old, who are mostly assisted by their children especially on vacations. There are two methods of blacksmithing in Ede-Oballa - local and modern or electricity propelled blacksmithing. The local smithing method is the indigenous type of smithing found within Ede-Oballa and environs. Here, the bellows (an instrument designed to pump air into the tuyéré) are directly connected to the fire point by a tuyéré nozzle. Each of the bellows contains a tunnel, which narrows down gradually towards the tail end fixed with an iron pipe. The tunnels and pipes control the amount of air entering the tuyéré. Two long sticks (one on each bellow) are attached to the bellows and are used to blow air from the bellow through the tuyéré into the forge. The electricity propelled method is an improvement on the locally made bellow type. In this case, a motorized fan is connected to electricity and the produced air channeled through a pipe to the tuyéré, which supply air to the forge and in turns increases the fire level. This method is common among young blacksmiths and is aimed at reducing the burden associated with the bellow type.

The following smithing items found in smithers’ workshops in Ede-Oballa are:

ihuama (anvil), *ojobe uzu* (hammer), *okuta uzu* – usually of two kinds, the long and short, used for cutting iron bars; *mkpa uzu* (scissors) used in removing hot iron from the fire; *obere* – used for shaping objects; *ekwe uzu* – a stand made of two stones with a *tuyere* nozzle. The nozzle is made of clay, which is connected to the forge (*eko*).

Others are *anyaoku* – *tuyere* nozzle; and charcoal –for heating and firing of iron bars.

The sources of raw materials like aluminum/iron scraps and charcoals are bought from neighbouring markets. Finished products like *ogu* (hoe), *nkoro* (sickle), *mma* (cutlass), *ngwu* (digger), *onya* (trap), *nwakwo dike* (pickaxe), *egbe maa* (dane gun), etc are also sold in the same markets. These markets are *Orie Orba*, *Eke Ede-Oballa*, *Afor Opi*, *Eke Obollo-Afor* etc.

The religious belief of the people constitutes conservation mechanism that guarantees the continued survival of this industry. This belief in iron deity locally known as *Okoro-udume* has over the years impacted fear and awe on the adherents and admirers. Thus, Ede-Oballa blacksmiths are of the opinion that violations of taboos associated with smithing are melted with severe sanctions like strange illness, which possibly lead to death if solutions are not sought to appease the god(s). Among these taboos are: 1) Menstruating women are not allowed to enter the blacksmith workshop. 2) Non-members of *Nashi* (blacksmith association) are not permitted to smith etc. For an offender to appease the god(s), sacrificial items like yams, fowls, local drinks, and money are offered to the deity. It should be noted that members of *Nashi* holds an annual festival to show appreciation to iron deity for its kindness throughout the year. During the festival, assorted foods and drinks are prepared by members, while non-members are invited to be part of the merriment.

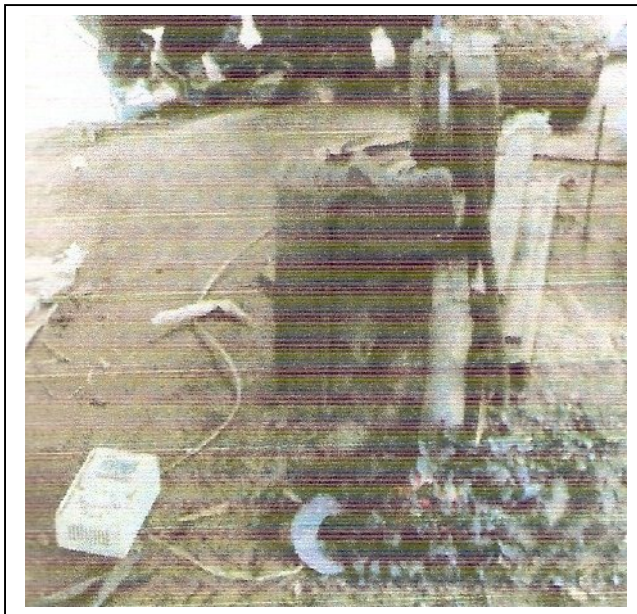


Plate 2: Electricity Propelled Bellow



Plate 1: A Blacksmith at Work

Rainmaking

Rainmaking refers to the act of attempting to artificially induce or increase precipitation; while rainmaker is a person who produces or attempts to produce rain by artificial means. The art is shrouded in secrecy and is jealously guarded; hence, eliciting information from rainmakers on this art is like a camel passing through the eye of a needle. It is hereditary and can be apprenticed; however, the practice is exclusively reserved for men.

Ama-Ekwen clan in Ede-Enu of Ede Oballa is noted for this skill. Rainmaking in particular, involves a lot of painstaking process that must be strictly followed in order to be successful. Items needed for rainmaking are ega-egu leaf, akpu leaf (cassava leaf), palm oil, palm wine, white granite stone gotten from river bed, clay pot etc. To make rain, certain leaves (name withheld) are plucked from the forest and pounded properly. It is then mixed with palm wine and stored in a clay pot of about 24cm in depth. A mixture of rain water and palm wine is also poured into the clay pot, which contains white granite stones. The clay pot

is then kept in a secluded area, away from preying eyes. As the contents of the pot evaporates, it clouds the sky; thus, bringing down rains from heaven. To have a successful rainmaking, the practitioner must abstain from sexual intercourse two days before the actual date of making rain.

In rain prevention, a clay pot, which contains the same items as in rainmaking is placed outside the house. The only different here, is that rain water is not mixed with other contents. Consequently, the contents in a clay pot are placed on a tripod stand with controlled fire. As the heat gains momentum (the boiling temperature increases), the result is continues discharge of infected smoke capable of stopping rain in the sky and/or redirecting rain to the desired direction. The practitioner must abstain from sexual intercourse throughout the period of preventing the rain from falling. Also, he must not eat any food prepared with water, but only roasted food like yam, meat, palm wine, corn etc.

It should be noted that either in rainmaking or its prevention, series of incantations and sacrifices are made to *Igwe* deity (the sky god). The art attracts wide patronage from neighbouring communities, and in some cases, they go beyond their neighbouring communities' boundaries. There clients ranges from farmers who want early rain for planting to politicians who need clement weather for political activities. Others include Christian groups holding crusades and vigils, as well as individuals holding burial and ceremonial activities.



Plate 3: Rainmaking Shrine



Plate 4: Clay Pots used in Collecting Rain-water

Traditional Birth Attendants

Traditional birth attendant is another cultural practice still in existence across the town. The art is mostly done by middle-aged and elderly women with skills in the management of maternity issues and delivery of babies; and their activities cover prenatal and postnatal services. Men occasionally ventures into the art.

In Ede-Oballa, traditional birth attendants' services commence immediately a woman conceives and they give the woman prenatal lessons and teach the young mother-to-be the prerequisite steps to take in case of labour. Their job(s) may be performed in her home or in her client's home. A prepared mixture extracted from certain leaves is given to her to drink and rub on her stomach. These include extraction from *Abose* leaf and *Ebi* (thorn). The essences is to enable the woman have safe and easy delivery. Ethnographic sources revealed two types of labour: slow and fast labour. A slow labour occurs when the umbilical cord hangs around the neck of the baby, there by drawing the baby backwards, instead of it coming out. To deliver a baby in slow labour, the attendant washes and inserts her hand inside the womb of the woman and removes the cord hanging around the baby's neck. A fast labour on the other hand, is one that does not take much time for the baby to come.

Traditional birth attendants in Ede-Oballa possess vast knowledge of the idea of herbs as she practiced some herbology, which serves as antenatal drugs with the aim of reducing pains, foetal size and hastening labour. Their antenatal potion is prepared for each individual case and is often in a liquid form prepared as a decoction. Thus, a glass cup of mixtures squeezed out from *Akanta leaf* and *Itari oba* for bathing at intervals is administered to pregnant women. The essence is to have safe delivery. Also, she will keep checking the woman to make sure that the baby is well positioned. After delivery, the umbilical cord will be tied with thread and allowed to cut. *Uda* and *utazi* are prepared in hot soup and given to the woman to drink at intervals. This acts as antimicrobial, laxative and purgative, which flushes out remainants of bad or clothed blood from the womb. She will be then held tight on her womb, till the placenta comes out, which will be buried. After a successful delivery, the woman is made to take bath with water mixed with *Akwuatta* for speedy recovery.

Healing and Management of Stroke Patients

The healing and management of stroke patients is as old as the history of Ede-Oballa. Stroke is traditionally diagnosed by careful observation of the tendon of the patient to determine whether they are shrinks or not. It can also be diagnosed through the present of partial or complete body paralysis. However, there are three types of stroke namely, poisoned, partial and complete (*Mminwu*) strokes. Stroke generally is induced by High Blood Pressure. Poisoned stroke is believed to be caused by poison prepared and administered by wicked individual to the victims. Complete stroke is as a result of body deformity; while partial stroke occurs to some parts of the body.

In procuring treatment for a partial stroke patient, the first step is to reduce the blood pressure to acceptable level. This is achieved by administering certain mixtures of plant and animal extracts. Thereafter, another prepared mixture with honey is rubbed on the tendons and muscles to make them come alive. Having restored life to the muscles and tendons, items such as *Ekwulu mmiri* (a bird specie), *nshi atu* (faeces of a buffalo), honey, garlic, ginger, and *anya nkita kpuru isi* (the eye of a blind dog) are assembled, grinded and mixed with honey and water, and allowed to ferment over night. The patient is made to take the potion one glass cup daily, till he/she recovers.

The treatment of poisoned stroke is achieved when the following items are grinded and mixed with honey before rubbing or massaging it on the affected body part three times daily. These items are egg of a vulture, chameleon's egg, *isi ugele oma* (birds head), crocodile tongue, lion's whiskers, *odo* powder (a deodorant) and honey.

Also, the treatment of complete stroke *Mminwu* (deformity) is achieved only when the following items are grinded and diluted in crude oil before applying it on the body three times daily. The items are *ekwulu mmiri* (bird), day old cat, heart of a mad dog, egg of a vulture, human feces and black stone. The treatment will continue till the patient recovers.

Discussion

The values of Ede-Oballa cultural practices to cultural tourism development cannot be overemphasized. These values consist of its use values and non-use values. Cultural practices' use values are made up of three different value-types: direct use value, indirect use value and option value. Non-use values include

bequest values and existence values (IUCN, 1998:11). For the purpose of this study, the direct values of cultural practices in our study area shall be examined.

Direct use values of cultural practices are values derived from the consumption of cultural practices as a commodity and/or their end products. The traditional healing system in Ede-Oballa is replete with the use of herbs and roots in different concoctions to treat ailments that afflict man. With the knowledge of traditional medicare practice, in the cure of stroke and other sicknesses or diseases ushered a new era of eradicating diseases speedily in the area. Thus, sicknesses like snake bites, bone diseases, poisons etc. became a household word, which derived their cure from traditional medicine. In Ede-Oballa, traditional healing system: 1) fills the vacuum in health care, created by shortage of man-power and high cost of training modern health-workers. 2) developed traditional skills in dispensing of curative, preventive, and rehabilitative care. 3) as part of their treatment techniques, they take care of the patient's whole body, including soul and body; and 4) shares the same cultural ties, beliefs, values as well as symbols with the patients. Apart from the above, it is a source of income to the practitioners, and a means through which cultural practice are sustained for future generation.

The cultural practice of smithing has sustained an annual festival in honour of iron deity – *Okor Udume*; while forming cultural ties uniting smiths together through *Nashi* (blacksmiths association). Farming implements produced by Ede-Oballa blacksmiths explains why the town effectively supplies foods to neighbouring communities; thus, earning the slogan 'food basket'. Apart from agricultural implements, they also produce hunting, ritual/ceremonial iron artefacts, iron staff for titled men, as well as utensils for domestic uses. These products are highly valued as they are durable and robust than the imported products. Rainmaking/prevention is regarded sacred and valued beyond the host community. The practitioners are revered and it is a common believe among the people that rainmakers communion with the sky god (*Igwe*) who in turn accepts their ritual/sacrifices and incantation to either release or prevent rain from the sky. The sacredness of rain stone, abstinence of practitioners from sexual intercourse during the art, as well as the enclosure where the art is performed away from preying eyes constitutes tourist marvels. The value of rainmaking/prevention in Ede-Oballa is acknowledged even by Christians who patronize the rainmakers. Social, religious and cultural gatherings are held regardless of the season (i.e. raining season). The art is a source of livelihood to the practitioners; they uphold the cultural practice of rainmaking to which Ede-Oballa people are known.

Ede-Oballa peoples' activities exemplified in cultural practices constitute attractions for tourists; while generating income for the people. Of a truth, these attractions hold much to be desired for cultural tourists when developed. "There development for cultural tourism will enhance their potentialities, while making the host community have a sense of responsibility and ownership of community-based tourism initiatives; thus, building their confidence and commitment to such initiatives" (Okonkwo and Odum, 2009:222).

An analysis of the study area using Strengths, Weaknesses, Opportunities and Threats (SWOT) model will reassure us of the individual potentialities/values inherent in cultural practices as well as the study area in general for cultural tourism development. As aptly argued by Danca (2004) SWOT analysis is a basic straight forward model that provides direction and serves as a basis for the development of marketing plans. Therefore, it is a strategic planning tool used to evaluate the strengths, weaknesses, opportunities and threats involved in a project, business venture or in any other situation requiring a decision (www.wikipedia.com). The SWOT analyses of the study area are presented in table I below.

Table I: SWOT Analyses and Synthesis of Problems in Ede-Oballa

(A) Cultural Issues		
I	Strengths	<ul style="list-style-type: none"> ➤ Enduring practise of transmitting knowledge systems from generation to generation ➤ Community's hospitality ➤ Continuation of traditional practices amongst the youths ➤ Enduring reverence for traditional institutions and symbols of authority
Ii	Weaknesses	<ul style="list-style-type: none"> ➤ Erosion of traditional value system
Iii	Opportunities	<ul style="list-style-type: none"> ➤ Willingness of neighbouring communities to cooperate
Iv	Threats	<ul style="list-style-type: none"> ➤ Low standard of living

(B) Infrastructural Issues		
I	Strengths	➤ Availability of some infrastructure (roads, water, electricity etc)
Ii	Weaknesses	➤ Lack of maintenance culture. ➤ An increasing dilapidation of roads/road networks.
Iii	Opportunities	➤ Local government council's willingness to intervene through the provision of adequate infrastructure ➤ Possibilities for intervention from groups, inter-and non-governmental organizations.
Iv	Threats	➤ Perpetual power (electricity) outage ➤ Health problems
(C) Tourism		
I	Strengths	➤ Good number of cultural practices (including natural attractions to be developed alongside cultural tourism)
Ii	Weaknesses	➤ Limited visitor facilities
Iii	Opportunities	➤ Potentialities for cultural tourism
Iv	Threats	
(D) Socio-Economic Issues		
I	Strengths	➤ Availability of agricultural products, especially cowpea, pigeon pea, melon seed, ground bean, African oil bean, African bread fruit, pumpkin seed etc; which will ensure the sustenance of the population ➤ A developed market within the community
Ii	Weaknesses	➤ An increasing interest in western cultural/foreign and imported products
Iii	Opportunities	➤ Encourage local products ➤ Availability of cultural products to be purchased as souvenirs.
Iv	Threats	➤ Lack of high income-generating activities
(E) Environmental Issues		
I	Strengths	➤ An easy terrain and accessible
Ii	Weaknesses	➤ Poor landscaping
Iii	Opportunities	➤ Willingness of community to offer land for developmental projects
Iv	Threats	➤ Bush burning/deforestation ➤ Few soil erosion ➤ Land pressure
(F) Educational/Documentation		
I	Strengths	➤ There is a vast repository of ethnographic information available from students' Bachelor of Arts (B.A.) Projects and Field work Reports in the Department of Archaeology and Tourism, University of Nigeria, Nsukka; as well as individual field reports in textbook, journal, magazines etc. ➤ Existence of primary and secondary schools in the community
Ii	Weaknesses	➤ Below average literacy level in the community
Iii	Opportunities	➤ Possibilities for education and research ➤ Community is interested in the establishment of more technical, special and higher schools/institutions
Iv	Threats	➤ Poor teaching facilities in schools ➤ Inadequate of man power/qualifications

Note: SWOT analyses and syntheses of problems on the study area were made possible due to various meetings held with key informants and groups, at various times in 2010.

Having identified the values of cultural practices in our study area, as well as its SWOT analyses, we therefore, argue that they are strong potentialities for tourism and can be repositioned for cultural tourism

development. To achieve this, the use of a model known as “Development Process” is imperative. This model was designed and used by the World Bank in the 1990’s to assist sub-Saharan African countries, to retain their cultural practices, as well as improve its standard in order to meet international best practices in the field of agriculture, tourism and medicine. This model has three focal points targeted at:

- i. the most community in which the bearers of such cultural practices live;
- ii. development agents (governments, town unions and age-grades, non-governmental organizations etc) who needs to recognize it, value it and critically support it, in order to make it sustainable; and
- iii. cultural practices being part of global knowledge has a value and relevance in itself, which makes it necessary to be preserved, transferred or adopted and adapted elsewhere.

To adapt and use this model for cultural tourism development, the first area of concern is the host community. Ede-Oballa is important because they are the custodian of these cultural practices; thus, must be involved at all stages of planning. To this end, all the stakeholders must be identified and involved in the planning, execution and monitoring of the programme. Such people include the indigenous practitioners of identified cultural practices, the community’s town union, age-grades, development agents, tourism experts, NGOs, local government council and other private donors. The essence of involving all these groups is to give them the opportunity to contribute positively to the programme and also not to feel short changed in any way. To support this view, Ogundele (2001:113) observed that “much of the tourism development effort in Nigeria has failed to bring about desired result, basically because there remains a communication gap between the experts on the one hand and the people (the custodians of most, if not all these resource) on the other. It should also be noted that tourism expert(s) along with town unions, age-grades and other trade unions such as Ede-Oballa improvement/progressive union will work in concert to achieve a sustainable tourism. A group of people (particularly men) within a particular age range in a community constitute an age-grade. Town and trade unions and age-grades are very valuable in this part of the world. Age-grade and groups constitute an enduring management system in traditional Nigerian societies– each age-grade has special or designated roles (Okpoko and Okonkwo 2005).

Part of the planning is to draw a schedule of tourism programme using the identified cultural practices and also to channel available resources towards enhancing these practices to have wider appeal. Equally, it is important to retain or accommodate the cultural values of these practices; while fashioning a sustainable tourism development scheme. The community must be assured that new ideas and initiatives, which will be infused to these cultural practices to make it sellable to the wider society, would not be injurious to them. Having achieved this, tourism will be stimulated in the host community.

Furthermore, the model pays attention to the roles, which development agents play in boosting rural tourism. To this end, these agents are encouraged to liaise with practitioners of cultural practices and make raw materials available for industrial growth. This will monumentally usher these cultural practices/industries on a level footing ground to compete favourably with their western counterparts. On the other hand, more job opportunities will be created (thus, reducing rural to urban migration), improve local economy, attract entrepreneurs/foreign investors, create opportunities for infrastructural development like communication, potable water, accommodation/catering services, good access road etc. Also these agents will advice local practitioners to form groups and associations to enable them have a common front in dealing with interested stakeholders. For example, forming an association will enable them source for soft loan or interest free loan from co-operative banks. Such loan facilities will help in expanding the scope of these practices.

Cultural practices form part of the global knowledge, which can be preserved, transferred and adapted for sustainable tourism development. Onwuejeogwu (1999:7) averred that developing African knowledge will build national and continental unity and make her contribution fully to the modern world. To further buttress the above point, Ohiare (2004:42) observed how Indian bamboo and pottery materials are being used as roof and tiles, thereby not only preserving the knowledge, but also boosting tourism through awareness it has created over time. Worthy of mention is the wonderful contribution of acupuncture (a type of indigenous Chinese medicine). This knowledge has not only shown how efficacy it is to the host country, but has increased its international awareness, which ultimately has rapidly developed health tourism in China. To bring the above scenarios down to Ede-Oballa community, the treatment and management of stroke and rain making/prevention can achieve the same successes, if properly harnessed.

Her fame in traditional healing system, rainmaking/prevention, among others is widely known within Nsukka culture are, environs and beyond.

Conclusion

Cultural practices of a people, has remained a constituent of their cultural resources, which is regarded as major contribution to tourism development. Ede-Oballa community is endowed with people who have grasp of their indigenous knowledge and cultural practices, which are exemplified in traditional birth attendances, rain making/prevention, healing and management of stroke, blacksmithing etc.

A critical look of the various cultural practices of Ede-Oballa community was carried out through ethnographic method where data gathered from the respondents are analyzed. Therefore, it is the view of this paper that the 'Development Process' model be used to engineer the repositioning of cultural practices in Ede-Oballa for cultural tourism development. The SWOT analyses and syntheses of problems presented in this paper are aimed at guiding tourism experts on key areas to be addressed in the planning of cultural tourism. Stakeholders' consultations and/or inputs should be made at early stage of the planning phase before project implementation. To this end, host community should not be left out as they form part of primary stakeholders. Their opinions and interests should be recognized with a view to addressing their challenges. This will ensure sustainable cultural tourism development in the area.

Finally, cultural practices in Ede-Oballa forms an integral part of the peoples' belief, norms, values and customs; thus, their repositioning for cultural tourism will not only improve the living standard of host community, create job opportunities; but will also encourage local arts/crafts, indigenous knowledge as well as building an institution that will guarantee the continued survival of these practices.

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**CHANGING VISION IN NIGERIAN DRAMATURGY:
WHAT PROSPECTS?**

EPOCHI-OLISE, RUTH ETUWE
Department of Theatre Arts,
College of Education Agbor, Delta State
Epochiruth@Yahoo.Com
+2348038110548

&

OGU-RAPHAEL, IFEANYI
Department of Theatre Arts
Delta State University, Abraka
Ifeanyigod@Yahoo.Com
+2348033375373

Abstract

In the mid 1980's the self-styled military president, General Ibrahim Badamosi Babangida introduced the Structural Adjustment Programme, SAP, as a deliberate policy to stimulate and engender economic and social development, which resulted in the economic downturn that not only shattered the family foundation, but also created multiple social vices and even eradicated the middle class. The suffering unleashed from this programme, prompted a dogged fight against the ills of the society exemplified by economic enslavement, marginalization and political subjugation through creative writing among others. Thus, the events provided the platform for budding writers, and greater avenue and new themes of exploration for the old hands. This work focuses on the scope and nature of Nigerian literature against the backdrop of SAP and globalization with the view to investigating how the hardships of IBB/SAP years served as raw materials for litterateurs/dramatists, as well as how much influence these raw materials have exercised in the dramaturgy of the mid 80's to the present day, with works of Femi Osofisan, Olu Obafemi, Ahmed Yerima, Julie Okoh, and Onyekachukwu Onyebuka. It also examines how the SAP years will likely influence the future of Nigerian dramaturgy in the global scene.

Keywords: Dramaturgy, Vision, SAP, Downturn, Economic.

Introduction

Nigeria is Africa's most populous nation and the third largest economy in the continent. The country has undergone major changes politically and economically since its independence in 1960. It has strove to form a unified nation out of different regional, ethnic and religious groups, through a federal structure of government, whose leadership has changed over the years, especially through military coups which has led to economic downturn.

Like many developing nations, Nigeria, despite its strategic economy in Africa, also had to engage in a Structural Adjustment Programme (SAP): a set of economic reform measures designed to achieve economic recovery and growth to reverse the worsening economic fortunes in terms of a largely overvalued naira, heightening unemployment, galloping inflation, high incidence of poverty, balance of payment crisis, staggering debt burden, increasing unsustainable fiscal deficits and the collapse of oil prices, among others.

The Ibrahim Babangida's government at a time of depressed oil prices undertook this programme between 1986 and 1988, so as to encourage domestic production patterns over expensive imports, eliminate price distortions and lessen dependence on oil revenues. The government was also committed to reduce fluctuating expenditure policies, rescheduling of external debt obligations; and the private sector was brought in as the engine of growth of the economy by way of commercialization and privatization of government-owned enterprises. But instead of achieving the above mentioned intentions, SAP was accompanied by fallen real wages, reduction of cash flow from urban to rural areas, reduced health,

education and social spending, adverse income distribution leading to increased personal and job insecurity and diminished personal satisfaction.

Despite the gains recorded under the programme, there was heightened interpersonal and institutional tension, low investments, inhibited consumer expenditure and up till date, certain macro-economic, political and social problems which have so far defied solutions. Rather it overtly encouraged more crises like an unregulated, dependent capitalist development model. In other words, it was not far-reaching with low economic growth and impoverishment of the masses. According to Obadan and Ekuerhare (1989), "Nigeria's SAP is intended to discourage primitive accumulators and to encourage capitalist's accumulators in the economy" (215).

Because of the capitalist nature of the programme, resistance came up from many stakeholders, especially the civil society, the labour unions and the organized private sector. It is a result of this failed programme and consequent resistance that raw materials evolved for many dramatists. Hence, these writers hope to discuss the works of some playwrights who exploited the hardship in the nation to write plays, how much influence these materials have exercised in the dramaturgy of this period and the likely influence these materials shall have in Nigerian dramaturgy in the global scene.

Essence of Literature

No society is devoid of creative writings (literature). It is not of the many forms of cultural representation in which human social relations and realities are routinely depicted. According to Ezeigbo (1991:1), 'Literature has become an important means of understanding and interpreting life experiences in the society'. It is a repository of information which reflects life in the society and goes beyond mere documentation. It instructs, educates and has the power to shape and give coherence to human experience; influencing people psychologically, spiritually and physically depending on the sensitivity and/or worldview of the writer. Commenting on this, Oyin Ogunba observed that, 'nothing teaches so well about life, culture, worldview and mode of thought of a people as a good creative/literary piece of work' (2006:11). This points to the fact that literature is both contextual and empirical, a reflection and refraction of life in which case the writers act as chroniclers of events, social critics, visionaries and critically, present reality through their own ideological prism (Remy Oriaku 1990:2, Emmanuel Ngara 1990:11). As the most holistic of all human endeavours it accommodates all human interest that is why Ogunba reminds us that one of the aims of literature is "To probe the fundamentals of our nature to the furthest reaches of our being and also to make available to the ordinary man in a mode he understands the great truths of our situation" (1979:1).

From the above, one can infer that there is something inherently universal in literature which constitute the raw material for dramatists. Drama is essentially representational, as such a body of work which one can understand the twists and turns in development. Modern drama, basically in Africa, has a powerful means of recording experiences in its numerous capacities. It has, therefore, always been a realistic instrument of expression of the different development stages of social consciousness. It is for this Yerima in an interview with Ademakinwa says

happenings in the social-political sphere often impose a burden on the dramatist especially the one who is conscious of social responsibility of art and the artist. A practitioner of engaged art finds it difficult not to speak up....(2004:347).

The dramatist, according to some theorists, is seen as a wordsmith's pen from the social milieu of his immediate environment (see Ngugi 1982; Camus 2000; and Nwoga 1978). They all say that a writer who is on the side of the masses is overburdened by the happenings in the society and provoked to present the losses and gains, the ills and virtues, of a society with a view to highlighting or sensitizing the people as to the solutions of the problems. This is because literature, as E.T. Jenkwe (2007:165) would put it, 'is a fictive exploration of human experiences' which is both educational and a morally edifying field of knowledge, which is not uniquely individual but connected with the issues of life. Persuading and mobilizing a people towards a particular course of action through which the links between the past, the present and the future are highlighted as a way of facilitating a positivist oriented growth. Adeniyi (2007) also gives credence to the issue raised above that, 'drama like other literary genres, is a production of social life... the dramatist selects materials for his creative outputs from happenings in real life' (97). Knowing that writers are representation of the social milieu of the society in which they live, they invariably serve, not only as chroniclers of contemporary political issues, but as advocates of radical social change. They honestly and faithfully capture and reflect the struggles/problems in the society, in doing

this; they checkmate the society so as to make it habitable for people. As David Cook (2000) aptly puts it: “the dramatist’s aspiration is to remold a more humane society from amidst the twist inheritance of misplaced and misused power” (IV).

Sap and Dramaturgy in the past 25 Years

After more than two decades of SAP, structural imbalances still persist and abound. That is why, even with the programmes and policies put in place, it has brought few tangible benefits to the people, especially as the government ignored all the IMF conditions for proper execution of the programme as well as the non-involvement of other stakeholders. These neglects caused untold economic hardship as earlier stated and led to stiff opposition to the programme.

Another major reason is the continued usurpation of governance by the military. They supplanted constitutional provisions with military decrees, engendering a culture of highhandedness and human rights abuses. The development of democratic processes and institutions was, therefore, stifled. SAP empowered some people, especially the top military brass to the detriment of the masses. This initiative made the downtrodden to rise up against the Ibrahim Babangida’s regime. It also brought a lot of recklessness in governance, and as a consequence pro-democracy activities came together and became very vocal, calling for a return to democratic governance and entrenchment of the rule of law. The IBB/SAP era as earlier stated failed to take the interest of the greater masses into consideration and as such the programme which was to be an agent of growth for both the economy and the masses became a stepping stone for greater deterioration in the standard of living of the people as well as stagnated economic growth.

Finally, the lack of sufficient reorientation of the way of life of the military leaders and highly placed government officials impacted negatively on the economic reform of the nation, as it became a case of ‘do what I say and not what I do’. The slogan became ‘the masses should tighten up their belts, while the leaders and their cohorts are living in massive affluence’. The resultant crisis of the IBB’s SAP, democratization movement and various consequences of the downtrodden in Nigeria left a profound mark on its literature. Dramatists thus, influence socio-economic and political evolution of the country.

Contemporary Nigerian dramatic piece has obviously witnessed tremendous growth especially as it is used to articulate the ideas, habits, traditions, hopes, aspirations, frustrations and other experiences of individuals and society. That is why it has found a place notwithstanding the progressive move from the humanistic disciplines to the science and technology oriented avocation. Dramatic works have been used to persuade conscientize, sensitize and empower a people toward a particular course of action. That is why G.H, Bantock (1975) declares that literature (drama) is understood basically because they focus their attention on characters and incidents. In other words, drama would need to start its operations from the centre of the culture located in its historical heritage, traditional values and socio-economic conditions in order to educate the masses.

The dramatist in doing this honestly and faithfully captures and reflects the struggle/problem around him not divorcing from his works the myriad of socio-political factors or social realities that negatively or positively influence man in a society. It is for this reasons that he is provoked to present the losses and gains, the ills and virtues of his environment with a view to highlight and sensitize the people to the solutions of the problems. Mkaanem Emmanuel points that,

There is that type of literature by which the writer rebels against societal values. He is the one that is sensitive to what is going on around him; one who wants a better deal for everybody. This is the kind of literature that becomes an instrument for social transformation. Its basic aim is to awaken the revolutionary in the revolutionary consciousness in the majority of the group of the society who are oppressed, exploited and deprived of good social living condition (2007:87).

From the above, we see that the dramatist gives the people an opportunity to learn and react to what they have learnt, not just of their past, but to improve the present so as to better the future for the society. Presently, Nigerian drama is politically inclined that is why writers are cognizant of the economic, social, religious and political crisis that plague the nation, disclosing in various capacities the evil in the dehumanizing conditions of poverty, insecurity, unemployment, mismanagement, laundering, etc. that the country presently wallows in. It is based on these that the IBB/SAP years and beyond were recaptured by different dramatists so that we would check our excesses and redesign our blueprint to fit into the global scene.

Influence of Sap on Dramaturgy

The Nigerian dramatic scene, like that of other countries, is preoccupied with the aim of social change. So if it does not abide by this rule of the good of the society, it therefore means that it is a wasted enterprise, according to the Marxist ideology of literature (Eagleton, 1978). Even if it is based on various events that take place in the society, it must have a considerable and practical motive of advancing and uplifting the masses. According to Basi Obi as cited in Anigala (2008:162):

Because of this quest by most writers, they are wont to interrogate the nation's social, political, religious and economic plights thereby agitating for transformation and re-humanization of the masses in all sphere of human life in the Nigerian nation. These dramatists who understand the twists and turns in the development of the nation, consciously and unconsciously are united through their works, fighting against the severely dehumanized manner the masses are treated so as not to remain in an oppressed, exploited and impoverished state.

These writers and critics, Femi Osofisan, Olu Obafemi, Onyekachukwu Onyebuka, Atai Uko, Julie Okoh, Ahmed Yerima, Kole Omotosho, Biodun Jeyifo, Omafume Kachugie and a host of others have proffered change within the Nigerian society through their works. They see the aim of liberation, not simply as political independence from the colonial power, but rather as control over natural resources for the interest of the masses. The playwrights under study set their dramas in the reconstruction, re-humanization, rehabilitation and revitalization of the country, in order to purge out the 'false capitalist' society that favours a few elites. According to Osofisan in *Aringindin and the Nightwatchmen*, the tyrants that are causing suffering for the people must be dealt with, with the co-operation of the masses (173). Yobi consciously calls upon the masses to fight for themselves, and not waiting for messiahs (17). Obafemi and Atai also have the same view about the masses for themselves.

Structural Adjustment Programme, according to Julie Okoh in *The Mannequins* (21, 33-35), Onyebuka Onyekachukwu in *Regal Dance* (29-30, 83-5 etc), Uko Atai and others said this programme has caused untold hardship on the people. Robbery is an offshoot of this programme: Osofisan in *Aringindin...* (14, 164), Ahmed Yerima in *The Lottery Ticket* (23, 27), Onyebuka in *Regal...* (16, 22). Organised stealing and siphoning: Julie Okoh in *The Mannequins* (22, 77), Olu Obafemi's *Naira Has No Gender* (20-21). This period also ushered in avenues for usurpation of political powers through coups and other machinations: Aringindin in *Aringindin...* forcefully usurps powers from the Baale, though could not witness the fulfillment of his ambition (176,180), while Akubuike in *Regal Dance* trickishly acquires the Chieftaincy title of the Bura, with the desire to usurp the ultimate seat of power from the King (36-37; 42) and this too did not see the light of day.

Poverty as the order of the day worsened more than ever before, since the programme was introduced. The masses, who are represented in the office of Mr. Adudu, feel the pang in the *The Mannequins* (33). In *Aringindin*, the people keep crying of the falling standard of living in spite of their struggles in life (142), while in Yerima's *The Lottery Ticket*, poverty is worn as clothing by all the characters. The unbearable situation leads to mother and daughter distrusting each other, friends fighting and neighbours/customers killing each other (40-44). This situation is also seen in Onyekuba's *Regal Dance* (6; 64) and Obafemi's *Naira...* (13-14; 34-35). Most parents consciously or unconsciously give out their children, who are minors, to older men for marriage or gratification just to make ends meet. *The Mannequins* (81, 84-85), *The Lottery...* (10-11) and *Naira...* (20-35).

The most biting aspect of this programme is that it introduced, supported and accepted corruption as part of life of the people. *Naira...* (15; 20-25; 30, 54-55) shows the level of corruption going on in the country. In *Regal Dance* (16; 29; 40), *The Lottery...* (45-46), *Aringindin...* (171-172) and *The Mannequins* (20-22; 26-27; 57-58; 73; 82-84) also witnessed both the moral and structural decadence that are found in our nation, Nigeria. These amongst other negative trends were brought about and/or magnified by the Structural Adjustment Programme and have become material for creative writers of drama. Like the first and second generation playwrights, these third and possibly fourth generation playwrights seek to be chroniclers of our times, to be the voice and the mirror of our prevalent distress, suggesting solution for troubled zones and adversities as well as challenging the masses to an active and violent resistance against the prevailing situation, by upturning the existing order.

The Prospects of Nigerian Dramaturgy in the Global Scene

We have seen that Nigerian dramaturgy is characterized by the tension between national consciousness, its contribution to the upliftment of the people and the universe, apart from ensuring the transmission of the

Nigerian cultural heritage. Paul Kingsnorth sees ‘globalization as a process of corporate infiltration of every area of life...’ (Quoted in Ihonvbere 2002:4). Amílcal Cabral, on the other hand, argued that ‘a nation would control its future only by cleansing itself of foreign ideological hegemony and return to the “upward paths of its own culture” (Richards 1996: XII). Cabral’s emphases are on cultural purity and national insistence, which would allow for the retention of Afrocentric philosophy, thereby rejecting western hegemony. But in the present state of the world, globalization is inevitable, essentially as it subsists on obscure differences and collapse of traditional borders culminating in the adoption of the evolved system and consequently death of the pre-existing one.

Having known this (although globalization of Nigerian dramaturgy has been on through the use of mostly the English Language in writing in order for their works to be read by the world in spite of infusion of Nigeria indigenous words/phrases) Nigerian dramatists are finding themselves out of a crossroad of remaining culturally pure in their creative endeavour or accepting western/universal liberation and infiltration for a wider consumption of their works as they have started deviating from the cultural root, so as to be accepted globally especially as it allows for free interaction in all spheres of life.

The prospect of Nigeria dramaturgy in the global scene is very high as materials abound. For instance, most problems that beset the Niger Delta region are of universal interest, whichever way they are approached. This area is really not tapped fully, except by a few dramatists like. J.P Clark in *The Wives Revolt*, Ahmed Yerima in *Hard Ground and Little Drop...*, etc. Dramatists should endeavour to explore this area fully, especially as it is of global interest. Apart from this area, there are other areas that the SAP years have actually made noticeable, with little dramatic works done on them. Globalization has helped in creating awareness of the atrocities of multinational oil companies in Nigeria, in terms of their policies and practices. The issue of military coup, which is presently on in African countries, is further exposed by globalization.

Again, the global fad of the moment, that is, the Internet has made it possible in the correction of mistakes in spelling, grammar and form in our creative works. Government also has a role to play in the matter. The dramatic scene should be well encouraged in terms of funding by the government, not on unnecessary expenditures supposedly contracted to public institutions, which were derived from SAP. But it must be cautioned that even when we agree/accept to trade places with our cultural heritage, it must not be in totality but in line with some dramatists who reinterpret and restructure both the old (cultural heritage) and the new (global/western ideas) to drive home their messages by discussing/using local issues in a global context.

Conclusion

Over time, Nigerians particularly have used literature (drama) as a basis of writing good works that reflect some of the major interests of the present day world proving that Nigerian culture is not out-dated but relevant for the articulation of contemporary needs and goals. Nigerian dramaturgy in this global age can meet some challenges, especially, in terms of cultural centredness, because however we look at them, they have relevance to the lives and conditions of the people. So globalization should not be seen as the death of a people’s culture, but an integrative phenomenon in which all persons around the world must contribute to in order to advance creativity and world peace.

Finally, we see that these dramatists dwell on possibilities that may ensue from the exploration of the past, whether as universal or cultural issues, around visions of the future, which are capable of communicating a positive change in the global scene.

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RECAPITALIZATION AND PROFITABILITY OF QUOTED INSURANCE COMPANIES IN NIGERIA

IBRAHIM, HAMISU

**Department of Business Administration,
Ahmadu Bello University, Zaria
+234-803-3796383
hamisku@gmail.com**

&

ABUBAKAR, SALISU

**Department of Accounting,
Ahmadu Bello University, Zaria
+234-803-3860665
sabubakar@abu.edu.ng**

Abstract

The insurance industry is one of the components of the Nigerian financial system and reforms were continuously introduced to enhance the operational performance of the companies in the industry. Recapitalization is one of the reforms introduced in the insurance industry to stimulate the industry's growth and stability. This study assesses the pre and post 2006 recapitalization impact on the profitability of quoted insurance companies in Nigeria. The study is descriptive in nature and used secondary data contained in the annual reports and accounts of the quoted insurance companies for the years 2002 to 2009. Regression analysis was employed in analyzing the data. The findings from the study revealed that recapitalization has not impacted significantly on the profitability of quoted insurance companies in Nigeria both before and after the 2006 recapitalization. Even though there are some indications for improvements in absolute average profit figures during the post recapitalization, the increase of the share capital base of insurance companies in Nigeria does not commensurate with the level of profitability achieved by the companies. It is recommended that insurance companies should be more aggressive towards securing bigger and better insurance contracts so that the increased share capital base could be efficiently and effectively utilized. Also, the Nigerian government should always consider the risks, uncertainties, and opportunities surrounding the insurance industry and employ scientific procedure in arriving at a particular recapitalization policy.

Keywords: Recapitalization, profitability, quoted insurance companies, share capital, reserves, Nigeria.

Introduction

In Nigeria, since the successful transition to civil rule in 1999, formulations of strategies for economic development have been introduced to stimulate the country's economic growth. The recapitalization of insurance sector was one of such strategies. Nigerian government recapitalization reform in the insurance industry is aimed at restoring confidence of the public in the market and enhances international competitiveness of local operators. According to Chukwulozie (2008), the principal objective of the recapitalization of the insurance industry is to have emergence of bigger and stronger players in the industry with enhanced capacity. It is believed that when the capital base of an organization is increased, the potentiality of achieving efficiency and growth could also be increased (Ore and Kumbhakar, 2004).

The sellers and suppliers of insurance are the insurance companies and reinsurance companies. Nigerian insurance companies were established to provide insurance cover for life insurance and non-life insurance. While the Life insurance companies provide cover against risk of life, annuities and pension funds administration services, the non-life insurance on the other hand provides protection against risk of loss or damage to property (Hamadu and Majekwu, 2010). The Nigerian insurance industry has grown tremendously over the years, with the number of insurance companies standing at 181 by the end of 1997. The insurance industry is regulated and supervised by the National Insurance Commission (NAICOM).

The Nigerian insurance industry before the 2006 recapitalization was triggered by the decline in the industry's goodwill. This was exemplified by shrinking market share leading to significant fall in gross premium income of all insurance companies in Nigeria. The Nigerian insurance companies have lost much premium especially in 1999 to 2000, in the sense that the premium fell from N14.79 billion to N1.58 billion as at the end of 2000 (NIA, 2004). According to the Swiss Re Global Report for 2004, the Nigerian insurance industry had only 0.02% of the global market. The report also ranked Nigeria 62 out of 88 countries in terms of annual premium volumes; 69th on life funds and a dismal 86th on insurance density. As at August 2005 available statistics revealed the decline in market capitalization of the sector, in the sense that there were 22 insurance companies with a market capitalization of N28.94 billion only listed on the Nigerian Stock Exchange (NSE Fact Book, 2007).

Before the recapitalization periods of 2003 and 2005 the Insurance Industry was characterized by the following: Under capitalization of existing industry players; Dearth of appropriate human capital and professional skill; Poor returns on capital; Existence of too many fringe players; Poor asset quality; Prominence of unethical practices; Significant corporate governance issues; Insurance Premium Flight; Poor business infrastructural facilities especially in the area of ICT; Lack of Innovation in product development; Lack of awareness; Lack of trust and confidence on the part of consumers on the uses/suitability of insurance products; Low GDP per capita figures; and Poor Corporate governance structures. These factors proved significant in restricting the companies from achieving any potential development (Chukwulozie, 2008).

During the period of 2003 to 2005 there were two rounds of recapitalization. The first which occurred in 2003 was in line with the passing of the 2003 Insurance Act. Insurance companies were required to increase their capital bases from N20m to N150m, N70m to N300m, and N150m to N350m for life, general and reinsurance businesses respectively. However, in September 2005, a new capitalization requirement was announced, increasing the capital bases of insurance companies in Nigeria from N150m to N2b, N300m to N3b, and N350m to N10b for life, general and reinsurance businesses respectively. The insurance were given a maximum period of 18 months to comply with the 2005 recapitalization requirements. The 2005 recapitalization changed the landscape considerably as many companies were forced to merge in compliance with the follow-up directive of NAICOM that the requirements were only to be met through mergers or acquisitions (Ewedemi and Lee, 2008).

Following the completion of the 2005/2006 recapitalization exercise, which also involved quite a number of consolidations, the number of insurance companies dropped to 27 as at the end of 2009. To what extent do quoted insurance companies' profitability increased as a result of recapitalization? Do the quoted insurance companies generate significant premium income to justify their current level of recapitalization? Do the current profits level of quoted insurance companies in Nigeria commensurate to the level of their recapitalization?

In order to find answers to the questions raised above, this study assesses the impact of recapitalization on the profitability of quoted insurance companies in Nigeria. The study evaluates the pre and post 2006 recapitalization impact on the profitability of the quoted insurance companies thereby taken 2006 as recapitalization year. For this purpose the following hypothesis is formulated and addressed in the study:

H₀: The 2005/2006 recapitalization does not have significant impact on the profitability of quoted insurance companies in Nigeria.

H₁: The 2005/2006 recapitalization has significant impact on the profitability of quoted insurance companies in Nigeria.

Literature Review and Theoretical Consideration

It is understood that the Nigerian financial system is the major sector that underwent several transformations and reformations especially from 1999 to the present. Due to many identified weaknesses and obstacles inherent in the Nigeria's financial system, many strategies and policies were formulated and implemented, which are aimed at overhauling the system in general. The insurance industry is one of the components of the Nigerian financial system and reforms were introduced to enhance the operational performance of the companies in the industry. Recapitalization is the most notable reform introduced in the insurance industry. The companies operating in the insurance industry have their share capital base increased for about three times from the year 1999. However, the last increase in the share capital base

occurred in the year 2006 and since then insurance companies witnessed tremendous increase in their capital base (Fatula, 2007).

Insurance is understood by most people to be critical to a well-functioning economy as it provides payment in the event of unexpected losses (Yusuf and Yusuf, 2010). Insurance introduces security in to personal and corporate business situation and serves as a basis of credit as no financial institution would lend money for purchase of capital goods. In Nigeria, the insurance industry plays an important role through risk bearing and other financial services, employment of labor, payment of tax and providing vehicle for investors (Hamadu and Mojekwu, 2010).

Regulation of insurance industry in Nigeria, amongst other things, aimed at enhancing the efficiency of the industry and guarantee that contracts entered into by the insurance companies are valid and enforceable. Efficiency has been the focus of much research in insurance in the recent past (Fecher, Kessler, Perelman and Pestieu, 1993; Gardner and Grace, 1993; Fukuyama, 1997; Cummins and Zi, 1998). According to Mutenga and Staikouras, (2007), the efficiency of Nigerian insurance companies is of interest in contemporary economics, in view of the increasing risks related to environmental and globalization issues in the world today. Thus, the regulation of the industry via recapitalization can ensure solvency and the insurer's ability to pay claims in the future, standardize policy coverage, require minimum coverage, and require fair claims processing (Randall, 1999).

Nigerian researchers conducted researches in the area of recapitalization, merger and acquisitions within the insurance industry (Ewedemi and Lee, 2008; Ibiwoye and Adeleke, 2008; Omobola, 2008, Fatula, 2007). They however based on their researches on the improved performance of the Nigerian insurance industry in terms of share prices and capital adequacy. They were not able to bring out clearly the impact of the recapitalization on the profitability of the insurance companies. Thus, Fatula (2007) looked at the imperatives of recapitalization and consolidation in the Nigerian insurance industry. He concluded that the increment of share capital bases of insurance companies will, predictably, have a positive impact on the performance and competitiveness of the companies. His research was not able to say whether the impact on the performance will be commensurate to the increment in the share capital.

Ewedemi and Lee (2008), researched into the adequacy of capital in the Nigerian insurance industry. They considered the adequacy of the increment in the share capital of insurance companies in Nigeria and try to relate it to risks and uncertainties in the industry. They concluded that the Nigerian insurance companies would be able to attract more lucrative insurance contracts since they are now more equipped, capital wise, than before. Their research, however, was not able to relate to insurance companies capabilities, ability to secure the contracts especially overseas, and the negative perception of insurance business to some local businessmen.

Recapitalization has been enhancing the development of the insurance industry and mergers and acquisitions have remained viable options for companies to remain in business (Aduloju, 2008). The researchers made such inference after conducting a research on recapitalization, mergers and acquisitions of Nigerian insurance industry. Their conclusion was based on questionnaire administration and the conduct of interviews of sampled insurance companies' staff on the challenges facing the insurance industry and reactions to recapitalization. Although their findings are statistically meaningful, there was no empirical data used by the researches to substantiate their inference.

Ibiwoye and Adeleke (2008) conducted an empirical study on movement of stock prices of insurance companies. Although the study was not directly linked to the recapitalization of the insurance industry, the researchers found that the market prices of the insurance companies' shares appreciated more soon after the recapitalization exercise. They concluded that the insurance industry is fast becoming the Nigeria's next capital market honey pot at that time. Their inference goes in line with the conclusion arrived at by Omobola (2008) on the insurance growth in Nigeria.

The African Business Special Report (2007) stated that insurance services have historically not been popular with the Nigerian public. The Report revealed that less than 1% of the country's population of 140m, according to the available statistics, has any form of insurance policy. In addition, the Report added that poor public awareness regarding the principles of insurance has not helped, and even among those Nigerians that do know the benefits of insurance cover, there remains a widespread perception that Nigerian insurers are reluctant to settle claims.

The insurance market in Nigeria is characterized by moderate patronage. This could be as a result of lack of awareness or religious belief. Yusuf, Gbodamasi and Hamadu (2009) conducted an empirical study on

the attitudes of Nigerian towards insurance services. The study was conducted among 392 members of the public (insuring and non-insuring) to gauge their awareness level and general attitudes towards insurance companies and their operations. The findings presented different demographical factors and attitudes towards insurance companies and their services. Also, Omar (2005) assessed consumers’ attitudes towards life insurance patronage in Nigeria and found out that there is lack of trust and confidence in the insurance companies. Other major reason for this attitude is lack of knowledge about life insurance product. These findings mean that even if the share capital of insurance is increased in multiples, the performance of the industry could still be limited by the attitudes of Nigerians.

Methodology

This study is descriptive in nature and secondary sources of data were solely used as basis to the analysis of the impact of recapitalization on the profitability of insurance companies in Nigeria. The population of the study comprises the twenty seven (27) quoted insurance companies that were in operation as at 31st December, 2009. We only consider the insurance companies, whose financial statements are available for the period of eight years from 2002 to 2009.

The selection of the number of quoted insurance companies to make up the sample size of the study was drawn scientifically using the Ralph, Holleran and Ramakrishnan (2002) formula as follows:

$$n = \frac{\log p}{\log \beta}$$

where: n = sample size
 p = level of precision (i.e 100% minus confidence level)
 β = Ratio of quoted insurance companies as at 2009 to the number of insurance companies prior to recapitalization.

In order to reduce the level of statistical error and attain the highest level of accuracy possible, 99% confidence level is selected, which gives a precision level of 1% (i.e. 0.01).

Therefore; $\beta = \frac{27}{71} = 0.38$

In view of the above values computed, the sample size of this study is computed as follows:

$$\begin{aligned} n &= \frac{\log p}{\log \beta} \\ &= \frac{\log 0.01}{\log 0.38} \\ &= \frac{-2}{-0.42} \\ &= 4.76 \approx 5 \end{aligned}$$

From the above computation, five quoted insurance companies in Nigeria were selected at random and they are: AllCO, Standard, Crusader, Lasaco and Oasis.

The data used for this study were obtained from the annual reports and accounts of the quoted insurance companies for 2002 to 2009. The data so collected were analyzed using regression analysis via the use of SPSS statistical technique. The regression was used in the analysis in order to determine whether recapitalization has any significant impact on the profitability of quoted Nigerian insurance companies. Four (4) years (2002, 2003 2004, and 2005) were considered as period prior to the recapitalization; while four (4) years (2006, 2007, 2008, and 2009) were considered as post recapitalization period. The study considered share capital and reserves as surrogates for recapitalization (independent variables); while profit after tax is used to represent profitability (dependent variables). The regression equation is formulated thus:

$$\begin{aligned} PAT_0 &= \alpha + \beta_1 SHC_0 + \beta_2 REV_0 + e && \text{(prior to recapitalization)} \\ PAT_t &= \alpha + \beta_1 SHC_t + \beta_2 REV_t + e && \text{(after recapitalization)} \end{aligned}$$

Where: PAT = Profit after tax

α	=	Intercept (constant)
SCH	=	Share capital
REV	=	Reserves
β	=	beta coefficient
e	=	Statistical error

Results and Discussions

The following table presents the statistical data on profit after tax, share capital and reserves of the selected quoted insurance companies in Nigeria; and the values there from for 2002 to 2009.

Table 1: Statistical Data on Profit After Tax, Share Capital and Reserves

Companies	Year	Profit After Tax N'000	Share Capital N'000	Reserves N'000
AIICO	2002	133,089	150,000	1,374,184
	2003	183,221	350,000	2,301,465
	2004	72,519	350,000	2,612,860
	2005	81,810	700,000	3,570,071
	2006	483,702	1,332,765	4,537,199
	2007	304,709	1,873,757	4,437,220
	2008	4,051	3,485,337	7,143,092
	2009	231,347	3,520,082	7,609,170
STANDARD	2002	66,621	200,000	103,146
	2003	79,926	350,350	283,305
	2004	87,444	350,000	1,082,283
	2005	164,118	490,000	1,179,509
	2006	262,381	735,000	906,118
	2007	333,576	3,571,587	2,766,865
	2008	864,196	5,996,587	17,069,182
	2009	(5,859)	5,996,587	10,435,981
CRUSADER	2002	39,546	152,312	182,655
	2003	88,810	352,546	121,595
	2004	180,596	425,635	241,660
	2005	277,783	492,234	1,365,737
	2006	315,057	492,234	5,656,254
	2007	1,446,931	1,994,710	6,378,870
	2008	(208,253)	2,054,822	2,566,361
	2009	(27,183)	2,260,304	2,333,696
LASACO	2002	86,519	105,000	436,293
	2003	108,558	210,000	407,663
	2004	97,552	360,065	835,451
	2005	141,389	500,000	840,304
	2006	171,531	604,910	910,538
	2007	678,111	3,601,717	2,484,380
	2008	364,931	3,601,717	2,320,027
	2009	487,638	3,661,717	2,385,548
OASIS	2002	37,362	100,000	56,031
	2003	56,327	350,000	82,618
	2004	114,639	350,000	155,257
	2005	123,438	545,415	121,420
	2006	113,548	545,415	189,614
	2007	138,165	2,501,753	958,224
	2008	(849,677)	2,501,753	620,977
	2009	(95,537)	2,501,753	525,440

Source: Annual Reports and Accounts of the Selected Insurance Companies; and Nigerian Stock Exchange Fact Book 2005, 2007 & 2009.

In table 1 above, years 2002, 2003, 2004 and 2005 are considered as period before recapitalization and presented based on company by company basis. Also, year 2006-2009 are the period after the recapitalization. The SPSS regression results obtained are presented in table 2 below:

Table 2: Regression Results Computed using SPSS

Variables	Prior to recapitalization	After recapitalization
R	0.430	0.454
R square	0.185	0.206
Adjusted R square	0.089	0.113
t statistics: SHC	1.713	-0.953
REV	-0.018	2.034
Significant: SHC	0.105	0.354
REV	0.986	0.058
Mean	111,063.4	250,668.3
SD	24,752.89	206,028.04

Source: SPSS Computed Results from Table 1

The results for both periods before and after recapitalization indicated weak correlations between recapitalization and profitability of the selected quoted insurance companies (since computed R in each case is < 0.875). However, there is an insignificant increase in the correlation coefficient during the period after recapitalization (0.024). The adjusted coefficient of determination (R^2) is computed as 8.9% and 11.3% for before and after recapitalization respectively. This means that 8.9% of the variations in the Nigerian quoted insurance companies' profitability are explained by the recapitalization.

The regression equation is reproduced using the t statistics coefficients as obtained from the analysis. For the period before the recapitalization, the regression equation is represented thus:

$$PAT_0 = 1.888 + 1.713 SHC_0 - 0.018 REV_0$$

The regression equation above shows that the profitability of quoted insurance companies is positively related to share capital and negatively related to reserves during the period before recapitalization. During this period, a unit increment in the share capital tends to increase the profit after tax by 1.713; while a unit increment in the reserve value tends to decrease the profit by 0.018.

The results for the period after recapitalization indicated a reverse relationship. The regression equation after recapitalization is represented as:

$$PAT_t = 1.019 - 0.953 SHC_t + 2.034 REV_t$$

From the equation, a unit increase in share capital in the post recapitalization period tends to reduce the profit of quoted insurance companies by 0.953; while a unit increment in reserve value tends to increase the profit by 2.034. Looking at the aggregate effect of the two variables, the profit after tax of the quoted insurance companies is more positively affected in the pre-recapitalization. This means that when the share capital and reserves are altered concurrently by the same proportion, the aggregate effect is better in the pre-recapitalization period than during the post recapitalization period.

Comparing the t statistics with the significant values; both share capital and reserve showed insignificant impact at 5% level of significance during the post recapitalization period. However, reserve is the only variable that showed significance at 10% level of significance. This could be explained in terms of the quantum of reserves (mostly share premium) that accumulated from the new issue of shares by the insurance companies to meet the recapitalization requirements. Although the average and standard deviation of profit after tax during the post recapitalization period showed significant change in absolute terms, the change is not commensurate to the change in the share capital and reserve. This is why the overall results are not looking so good.

The hypothesis formulated in this study is tested using the t statistics. Both the two periods showed insignificant t statistics results in terms of share capital and reserves at 5% significant level. This means that the 2005/2006 recapitalization does not have significant impact on the profitability of quoted insurance companies in Nigeria. The study, therefore, accepted the null hypothesis.

Conclusion and Recommendations

The Federal Government of Nigeria utilizes the process of recapitalization to strengthen the operating performance of the insurance industry. The 2005/2006 recapitalization exercise aimed at strengthening insurance companies' financial picture in anticipation of an expansion that will make the companies

stronger overtime. The findings from this study revealed that recapitalization has not impacted significantly on the profitability of quoted insurance companies in Nigeria both before and after the 2005/2006 recapitalization. Even though there are some indications for improvements in absolute average profit figures during the post recapitalization, the increase of the share capital base of insurance companies in Nigeria does not commensurate with the level of profitability achieved by the companies. Thus, the findings from this study do not confirm the predictions that recapitalization will significantly impact on the operating profits of insurance companies as contained in the studies of Ibiwoye and Adeleke (2008), Omobola (2008), and Ewedemi and Lee (2008).

Although we are aware of the significant effects of the recent global financial crisis on the operating results of companies during the 2008 and 2009, the study concluded that recapitalization has not impacted significantly on the profitability of quoted insurance companies in Nigeria. This conclusion contrasts that of Fatula (2007) who concluded that recapitalization will enable the insurance companies to secure more lucrative contracts and make significant profits.

In order to ensure that quoted Nigerian insurance companies continue to grow significantly and to achieve the aim of recapitalization in the industry, the following recommendations are proffered based on the findings of the study.

- i) Insurance companies should be more aggressive towards securing bigger and better insurance contracts so that the increased share capital base could be efficiently and effectively utilized.
- ii) The Nigerian government should always consider the risks, uncertainties, and opportunities surrounding the insurance industry and employ scientific procedure in arriving at a particular recapitalization policy.
- iii) Nigerian government in collaboration with the insurance companies should embark on awareness campaigns aimed at encouraging Nigerians towards taking life and non-life insurance policies.

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IMPLICATIONS OF COMMUNAL CONFLICT ON COMMUNITY DEVELOPMENT

NWALI, TIBEN BENZ
Department of Public Administration
Ebonyi State University,
Abakaliki

&

NKWEDE, JOSEPH OKWESILI
Department of Political Science
Ebonyi State University,
Abakaliki

Abstract

The issue of communal conflict and community development occupy paramount positions in every growing and developing society. The fact that people who stay together often have divergent backgrounds, orientations and interests which they would like to achieve amidst others, shows the inevitability of conflict or friction in achieving those divergent goals. In this attempt, the cardinal objective was the exploration of the causes of communal conflicts and its implication on community development in Nigeria. Employing both historical and descriptive analytical methods, the study reveals that community development in Nigeria has been on a snail speed as corollary of communal conflicts that characterize the rural populace. The study recommends among other things; the establishment of a committee of community leaders which from time to time be charged with the task of reviewing the relationship between communities, application of dialogue in the resolution of communal conflicts and adequate and equitable redistribution of wealth of nation in the rural communities. The paper therefore concludes that peace is the fulcrum for the survival and sustainability of meaningful development in a plural society. Implicitly, it is hoped that when peace is allowed a place of pride in rural communities, it will not only lead to community development, but also allow for socio-political and economic advancement of the nation.

KEY WORDS: Communal Conflict, Community, Development, Implications, Nigeria.

Introduction

Generally, conflict is a universal phenomenon, which manifests in every society and environment whether developed or underdeveloped. The impact of conflict is felt in all aspects of human organizations; the school, the church, the market place, the office and in the community.

Conflict is as old as man. The concept of conflict could be traced concurrently to the period of human evolution.

The issue of conflict began to gain currency in both social and political or administrative studies following the period of human expansion and re-organization when men lived in caves and gathered fruits as well as hunted animals as major occupation. Traces of conflicts existed in this period because the gathering of fruits was always organized in mass, likewise the hunting of animals. Thus, there were struggles over who first saw a particular fruit to pick or animal to kill. This followed the period of agriculture and land acquisition. In this period, there was private ownership or communal ownership of land where this planting of the fruits and hunting of animals took place, (Aguene 1999).

In this period also, land was acquired by force and subjugation by strong men of the primitive era who after, died and left the land to their children and all other generations in their loins. As population of certain clan began to increase, there was every tendency that the fast growing and strong clan might encroach into the land of another, but in a bid to stop such encroachment, communal conflict will ensue, leading to war and wanton destruction of lives and property (Aguene 1999).

The major cause of conflict whether communal, state or regional could be traced to the aftermath of colonialism, which left the states and communities in Nigeria and Africa socio-culturally ravaged and destabilized in all aspects. The ways and manners Nigerian communities were drafted into federal

configuration by colonial masters, brought her into different levels of underdevelopment and exploitations. Poor technological base resulting from poor foundation by colonial administration, political instability caused by both colonial and military interventions in Nigerian politics, poverty and illiteracy as well as ethnic chauvinism are most of the issues that metamorphosed into violence, conflict and communal crises that exist in all corners of Nigerian society. The Kano riots or religious conflicts, the recent Jos conflict, the protracted militancy in the Niger-Delta Zone and the recent Ezillo and Ezza-Ezillo communal conflicts in Ebonyi State among numerous others, have been the major destabilization of the Nigerian society.

Against this backdrop, the paper intends to determine the root causes of conflicts in Nigeria with direct focus on the negative implications of communal conflict on the development of our rural communities. In doing this, the paper is divided into five sections with each section discussing certain area of conflict in the society. The first is the introduction which gives an overview of the concept, followed by conceptual delineation where the concept is explored and elaborated; the third is the theoretical framework which shows the relationship of the concept within the purview of theoretical evidence. In the fourth and fifth sections, the paper discusses the causes and consequences or rather the implications of communal conflict on community development in Nigeria, using different examples for buttressing points and finally, the paper ends with conclusion and recommendations.

Conflict and Communal Conflict: A Conceptualization

Conflict: Conflict is one of the social science concepts that have volume of literature, especially with regard to resolution techniques. There is also lack of agreement amongst scholars on issues of human conflict and this has made the literature to contain several dichotomies that divide the search for a dominant paradigm. Nevertheless, a lot of scholarly works have been done in this area of study. Accordingly, Coser (1956) defines conflict as a struggle over values and claims to scarce status, power and resources in which the aims of the opponents are to neutralize, injure or eliminate their rivals.

The above definition attempts to establish the fact that conflict must be pointing to something. The objective of a conflict determines the kind of conflict that may exist, either constructive conflict or destructive one. Odoh (2006) maintains that the above definition of conflict is also mostly quoted especially when conflict cannot be easily resolved, thereby leading to management. He adds that the definition connotes the attempt to settle problems caused by conflicting interests arising from the society in which the parties are members in reality, interests and pursuits of people must not always agree and therefore the need arises for accommodation, adjustment, shifting of grounds, harmonization or even the annihilation of one of the conflicting parties.

This means that conflict can only result when there is goal incompatibility and perceived opportunity for interference or blocking. This situation in further exploration according to the authors is likened to a Zero-Sum situation where the total loss of one party means gain for the other party.

Orji (2006) states that the group or individuals involved in conflict may not only try to obtain the desired values, but may try to neutralize, injure or eliminate rivals. He concludes by alluding to Wallenstein (2002) that conflict is a social situation in which a minimum of two actors strive to acquire at the same moment an available set of scarce resources. In fact, the major significant point that can be deduced from the above point is that conflicts are by-products of contests, competitions, disputes and tensions as well as manifest clashes among social forces striving to achieve goals and interests that are incompatible. It also follows that conflicts are rooted in differences that exist in both the disputants' interests and interpretations of events and other actors. This is why parties in conflict believe that they have incompatible goals and their aims are to neutralize and gain advantage over one another.

In his words, Nnoli (1980) produced empirical example linking socio-economic factors to conflict. He states that the working of economic force makes for tension between groups with competing interests, resulting to conflicts of varied kinds. This approach goes further to prove that conflicts result from the pursuit of divergent social, psychological, economic, moral or religious values. This means that the clashing or pursuit of clashing interests and goals by people or groups result to conflicts.

In a different perspective, Otite (1999), sees conflict in a positive dimension where, conflict may therefore not be regarded only in a relative light of dysfunctional or disjunctive process and breakdown of communication as some scholars tend to suggest. Conflict is a contact and communication. It is a normal process of interaction particularly in complex societies in which resources are usually scarce. Moving in the same direction with Otite, Shelling (1960) says that conflict, competition and cooperation are

inherently interdependent; conflict occurs when competing groups goals, objectives, needs or values clash and aggression, although not necessarily violence result.

Communal Conflict: In order to appreciate the meaning of communal conflict, it is pertinent to first understand the meaning of “Communal”. The Oxford Advanced learner’s dictionary of contemporary English (1995) sees communal as involving different groups in the community. Thus, Okpata (2003) believes that the word communal is synonyms with community when he writes that the community consists essentially of people who live in it. That the community is not just a collection of building or political subdivision or a census unit, but the first meaning of community is the people, although, the above aspects are not to be overlooked.

In respect to the above, communal conflict can as well be seen as community conflict and it is conflict that relates to people living within a geographical entity. Thus, Nwali and Nkwede (2010) maintain that communal or community conflict represents a total breakdown of normal arrangement or activities of a community in such manners that members of the community involved experience disunity and disagreement in the area. They add that this disunity could lead to serious mayhem, chaos and massacre if not properly handled when it is still fresh. Nwali and Nkwede (2010) went further to agree with scholarly views that the major destabilization of the peace of our rural communities which often breed conflicts range from political, religious, economic and social reasons. Taking firm strong positions to buttress the above point, they maintain that community conflict is relative to time and place; hence what causes conflict in one community over a time may not be what would cause conflict in another community and therefore should not be used as generalization to the study of communal conflict in Nigeria.

In the words of Akpan (2005) communal conflict is the condition of incompatibility between values or goals among people living in the same community or different communities. He adds that communal conflict refers to a situation where the interests of the community as an entity and those of its members do not agree, thereby resulting to physical combat and probably destruction of lives and property. These interests could be hinged on certain issues of common interests within or among communities. Pointing to land and/or land resources as one of the issues of common interest within and among communities that is capable of breeding conflict, Okpata (2003:134) writes thus:

The level of our economic development has made our economic activities land bound hence the interests of every traditional African not only Nigerians, is highly concentrated on land. The feudal and communal nature of land relationship in our economic survival has made land very indispensable for our people. To this effect, land allocation, use, ownership and/or tenureship has caused a lot of underdevelopment in our economy rather than initiating development potentials. Many lives have been lost in inter community clashes, resulting from land disputes. Many have ended their lives awaiting trials in prison custodies through land litigations. In the midst of all these, there is no place for economic or political development.

Although, Nwali (2004) believes that a total absence of conflict in the community would be unbelievable, boring and strong indication that such conflicts are being suppressed, especially in a heterogeneous society where there are groups and several minor groups within communities. He concludes that one of the characteristics of a mature group is its willingness and ability to bring suppressed conflicts to the surface where they may be discussed with a greater opportunity for resolution, hence it would be naïve to insist that all conflicts can be eliminated in some manner or the other, but their exposure and discussion will contribute greatly towards their reduction.

Theoretical Framework

This study is anchored on Frustration-Aggression Theory. The Frustration-Aggression Theory had given leeway to explaining a more sophisticated scientific understanding of communal conflicts in societies. The basic assumption of this theory is that all aggression, personal or interpersonal has its root causes hinged on frustration of one or more actor’s goal or achievement. In view of this, the understanding that human needs are insatiable and supply to meet these needs have always been so little, it therefore follows that all

human conflict can be traced to an actor's failure to obtain what it needs whether as an individual or group of individuals.

Thus, the frustration-aggression theory rests on basic stimulus-response hypothesis. On the basis of the Nigeria experience, it has been realized that most people have always undermined, overpowered and suppressed the minorities and by so doing create frustration on them who often make several efforts to contain the excesses of the dominant groups, but to no avail. Owing to this factor, there is always compilation of internal grievances and wrangling, which normally bust out resulting into several conflicts in Nigerian societies.

The relevance of this theory to issues germane to communal conflict in Nigeria could be hinged on several suppressions of the interests of the minority groups. This has resulted to several agitations for state and local government creation, equal political representation, revenue sharing formula and above all, citing or location of government institutions and infrastructures which most often have been wrongly located to serve few elites while the minorities are allowed to wallow in the agonies of this life.

Causes of Communal Conflicts in Nigeria

The major causes of communal conflict in Nigeria could be blamed directly on the colonial transgressions that forced the ethnic groups of Northern and Southern provinces to become one entity called Nigeria in 1914. Since the various ethnic groups living in these provinces were not consulted regarding the merger, this British colonial policy was autocratic and undemocratic and then led to conflict of various kinds. It denied the people's basic needs of participation, equality and social well-being. As Irobi (2005), noted that an administration that endorses segregation for its people does not have the unity of the country at heart. Rather, the separate governments introduced in the North and the South was designed to strengthen the colonial grip on Nigerian society and weaken the people's potential for resistance. This era of provincial development, though relatively peaceful also led to growing ethnocentrism and conflicts in the societies.

Again, the introduction of indirect rule in Nigeria by Lord Lugard was not appropriate mechanism for managing tribal animosities. Nnoli (1980), quoting Coleman (1958), observed that the system not only reinforced ethnic divisions, it has complicated the task of welding diverse elements into a Nigerian nation. Lugard gave power to the traditional rulers who corruptly used it in the villages to amass wealth, land and establish patronage networks, which in the long run, encouraged tribalism, nepotism and communal conflicts.

Another element of traces of communal or ethnic conflicts is what Osaghae and Eghosa (1989), call the 'bogus theory of regionalism.' The creation of three ethnic regions did not take into account the needs of the ethnic minority groups for autonomy and self-determination. Instead, they were lost in the majority, adducing to the bogus theory "that one should be loyal to and protect the interest of one's region to the exclusion of others."

The years between 1952 and 1966 brought change in the political culture of the country, transforming the three regions into political entities. Thus, the struggle for independence was reduced to the quest for ethnic dominance. At this time, ethnic and sub-ethnic loyalties threatened the survival of both East and West, while the North was divided religiously between Christianity and Islam. It was a period of politicized communalism and ethnicity and competition for resources, which worsened the relationship between ethnic groups. There was a high degree of corruption, nepotism and tribalism. The national interest was put aside while politicians used public money to build and maintain patronage networks. Since independence, the situation in Nigeria has been fraught with ethnic politics whereby the elites from different ethnic groups schemed to attract as many federal resources to their regions as possible, neglecting issues that could have united the country, (Irobi 2005).

Gurr and Marshal (2001), agree that most conflicts in Nigeria are caused by the combination of poverty and weak states and institutions. Ethnic or communal conflicts are often caused by an attempt to secure more power or access more resources. Nnoli (1980), had attributed that multi-ethnic societies like Nigeria, ethnic communities violently compete for property, rights, jobs, education, language, social amenities and good healthcare facilities. He produced empirical examples linking socio-economic factors to ethnic and communal conflict in Nigeria. Gurr's (1970), 'relative deprivation theory' offers an explanation based on an ethnic or community groups assess to power and economic resources. This is closely related to

Horowitz (1985), who wrote that group worth is based on the results of economic and political competitions.

However, in their enumerations, Onwe (2006), Nweke (2006) and Nwali (2010) accepted that all or some of the underlisted can cause communal conflicts in Nigeria:

- Government policies
- Bad leadership/mismanagement
- Style of conflict management
- Revenue Allocation
- State and Religion
- Ethnicity and Ethnic Sentiments
- Military Nostalgias
- Uncompromising Desire for political power
- Poverty and Unemployment
- Chieftaincy tussle and community leadership

Implications of Conflict on Community Development

Community development and conflict implications to socio-economic development process according to Okpata (2003), has increasingly become something in a vogue in the third world countries since the Post World War 11 period. Community development as a concept is the involvement of people and the coordination and integration of all efforts directed at bettering conditions, (Lotz 1970).

In a more encompassing perspectives and in direct response to the subject under discussion, community development is the process by which the efforts of the people themselves are united with those of government authorities to improve the economic, social and cultural conditions of communities, to integrate these communities into the life of the nation and to enable them to contribute fully to national progress. Okpata (2003), wrote that the concept of community development was defined at the Cambridge Summer Conference on African Administration held in 1848 as, a movement designed to promote better living for the whole community with active participation and if possible on the initiative of the community, but if this initiative is not forthcoming spontaneously, by the use of techniques for arousing and stimulating it in order to secure its active and enthusiastic response to the movement.

From the foregoing, it is noted that the development of the community is a combination of the efforts of the people themselves and the government who is the major actor in development. The efforts of the community people manifest through self-help projects, through local initiatives and these in turn promote democratic participation of the whole community. On the contrary, the efforts of the community people to develop themselves are always impaired by several clashes and conflicts, which often characterize our rural communities. The issue under study has caused several damages on community development initiatives in Nigeria.

In a survey by Adele and Oloruntele (2001), there was great revelation of different kinds of ethnic and communal clashes in the country between 1999 and 2001 as covered by their survey. They began by saying that the quitting of political stage by the military in May 1999 ushered in a number of ethnic and community agitations. They went further to enumerate that the city of Shagamu in Ogun State in July 1999 experienced a rupture when violence broke out between the Yorubas and the Hausas who have lived in Shagamu for several years, leading to destruction of lives and property. It was followed by Ketu Mile 12 riots of Lagos State in the same 1999, which was not unconnected with the leadership tussle between the Hausa and Yoruba communities in the market over the leadership of the market union. June, 23, 1999 showcases the Bodija riot at Ibadan, the capital city of Oyo State, which was caused by hot argument between Hausa cattle rearer and a Yoruba man who was allegedly knocked down by the cattle. This was followed by Kano riot of the same 1999 which was a retaliation of Hausa people and the Yoruba's living in Kano over what the Yorubas did to their brothers at Ibadan Oyo State and ketu in Lagos State.

In Ebonyi State, Nwali (2010) also carried out similar survey to ascertain the major causes of communal conflicts in the State. In this survey, there were startling revelations that most of the communal conflicts in Ebonyi State are connected to land/boundary disputes. Cases in point are the Ngbo and Effium communal conflict, which has caused lost of many lives and destruction of property worth millions of naria. Another point in case is the recent Ezillo and Ezza-Eaillo communal conflict, which is also unconnected to land

problems. The communal conflict between the Ezillos and Ezza-Ezillo in Ezillo community left many indelible negative marks on the community.

Each conflict in Nigeria whether communal or otherwise always lead to some or all of the following negative effects:

(i) **Death toll** of the two parties involved in any conflict or war increase, thereby reducing the population of the people who would have been leaders of tomorrow and developers of the community in future times.

(ii) **High level of hunger** often increases in the area as conflict or war not only stops people from their business or farming activities, but leads to destruction of ones already in existence.

Disruptions of academic activities as academic activities are always in jeopardy; school closures, academic interruption and vandalization of schools in the area, thereby breeding illiteracy which is the major cause of underdevelopment.

Conclusion

The impact and consequences of communal conflicts on national development are unarguably on the increase in recent times and it's therefore one of the major preoccupation of government policies, researchers and private organizations. The writers believe that this paper will no double serve as guiding point to the formulation of peace policies at all levels of the societies. It is our view that an understanding of the strategies of conflict resolution and management where intractable are panacea to lasting peace in the society and a sure way of peaceful co-existence and violence free environment. Peace is the only fertile ground for the survival and sustainability of meaningful development and henceforth be appreciated.

Recommendations

This paper having explored several dimensions of conflict, its consequences on community development, therefore makes the following recommendations as ways for lasting peace in the society:

Firstly, a proper understanding of conflict of any kind in any society is a gateway to resolving the conflict. If there is no proper understanding of the conflict, those who are mediating in the conflict must definitely fumble and therefore cannot restore peace and order. Therefore, a mediator should be abreast or should have accumulated knowledge of conflict resolution strategies.

Secondly, the paper recommends that there should be establishment of a committee of community leaders which will from time to time be charged with the responsibilities of reviewing the relationship between communities and ensures adequate and equitable redistribution of the country's common wealth in the rural communities.

Thirdly, there should be application of dialogue in resolution of communal conflicts. Inhabitants of rural communities should be schooled on the evils of conflict with a view to understanding each other better and to live together, tolerating and accommodating each other's strengths and weaknesses.

Fourthly, there should be design for orientation of the people involved in conflict on the danger of war and hostilities. Peace education according to Mangus (1976) is dependent upon the development of interrelationship between members of social systems at various levels from primary groups to global network. It is in fact a deliberate effort at arresting the minds and equips the parties with new cultural skills, values and objective inclinations other than the objective of the conflict. The objective of peace education will normally address the issue of oppression, dependence, injustice, self-reliance, peaceful co-existence/independence and systematic relationship. This is what Ebonyi Youth Assembly had in mind when it organized a one-day seminar at Ezillo in order to educate the people on the need of peace other than conflict.

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CHANGING WORK VALUES IN SMALL AND MEDIUM ORGANISATIONS IN NIGERIA

IZAMOJE, LARRY
DBA Candidate, Business School,
Lausanne, Switzerland
larry@brila.net

Abstract

Work has become a universal phenomenon but peoples' reactions to it differ across societies. Empirical research on attitudes to work deserves urgent attention in Nigeria. This study examines changing work values in small and medium organisations in Nigeria, using Work Adjustment Theory and mixed methods including 500 copies of structured questionnaire and 40 in-depth interviews. A total of 500 respondents comprising 400 employees and 100 employers were randomly selected from 100 organisations across ten local government areas within Lagos State, Nigeria. The quantitative data were processed via descriptive and inferential statistics, while the qualitative data were subjected to content analysis and ethnographic summaries. Findings revealed that 64.4% of the respondents originally desired paid employment but a larger proportion of the respondents (86.1%) eventually settled for paid employment. However, the percentage of the respondents who indicated original preference for self employment changed from 35.6% to 13.9%. The Paired Samples Test statistic under the assumption of unequal variances shows that the difference between the respondents' original and current work values is statistically significant ($t = 8.3$; $P < .001$). Traditional work values have been modified in small and medium organisations in Nigeria due to structural imbalances. People should be encouraged to maintain useful traditional work values such as diligence, honesty, quality service and contentment.

Keywords: Entrepreneurship, informal economy, social change, work, values.

Introduction

The interests of employees are usually at variance with the expectations of their employers in small and medium organisations (SMO) in Nigeria. A mismatch between the interests of employees and expectations of their employers can be observed in attitudes to work and the level of commitment of both parties. Employers in SMO may complain of their employees' lackadaisical attitudes to work, while their employees may perceive their emoluments as inadequate, thereby gradually deviating from their expected roles and responsibilities. Employees with lackadaisical attitudes may not always put in their best at work and could lodge unnecessary complaints to avoid responsibilities.

The foregoing discussion raises questions about work values, which appear to be changing in SMO in Nigeria. Thus, this study dwells on the following research questions: What is the extent of changing work values in SMO in Nigeria? Why do employees appear to shift from the traditional to the modern work values in SMO in Nigeria? Essentially, changing work values could adversely affect the development of SMO in Nigeria. However, there is paucity of data on changing work values in SMO in Nigeria. Ukaegbu (2000) observed that investment in SMO had grown but little is known about working conditions in the organisations.

The security of investment in SMO in Nigeria could be threatened in the context of changing work values, which can hasten collapse of the organisations. It has been shown that most SMO in Nigeria could die within their first five years of existence; a smaller percentage could go into extinction between the sixth and tenth year and only about five to ten percent of them could grow to maturity (Onugu, 2005). Earlier study by Ukaegbu (2000) also indicated that many SMO died after the death of their owners. This situation can be traced to poor human resource management in SMO in Nigeria. An effective human resource management is required for organisational growth and development.

In his study of 20 SMO in south-eastern Nigeria, Ukaegbu (2000) showed that many workers were dissatisfied with the extrinsic and equity factors of their work. Their dissatisfaction could be due to changing work values. Most of the youth in the contemporary Nigerian society have emulated peculiar lifestyles with a relatively new attitude to work. A typical Nigerian youth presently wants to get rich quick unlike the situation in the pre-colonial era in the country when hard work and contentment were highly priced values. Although diligence and steady career growth used to be popular work values, the present youth's urge to own exotic houses, flashy cars, expensive mobile phones, latest computers and other modern conveniences has affected the traditional work values in the Nigerian society. It appears that sending children to state schools is no longer fashionable and residence in affluent areas has become a top priority for many people.

Arising from the changing work values, the popular concerns for honesty and good reputation at the workplace until retirement appear to be fading away. While honesty connotes the process of fulfilling work obligations without false claims, good reputation implies concern for integrity and excellence in the course of discharging responsibilities at the workplace. Both honesty and good reputation are integral components of traditional work values, which have been found to be critical for the success of SMO in Nigeria, as Brautigam (1997) maintained that several organisations in Nnewi (a major city in southeastern Nigeria) flourished owing to traditional work values and linkages between local entrepreneurs and their counterparts in Asia.

This study therefore examines changing work values in SMO in Nigeria, given the urgent need to expand the frontiers of knowledge on various issues associated with organizational behaviour in the informal sector of the Nigerian economy. The issues are examined under the following sections: theoretical framework of work values, the scope of changing work values, the Nigerian interpretation of SMO, methods, findings and conclusion.

Theoretical Framework of Work Values

Values refer to important phenomena in a society. The concept of values has attracted considerable attention worldwide, although it has no universal definition (Hitlin & Piliavin, 2004). For Rokeach (1973), work values imply enduring cognitive representations and transformations of needs. Work values develop through social interactions, as people construct and reconstruct their experiences in different circumstances. As a society undergoes transition from traditionalism to modernism, members of the society experience a change of values orientation. People's perception of work and commitment at the workplace depends on attributes such as determination, industriousness, creativity and enthusiasm. Many people perceive the private sector as more exciting and dynamic than the public sector. As found by Kirton (2009, p. 21):

For example, some male and female interviewees stated that because they were 'devoted' to their religion their religious values meant that they would avoid certain types of career (e.g. in the finance sector; alcohol-related industries) and organizations that would not accommodate their prayer needs. Jobs involving extensive travel with periods away from home were also mentioned as problematic for Muslim women. With the exception of the Chinese and Japanese respondents, most of the women thought that within 10 years they would be married with children and would want flexible work. Many saw self-employment as a way of balancing career and family.

In recognition of the fact that that decision making about career requires careful reasoning and planning, scholars reiterate that careers are often littered with tangential movements, disjointed job choices, and based on emergence of opportunities (Bloch, 2005). As a force for change and development in organizations, human resource development (HRD) specialists are faced with the changing nature of careers, complex organisational challenges and the need to understand all aspects of career development (McDonald & Hite, 2005). An overlooked aspect of career development that may improve researchers' understanding of the process is changing work values.

People plan careers and make decisions when a perceived need to do so arises. Thus, career decisions are best understood within the context of values in which individuals construct and reconstruct their identities.

Individuals develop preferences and beliefs about themselves, who they are in terms of characteristics through experiences, relationships, and cultural and societal norms. People change their behaviour to maintain a self-perception that supports their desired image and even seek to manage perceptions of others (Chen, 2008). It is important to understand the rationale behind individuals' desire for career change and how work values affect the desire for change. An understanding of the role of changing work values in career decisions is required to promote the growth and development of SMO. The discourse on changing work values is examined from the Theory of Work Adjustment (TWA), which illuminates scientific thought about interests and values at the workplace. The TWA focuses on work issues including choice of a career, job stability, career progression, employee performance, and job satisfaction.

The theory was developed at the University of Minnesota in 1964 with the following scales: the Minnesota Satisfaction Questionnaire (MSQ), the Minnesota Satisfactoriness Scales (MSS), the Minnesota Importance Scales (MIS), and the Minnesota Job Description Questionnaire (MJDQ) (Dawis et al, 1968). These scales have been used to measure different aspect of work and employees behaviour. For instance, the MSQ measures the satisfaction of employees' needs; the MSS measures how satisfactorily employees perform on their jobs; the MIQ measures employees' vocational needs, while the MJDQ measures the kind of reinforcers available in specific jobs and the levels at which they exist (Dawis et al, 1968). In their explanation of the TWA, Dawis and Lofquist (1984: 237) stated that work adjustment is a "continuous and dynamic process by which a worker seeks to achieve and maintain correspondence with a work environment." As shown in the TWA, a dimension of satisfaction is realized when employees and employers are satisfied at the workplace.

The Scope of Changing Work Values

Studies on changing work values generally deal with people's relationships and achievements as well as their perception of work. Changing work values are closely associated with interests and personality. The scope of changing work values have been measured through a number of instruments such as the Minnesota Importance Questionnaire (MIQ), the Minnesota Job Description Questionnaire (MJDQ), the Work Importance Profiler (WIP) and the Work Importance Locator (WIL) (Dawis et al, 1968). The MIQ focuses on individuals' perception of work environment, while the MJDQ examines specific occupations. Prevailing situations in many African societies show a co-existence of traditional and modern work values. However, modern work values largely dominate work environment in Africa.

Scholars have shown that an explanation of changing work values rests on analyses of various factors such as work dynamics, length of training, requirements for employment and organizational behaviour (Reardon, Sampson & Lenz, 2000). Work dynamics and organizational behaviour range from one occupation to another. African organisations differ from Western organisations. Many African societies are largely agrarian unlike the prevailing situation in the West with high degree of industrialisation and a rapid decline in the proportion of people in agriculture.

Unlike the situation in the West, traditional work values in Africa in general and Nigeria in particular focuses on communalism and altruism. Unfortunately, African traditional work values appear to have been sidestepped. Changes in traditional work values can be adduced to the sweeping influence of Western modernisation on Africans and Nigerians. Employers presently find it difficult to retain their employees in a competitive labour market, thereby suffering from inability to earn employees' commitment.

Ukaegbu (2000) showed that intrinsic attributes of work were significantly correlated with perceived utilisation in a study of 266 scientists and engineers working in different sectors in Nigeria. Concerns for monetary and non-monetary values are ripe in the Nigerian work environment, which is dominated by imported technology and foreign ideas. Consequently, Nigerian industries are yet to revolutionise production, thereby discouraging workers from realising their dreams.

The Nigerian Interpretation of SMO

The Nigerian National Council of Industries defines SMO as business enterprises whose total costs excluding land is not more than two hundred million naira (₦200, 000,000.00) and/or a staff strength of not more than two hundred (200) full-time workers and/or with an annual turnover of not more than twenty million naira (₦20,000,000.00) (Onugu, 2005). SMO in Nigeria largely revolve around one person or family, thereby operating as sole proprietorships or partnerships, although they may be registered as limited liability companies. The domain of SMO in Nigeria largely lies in the informal economy, which has gained international recognition since the 1970s.

SMO have contributed immensely to socio-economic development worldwide especially through their

contributions to the growth of entrepreneurship and employment generation (Ekanem & Smallbone, 2007; Onugu, 2005; Ukaegbu, 2000). Unfortunately, most SMO are handicapped owing to low capacity for competition, inadequate resources and the top ten problems noted by Onugu (2005): poor management, inadequate access to finance, inadequate infrastructure, failure of policies, bureaucracy, high taxes and levies, inadequate access to modern technology, unethical competition, marketing problems like low patronage and non-availability of local sources of raw materials. These problems could provide additional basis for the understanding of changing work values in SMO in Nigeria.

Methods and Materials

A survey research design was adopted for this study because it allows for the cross section study of a clearly defined population. Qualitative and quantitative research techniques were adopted to examine the nuances of opinions on changing work values in the study area. Data for this study were collected from employees and employers or managers in SMO in Lagos State, the commercial headquarters of Nigeria. The study population comprises employees and employers or managers of SMO in Lagos State.

A multi-stage sampling technique was adopted in selecting the sample for this study. A simple random sampling technique was used to select 10 out of the 20 local government areas (LGAs) in Lagos State. Two streets were randomly selected from each of the selected LGAs. Five SMO were randomly selected from each of the selected streets from the LGAs. Five respondents were randomly selected from each of the selected SMO. This process resulted in selection of 10 SMO in each of the selected ten LGAs. In all, a total of 100 SMO were selected and from each of the selected organisations five respondents including four employees and an employer or a manager were selected. Thus, a total of 500 respondents including 400 employees and 100 employers or managers were selected across 10 local government areas, 20 streets and 100 SMO in Lagos State.

Both secondary and primary instruments of data collection were used for the study. The secondary data were gathered from scholarly publications and other relevant records while the primary data were obtained through structured questionnaire and in-depth interviews. Both open ended and closed ended questions were included in the questionnaire to obtain appropriate responses from the respondents. To establish its validity and reliability, the structured questionnaire was pretested for comprehension and clarity. A sample of 20 respondents was selected randomly from the study population for the pretest and the results of the pretest were based on an appropriate reliability coefficient. The study was guided by various ethical codes including honesty, beneficence, justice, safety, respect for persons, informed consent, anonymity, privacy and confidentiality. Descriptive and inferential statistical techniques were used for the analysis of quantitative data, while content analysis and ethnographic summaries were conducted for the analysis of the qualitative data.

Frequency of SMO in the Study Area

Table 1 shows the frequency distribution of SMO that were visited in the course of the study. A total of 13 SMO were frequently found based on the probability sampling techniques adopted for the study. Some of the selected SMO were more frequent compared to the rest. The SMO in the category of relatively higher frequencies include the following: restaurants (13.7%), private schools (13.0%), cybercafés (11.2%) and pharmacies (10.8%). This category was followed by some moderately high frequent SMO such as follows: supermarkets (9.5%), hotels (8.5%), printing press (6.2%), filling stations (6.0%) and car wash (6.0%). Also, the less frequently distributed SMO include micro finance banks (4.8%), furniture (4.3%), laundry (3.9%) and bakery (2.1%).

As shown in Table 1, the frequency distribution of SMO in the study reflects diverse areas of concentration among entrepreneurs in Nigeria. Thus, it can be deduced that many entrepreneurs in the selected SMO in Nigeria focus on different industrial activities such as food production, education, health and information and communication technology (ICT). Similarly, some entrepreneurs in the selected SMO in Nigeria specialise in the provision of services including marketing of household goods, hospitality, publication of essential documents, maintenance of vehicles and supply of fuels such as petrol, kerosene, diesel and gas. Also, some entrepreneurs in the selected SMO in Nigeria are adept in other industrial activities such as banking, manufacturing of wood products, washing and bakery.

The presence of several SMO in Nigeria signals the relevance of the informal economy in the analysis of socio-economic development. Scholars have recognised the SMO functions in various contexts due to their

differences in terms of turnover, number of employees and capital outlays (Painter-Morland & Spence, 2009). The differences were obvious in SMO in the study area.

Table 1: Frequency Distribution of SMO in the Study Area

SMO	Frequency	Percent (%)
Bakery	10	2.1
Car Wash	29	6.0
Cybercafé	54	11.2
Filling Station	29	6.0
Furniture	21	4.3
Hotel	41	8.5
Laundry	19	3.9
Microfinance Bank	23	4.8
Pharmacy	52	10.8
Printing Press	30	6.2
Private School	63	13.0
Restaurant	66	13.7
Supermarket	46	9.5
Total	483	100.0

Backgrounds of the respondents in SMO in the Study Area

The backgrounds of the respondents in the selected SMO in the study area were presented in Table 2. The male respondents were 11.8% larger than their female counterparts. Researchers have shown the relationship between gender and work values, as men were found to be concerned about money and other economic rewards, as well as independence, mastery, dominance, competitiveness and long term career goals (Sagie, Elizur & Koslowsky, 1996). Traditionally, men are more concerned with instrumental values, while women are more interested in affective values.

Table 2: Backgrounds of the Respondents in the SMO in the Study Area

Sex	Frequency	Percent (%)
Female	213	44.1
Male	270	55.9
Total	483	100.0
Marital Status	Frequency	Percent (%)
Not married	286	59.2
Cohabitation	32	6.6
Married	151	31.3
Divorced/Separated	9	1.9
Widowed	5	1.0
Total	483	100.0
Education	Frequency	Percent (%)
Primary	15	3.1
Secondary	188	38.9
Diploma/Technical	136	28.2
Degree/Higher	117	24.2
Diploma	27	5.6
Masters	27	5.6
Total	483	100.0

Religion	Frequency	Percent (%)
Traditional	15	3.1
Islam	174	36.0
Orthodox Christianity	110	22.8
Pentecostal Christianity	179	37.1
Other	5	1.0
Total	483	100.0
Age (Years)	Frequency	Percent (%)
20	37	7.7
25	267	55.3
30	134	27.7
35	35	7.2
40	10	2.1
Total	483	100.0
SD: 4.1	Mean: 27.1	

The educational qualifications of the respondents were relatively low given that 38.9% claimed to have completed secondary schools. This group was followed by 28.2% with either the Ordinary National Diploma (OND) or the National Certificate of Education (NCE). Few of the respondents (24.2%) noted that they obtained degrees from universities and Higher National Diploma (HND) from polytechnics.

This finding is not far from expectation given the fact that in the context of relatively high rate of poverty and lack of free education, many Nigerians have not been able to acquire higher education. The inference drawn from this finding is that all the respondents acquired some level of formal education, although the number of years they spent in school is relatively low. This implies that individuals with higher education may not seek employment in the selected SMO, and those who have been employed there may quit jobs in the selected SMO provided they get opportunities for higher education and career advancement. Contrary to the respondents' perspective, the importance of SMO has been recognised by various international organisations such as the World Bank, the Organisation for Economic Cooperation and the United Nations (Painter-Morland & Spence, 2009).

The above mentioned finding mirrors the relevance of the Theory of Work Adjustment, as described in the theoretical framework of this study. Level of education can influence changing work values in SMO in Nigeria. Individual differences in attitude, perception and self efficacy may be a function of educational qualifications. It has been shown that higher educational and class status provide advantages in terms of capital, skills and contacts in some SMO in Nigeria (Meagher, 2007).

Regarding the respondents' marital status, 59.2% indicated that they were not married, while 31.3% disclosed that they were married. Some respondents were found in the categories of cohabiting with partners, separation, divorce, and widowhood practice. Marital status may influence the value profiles in an organisation because the unmarried could be interested in overtime work for higher salary to make adequate preparation for the cost of marriage, while the married would want to abstain from overtime work or excess work load in order to create enough time for the maintenance of their marriage.

The highest number of the respondents (59.9%) identified with Christianity including Pentecostal Christian religious denominations (37.1%) and orthodox Christian religious denomination (22.8%). A significant number of the respondents (36.0%) also claimed to be Muslims. It is believed that "ethics derived from different religious traditions accentuate some work values, especially those related to diligence, achievement, and economic success." (Sagie, Elizur & Koslowsky, 1996: 506) This is analogous to Weber's (1992) submission that the concept of calling in which individuals are expected to fulfill their moral obligations through worldly affairs promoted the spirit of modern capitalism, resulting in wealth accumulation through reinvestment and economic efficiency.

This brings to fore Weber's recognition of different forms of religions, especially the various Puritan sects including Calvinism, Methodism, Baptism and Pietism. Methodism is an offshoot of the Anglican Church of England, although it was developed in America. Also, Pietism is a branch of the Calvinist movement in England; it developed in Holland. Essentially, emphasis was placed on the Calvinism movement and its doctrine of predestination in Weber's explanation of the spirit of capitalism. Thus, success in a calling was interpreted as evidence of salvation and wealth accumulation occurred after frugality was morally sanctioned. Weber believed that Calvinism supplied the moral energy for entrepreneurs in the context of rational capitalism (Weber, 1992).

The mean age of the respondents was 27.1 years with Standard Deviation of 4.1 years. This implies that the majority of the respondents were relatively young. Specifically, 63.0% of the respondents disclosed that they were below the age of 30 years, while the age distribution of the remaining 37.0% ranged from 30 to 50 years. This finding is a pointer on the analysis of changing work values and labour mobility in the selected SMO in Nigeria. Previous research has shown that age, education and seniority correlated with several work values including the moral importance of work, pride in one's craftsmanship and the importance of money (Sagie, Elizur & Koslowsky, 1996).

Changing work values in SMO in the Study Area

Tables 3 and Figure 1 reflect the patterns of work values among the respondents in the selected SMO. Table 3 depicts a comparison of the original and current work values among the respondents. While 64.4% of the respondents recalled that they originally desired paid employment, a larger proportion of the respondents (86.1%) disclosed that they eventually settled for paid employment. However, the percentage of the respondents who indicated original preference for self employment changed from 35.6% to 13.9%. This finding implies that some people have modified their original work values. Surprisingly, the modification appears to favour preference for paid employment, which increased from 64.4% to 86.1%.

Table 3: The original and current work values among the respondents

Work Originally Desired	Frequency	Percent (%)
Paid Employment	311	64.4
Self Employment	172	35.6
Total	483	100.0
Work Currently Practised	Frequency	Percent (%)
Paid Employment	416	86.1
Self Employment	67	13.9
Total	483	100.0
t = 8.3; P < .001		

As shown in Table 3, the Paired Samples Test statistic under the assumption of unequal variances shows that the difference between the respondents' original and current work values is statistically significant ($t = 8.3$; $P < .001$). This result is graphically represented in Figure 2 for further illustration.

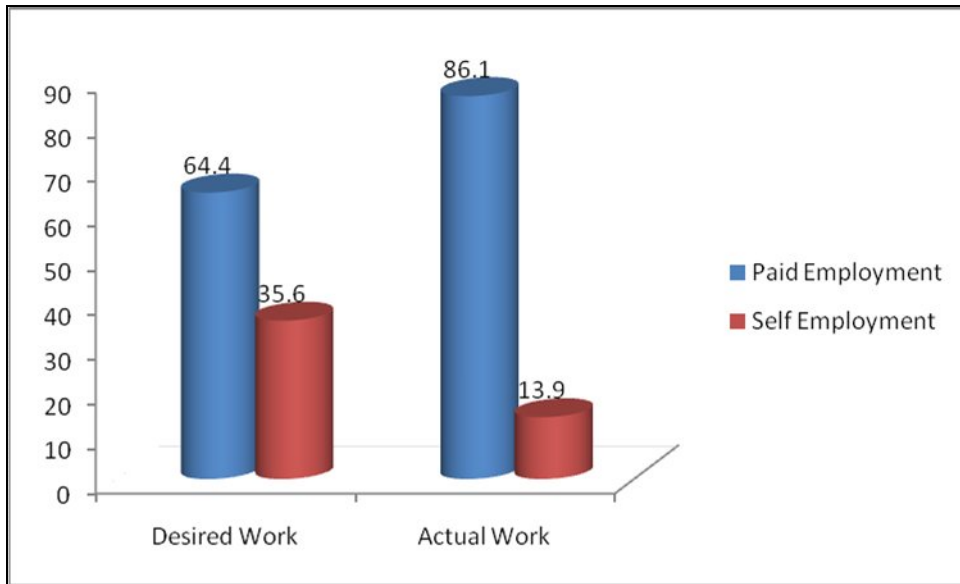


Figure 2: Dichotomy between desired work and actual work in SMO

A basis for changing work values was provided in a previous study by Sagie, Elizur and Koslowsky (1996: 506), who reported that work values changed and reflected the increasing parity between genders in occupational settings. Beyond the increasing rate of women empowerment and gender parity in labour force, changing work values in SMO can be attributed to other factors including modernisation, political instability, corruption, and lack of social security. A single factor may be insufficient for adequate understanding of changing work values in SMO in Nigeria. Evidence of changing work values is noticeable under a close examination of the outcomes of the 39 variables used to measure the respondents’ experience of changing work values in the selected SMO. The result of the composite variable is graphically presented in Figure 2.

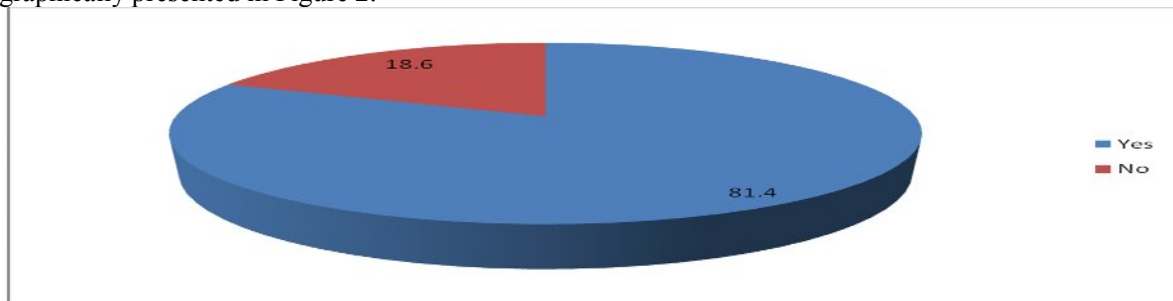


Figure 2: The respondents' experience of changing work values in SMO

The finding in Figure 2 resonates with the estimate of changing work values in previous research by Sagie, Elizur and Koslowsky (1996: 504):

... the relative importance of values may change over time and across situations due to external stimuli and day-to-day events. For instance, an individual facing some medical complication that has appeared might place a greater importance on health as a value. ... Although emphases varied across cultural samples and over time, the factors of burden, constraint, responsibility and exchange, and social contribution were found to be stable. Thus, while the structure of work values is relatively constant, the importance of specific value can fluctuate periodically.

The effects of several background factors on the respondents’ experience of changing work values have been produced as indicated in Tables 4 and 5 respectively. Table 4 indicates that 22.5% of the variance in changing work values can be attributed to interactive effects of 15 predictors in the Table ($R^2 = 0.225$; $P < 0.001$). The F statistical result in Table 4 also suggests that a regression model containing the 15 predictors is better than a model without any predictor ($F = 9.030$; $P < 0.001$). Expectedly, a combination of several factors sets a stage for the understanding of changing work values in the selected SMO.

Table 4: Model Summary of Determinants of Changing Work Values in SMO

Model	R Square	Adjusted R Square	Change Statistics				
			R Square Change	F Change	df1	df2	Sig. F Change
1	.225	.200	.225	9.030	15	467	.000
ANOVA	16.733			9.030	15	467	.000

Predictors of changing work values: (Constant), SMO frequency, age (years), state of origin, religion, working hours, location, residence, sex, dependants, employment position, duration in Lagos, working experience, education, marital status, monthly income.

Out of the 15 good predictors of changing work values, only four were statistically significant as shown in Table 4. Both good and statistically significant predictors of changing work values include educational qualification, employment position, working hours and frequency of SMO. This implies that the respondents' level of education positively increased with their degrees of experience of changing work values. However, the significant relationship between employment position and experience of changing work values is negative, indicating that employers are more like to experience changing work values compared to employees.

Similarly, the regression analysis indicates that the increase in the number of daily working hours positively raised the experience of changing work values, while the frequency of SMO negatively influenced experience of changing work values. The experience of changing work values was higher in the least frequent SMO, indicating that the experience of changing work values are relatively lower in the more frequent SMO. This suggests that a high level of experience of changing work values could be detrimental to the growth and development of some organisations.

Table 5: Regression analysis of predictors of changing work values in the selected SMO

Model	Coefficients of Changing Work Values	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.477	.110		4.340	.000
	Sex	-.009	.016	-.025	-.593	.554
	Marital Status	-.004	.010	-.022	-.432	.666
	Religion	.009	.008	.047	1.111	.267
	Education	.033	.010	.174	3.354	.001
	Employment Position	-.044	.009	-.245	-4.818	.000
	Number of Dependants	-.009	.005	-.091	-1.820	.069
	Location of Residence	.015	.012	.055	1.269	.205
	Residential Unit	-.020	.017	-.054	-1.225	.221
	Working Hours	.025	.006	.183	4.341	.000
	Monthly Income	-.007	.000	.087	1.530	.127
	Age (years)	.003	.003	.060	1.005	.315
	Working Experience	.003	.003	.059	1.207	.228
	Duration in Lagos	-.001	.001	-.078	-1.641	.101
	State of Origin	-.016	.010	-.065	-1.532	.126
	SMO Frequency	-.054	.017	-.137	-3.184	.002

Beyond the above-mentioned predictors of changing work values, several interviewees also recognised different factors including unemployment, lack of interest in some jobs, lack of satisfaction with salaries, laziness, indiscipline, greed, immorality, peer pressure, and emerging belief in fast wealth with aversion

for hard labour. Further clarifications on some qualitative reasons for changing work values are presented in the following paragraphs.

Paragraph One:

There have been many cases of changing work values in this school. For example most people don't intend to work as a teacher so when they get their intended job, they will leave, we have many cases of such. The recent labour mobility we had was caused by three staff that got admitted through direct entry. This is why we replaced those ones with our newly employed staff. (IDI, Male Employer, Private School, Lagos State, December 2010)

Paragraph Two:

Pertaining to this organisation, what can make people change their work values is that people are not satisfied with what they are earning. There are some that want to earn money without stress. They believe that being rich does not depend on hard work. What account for this situation is nothing but laziness. That is why when some people are asked to work overtime, they will start grumbling. (IDI, Male Employer, Bakery, Lagos State, December 2010)

None of the factors identified in both the quantitative and qualitative data can single-handedly provide a suitable explanation for changing work values. Thus, a combination of different factors would be required at different levels – individual, organization and society – for adequate understanding of changing work values in SMO in Nigeria.

Conclusion

This study has examined changing work values in SMO in Nigeria. Results largely showed the effects of different backgrounds on changing work values. The respondents' experience of changing work values reflected from their backgrounds such as educational qualification, working hours, and employment position. It was discovered that the interviewees unanimously agreed on their interest in the prevention of changing work values. However, some interviewees observed that changing work values could be beneficial to their organisations if the changing values are positive. The changing work values could affect entrepreneurial development in SMO in Nigeria.

Previous research by Sagie, Elizur and Koslowsky (1996) highlighted changing work values in different contexts based on their discovery that job interest was the most important value in the West, especially the United States, Holland, and Germany, while it had only modest importance in the work value hierarchies in East Asia and Central Europe. Similarly, Job security was found to be most important in Korea, but it had only marginal importance in China and Israel. Contribution to society is an important value among the majority of the Chinese. It is noteworthy that work values differ among people in different organisations, depending on diverse backgrounds with prevailing circumstances in a society.

An understanding of work values can provide an impetus for effective management of human resources at the workplace. Traditional work values are characterised by loyalty and commitment to hard work as well as adherence to ethical principles. In the words of Ali and Al-Kazemi (2005), the linkage between work values and loyalty has evolved over the years. Managers and employees of SMO in Nigeria are therefore expected to endorse traditional values that can guarantee loyalty for their growth and development.

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WESTERN EDUCATION, MUSLIM IDENTITY AND FEMALE SCHOOLING IN NORTH WESTERN NIGERIA: A STUDY OF ASMA'U GIRLS' ISLAMIC COLLEGE, SOKOTO

DANSABO, MUHAMMAD TASIU
Department of Sociology,
Usman Danfodiyo University, Sokoto
tasiud@yahoo.com

Abstract

Literacy level in Nigeria as a whole and northern Nigeria in particular is very low. The National literacy rate for females is only 56% compared to 72% for males. In certain states of the north, the female literacy, enrolment and achievement rates are considerably lower than the national average. The North – Western zone has three times more boys than girls in formal primary schools. Some of the factors responsible for the trend could be traced right from the imposition of the colonial rule and introduction of Christianity. Christianization is not the only reason for Muslim's negative attitude towards western education. The data obtained shows that many parents who refused to send their children to school (conventional) do so because of fear of moral bankruptcy, westernization and indiscipline witnessed in the western type of school system. Apart from this, the characteristics of most conventional public schools are also a contributing factor. Most of the schools are not qualitative enough to cater for the education needs of Muslims. In order to remedy the situation, Jama'atul Muslimeen, an Islamic Non-Governmental Organization pioneered an effort at establish an alternative Girls' College that would respond to the threat posed by conventional public schools to ideal Islamic values. Against this backdrop, the paper seeks to address the question of how has western education posed a threat to Islamic identity with particular reference to female education? What are the responses of the Muslims to this threat and how has it affected the identities of Muslims?

Keywords: Western Education, Female Schooling, Muslim Identity, Moral bankruptcy, Christianity, westernization.

Problems of education are agitating the minds of Muslims everywhere. The chaos in the moral and ethical life of the west is reflected in its education... they destroy our moral, spiritual and ethical values and damage our own culture, life style, without providing any better substitutes... Obvious education without a lofty aim is no education at all.¹

Introduction

Female literacy level Nigeria as a whole and northern Nigeria in particular is very low. The national literacy rate for females is only 56% compared to 72% for males (UNICEF Nigeria Country Highlight, 2003). In certain states of the north female literacy, enrolment and achievement rates are considerably lower than the national averages. Khalid (2001) argued that several statistical figures have indicated that, states in the north-west zone have three times more boys than girls in primary school. Sokoto state has remained one of the educationally backward states in the federation with education data indicating that the state is far behind other states in the country. Adamu (2006) argued that the situation is worst if we disaggregate the statistics on the basis of gender. Out of the 224,599 enrolment figure, only 57,898 (less than 26%) were girls. There are several factors responsible for the low enrolment rate of Muslim girls in

¹ The opening quotation is the assertion of Shahed Ali. He made this assertion in 1984 in his paper entitled: "Conflict between Religion and Secularism in the Modern World and the Role of Education in Preserving, Transmission and Promoting Islamic Culture". Shahed's assertion is indeed relevant in the present discourse more especially when one situates the problem in historic context i.e tracing the historical account of the emergence of western education in Nigeria as a whole and northern Nigeria in particular. The history of western education in Nigeria is synonymous with the introduction of Christianity in the country. This led northerners at the onset to resist western education for fear of christainization. The post colonial educational policies in Nigeria such as UPE, 6-3-3-4 and the present UBE did little to discard from the minds of Muslims the fear they entertained. Hence, it becomes one of the early reasons for low enrolment of Muslim children more especially the girl-child in Western type schools. This explains the reason for efforts of some concerned Muslim NGOs to come up with an alternative educational institutions aiming at responding to modern education needs of Muslim children based on Islamic value framework.

the so called Modern Schools. Some of these factors could be traced right from the imposition of colonial rule.

Adamu (1998) argued that:

Islam was used to justify the exclusion of the northern region of Nigeria from western education during the colonial rules....Consequently Hausa women were left far behind in education compared to their sisters from the southern region.... This trend continues.... More importantly for Christianity and westernization and incompatible to societal norms (P.4)²

This situation has however slightly changed in recent times, as the fear of Christianization is not the only reason for the Muslims' negative attitude towards western education. Analysis of the data obtained shows that many parents who refused to send their children do so for fear of moral bankruptcy, westernization and indiscipline witnessed in these schools.

Apart from the above, the characteristics of most conventional public schools are also contributory factors. Most of the schools are not qualitative enough to cater for the education needs of Muslims. In order to remedy the situation, Jama'atul Muslmimeen, an Islamic Non-Governmental Organization pioneered an effort by establishing Girls College known as Asama'u girls' Islamic college (AGIC) that could respond to the threat posed by conventional public schools to ideal Islamic values. The College aims at responding to the education needs of the girl-child from Islamic value framework. The philosophy of the college is a combination of the Islamic and western education in an Islamic environment guided by an experience and morally, conscious academic staff.

In line with the above Kuna (2004) argued that:

The withdrawal of the state from the public sector left a huge gap that was to have been ostensibly occupied by the private sector. It was however not the organized private sector that occupied this gap, but numerous ethnic, religious and communal organizations and associations. The functional decline of the state led to the intensification of ethnic and other primordial forms of identity... Throughout our cities, and in certain villages, a range of social services hitherto provided by the state are now the preserves of ethnic or religious organizations. (Pp. 20-21).

Against this background, the study seeks to address the following questions:

- i. How has western education posed a threat to Islamic Identity?
- ii. What is the response of Muslims to this threat and how has it affected their identities?

Broadly speaking, the study sought to assess the responses of Muslims to the need for modern female education at the same time retaining their identity as Muslims.

Conceptual clarification

Before going into these questions, there is the need for a clarification on a number of concepts. The concepts are western education, Muslim identity, Moral bankruptcy, Christianization and Westernization. These concepts would be operationally defined as concepts means different thing to different people.

Over a long period of human development, societies have always determined the type of education suitable for their members. Western education is the system of education of any Western European country

² Adamu has recently (in February, 2006) changed her stand on this assertion. She argued in a report submitted to SACEFA that majority of parents... expressed their fear over the possibility of exposing their daughters to immorality through western Education. This suggests that the fear of christainization is no more a tenable reason for refusing to send their female children to western type schools

introduced into other culture area through colonialism. This type of education conforms to the western norms and values.

The concept of identity has long been used in social anthropology and psychology. As a socio-political concept "identity" has both individualist and a collective meaning. In any case it can simply be defined as a person's sense of belonging to a group (Erickson, 1968: 57 Cited in Jega, 2003). To suppose, therefore, there is something describable as Muslim identity means that a Muslim has certain consciousness of himself as belonging to a unique religious group with certain attributes and attitudes that differ from those of others. It has to do with a situation whereby a Muslim identifies himself with Islamic codes of conduct. For example, female students who dress in accordance with Islamic injunctions can be regarded as persons that conform to Muslim identity.

Moral bankruptcy is an act of been immoral. The concept when used in the context of this study refers to acts such as indecent dressing, intermingling with the opposite sex, sexual harassment, disrespect for elders and all acts of indiscipline.

The imbibing of western culture is what we refer to here as westernization. This can be in the form wearing of western type of clothing and free intermingling with the opposite sex.

Christianization on the other hand has to do with conversion of non Christian (in this case Muslims) to the religion of Christianity.

Methodology

The study focused on Asama'u Girls' Islamic College, Sokoto. The choice of this school was informed by the fact that the school was established specifically to blend western and Islamic education that will enable students maintain their identities as Muslims. Three more factors (of finance, time and convenience) led to the selection of the college. These factors make it necessary for the survey to be carried out weekly. The survey was conducted between August – September, 2005.

The sampling technique adopted was purposive sampling. Five categories of respondents were selected viz:

- i. Proprietors/ Leaders of Jama'atul Muslimeen,
- ii. Principal Officers of the college.
- iii. Teachers.
- iv. Students and;
- v. Parents/ Guardians of the students.

The sample size of the study is 20% of the students' population. The population of the students stood at 650 (Source; the school record, 2005) Hence, 20% of the population is 130. Simple Random sampling technique was used in the selection of the target population.

An exhaustive list of the students was obtained from the school record. The selected students were each, given questionnaires to give their parents/ guardians to fill.

The strategy for data collection consists of a standard questionnaire for the parent, teachers and principal officers of the college and interview guide was used for Focus Group Discussion with the students. A total of 6 FGDs were conducted which cut across the six classes of the college (JSS 1 to SS 3). While the strategy for data analysis was first level triangulation i.e a combination of quantitative and qualitative evaluation. Descriptive statistics was used in the analysis of the quantitative data via: frequency counts/ percentage while to qualitative data was subjected to verbatim quotation and the use of matrix table.

Result and Discussion

In this part of the paper, our interest lies on the analysis of the responses to the questionnaires administered and outcome of FGDs with the selected students across the six arms of the school. As stated earlier, a total of 130 questionnaires were given to the 130 sampled students to be given to their parents/guardians to fill and return. Not all the questionnaires sent out were retrieved. Only 72 questionnaires were retrieved. Therefore the analysis was based on the retrieved questionnaires. The section is divided into sub-sections on the sample categories, reasons advanced by respondents for low enrolment of female children in western type of schools and their preference for Asma'u Girls' Islamic College.

The first issue raised concerned reasons advanced by the respondents for low enrolment of female children in western type of schools.

Table 1: Reasons for low enrolment of female children in Western type of schools

Reasons	Frequency	Percentage
Fear of moral bankruptcy	37	51.38
Low quality/ structural decay of the schools	7	9.72
Fear of Christianization	2	2.77
Fear of Westernization	26	36.11
Total	72	100.00

Source: Questionnaire Administered, 2005

The table above indicates that more than 50% of the respondents mentioned fear of moral bankruptcy as the reason on the part of the parents, for not enrolling female children in western type of schools. Low quality/ structural decay of the public schools is the reason advanced by 9.72% of the respondents while fear of Christianization has the least percentage of 2.77%. This goes to suggest that fear of Christianization is no more a tenable reason for low female enrolment in Western type of schools. This is contrary to the assertion of Adamu in 1998 it however agrees with her recent assertion in (2006); this is partly due to changing trend

To buttress the above point, a student during one of FGBs session said.

...Most parents do not send their female wards to conventional schools for fear of moral bankruptcy ... students there do not respect their teachers, they engage in friendship (dating) and other immoral behaviors. Students in these schools also use make up while going to school. Teachers there befriend their students and harass them sexually.

On low quality/structural decay, one of the students said:

All these schools are facing lack of optimum structures for education. You can find a school with almost five thousand students. So the population is too large, they cannot deliver qualitative education to their students. The population of the students is more than the available infrastructure...

In line with reasons advanced by respondents for the low female enrolment in conventional western type schools is the respondents' view/voices on deviant behaviors type schools in conventional public schools which are absent in Asma'u Islamic girls' college. Table 2.1 and matrix table 2.2 below give a global picture of the respondents view/voices.

Table 2 Deviant behaviour noticed by respondents in conventional public schools

Types of deviant behavior	Frequency	Percentage
Indecent dressing	4	5.55
Intermingling with the opposite sex	10	13.88
Lesbianism	-	-
Sexual harassment by teachers	12	16.66
Cultism	-	-
Other forms of violence	-	-
No response	46	63.88
Total	72	100.00

Source: Questionnaire Administered, 2005

It is obvious from the above table that majority 46(63.88%) of the respondents did not respond. However, of those held the view that they have noticed deviant behavior in these schools 12(16.66%) mentioned sexual harassment by teachers as the major form of deviant behavior they had noticed. Closely related to this, 10 (18.88%) mentioned intermingling with the opposite sex while only 4(5.55%) of the respondents made mention of indecent dressing. Matrix table 2.2 below serves to support the above findings.

Table 2.2 Matrix of the voices of the students on deviant behaviors they observed in public in public schools and upright behaviors in AGIC.

Deviant behavior in public schools	Upright behavior in AGIC
<p>Some fear that by sending their female children to western schools they will learn so many bad behavior like indecent dressing and disrespect They think if they send their female children to western type of school they will learn western culture</p> <p>Mixing of male and female students in mixed schools. They have something like school fathers, school sons, school daughters, and school mummies. When you have such school relatives more especially the school father he can influence you into bad behavioral acts. He can ask you to do whatever he wants</p>	<p>We have good orientation. We are told not to eat on the street.</p> <p>Academically we are well versed in Arabic language. I feel proud and different from other students because of our level of morality. We respect our elders and teachers Visitors are not allowed into the school. Even your biological brothers are not allowed to visit you while in school.</p> <p>Teachers always come and tell us what is good and what is not good and there is a dress code.</p> <p>Vernacular language not allowed in this school (which encourages good command of both Arabic and English language) The standard of education (teaching and learning) is higher than that of other schools. The teachers are very good, they teach us the way we understand unlike in other schools. We won competition several times. We had ... Competition which held at temporary site. Our teachers are punctual. We are the best in quiz competitions Musabaka, debates and so on. We always come first. All our teachers are Muslims unlike in other schools. We also dress according to Islamic injunctions</p>

The above matrix table clearly indicates that the students of Asma’u Islamic Girls’ college see themselves as unique morally and academically. This however, is not unconnected to the concerted efforts of the school authority at instilling discipline in the students as well as maintaining high academic excellence.

The views echoed by the students were confirmed by the data obtained through the survey. It is obvious from the analyzed questionnaires data that the parents/guardians are very happy for their daughters being in Asama’u College. This is because according to most of the respondents they have noticed significant improvement morally and academically in their children. When asked about the improvement they noticed in their children, numerous responses were given but all centered on an acknowledgment of the school’s effort in helping their children to publicly express themselves, to be disciplined, obedient, and good in the recitation of the Glorious Qur’an. These, according to the respondents made their wards/children stand unique.

It is obvious from the foregoing analysis that the students and parents are satisfied with the moral and academic standard of the college. The pertinent question to be asked at this juncture is what would happen after the students’ completion of the college? In what following efforts would be made to answer this question.

Table 3: Distribution of respondents based on their views on whether or not they will allow their children to proceed to tertiary institution

Reponses	Frequency	Percentage
Yes	34	47.22
No	16	22.22

No response	12	16.66
Total	72	100.00

Source: Questionnaires Administered, 2005

There is an adage which says to build a house is not laying the foundation alone, you have to complete it. Table 3 above shows that majority of parents 34(47.22%) are ready to allow their daughters to proceed to tertiary institutions while 12 (16.66%) gave no response.

Those who said they would allow their daughters to proceed gave the following as their reasons.

- i. To help the Ummah in nation building.
- ii. To make the female children realize their potentials.

On the other hand, those who gave a contrary answer argued that sending a female child is more or less exposing her to the danger of immorality. This finding confirmed Adamu et al. 2006 findings. In a study they conducted on heterosexual relations and sexual harassment within the context of examination in Usmanu Danfodiyo University, Sokoto, they argued that there existed sexual harassment by male lecturers in Usmanu Danfodiyo University, Sokoto. The parents' fear therefore is justifiable.

The problem of sexual harassment is not peculiar to Usmanu Danfodiyo University, Sokoto. It cut across all universities because in UDUS, there is a dress code and a committee saddled with the responsibility of making students strictly adheres to the code.

In at least one University known to the author, there exists a secret club made up of rascally students, corrupt lecturers and elite from the town. The aim of these people is to disvirgin any innocent girl that enters the university either by force, instilling fear in her, luring her with money to win her or even charming her. Raping in most of the Nigerian Universities is no more news, though, hidden. But the fact is that quite substantive percentage of ladies in universities is disvirgined either by force or intentionally.

As shown by the findings of Adamu, et al, 2006 lecturers exchange grade with students for sex. This raises serious questions on the validity of results released by the Universities. These and many more questions need urgent answer from the wider Muslim society.

Summary of the Major Findings

Looking through the foregoing discussion, what one finds is predominance, of opinions and voices expressed by the respondents. The most sticking ones include the following:

- i. The findings show that the community and the students of the college are appreciative of the efforts of Jamaatul Muslimeen for establishing the Asama'u College
- ii. That the reason for low enrollment of female children in western types of schools is because of moral bankruptcy and westernization (see table 2).

However, despite all these there are still some issues at stake. The researcher's personal observation revealed that the college in question is meant to serve the interest of the elite Muslims. The poor people in the society cannot afford paying the school fees. Similarly, some vital subjects in the Arts and humanities are not taught in the school as noted by one student; We lack some subjects, which are very important in social sciences such as Accounting, History, and Government etc.

CONCLUSION

The study investigated the response of Asma'u Girls Islamic college as an alternative educational institution to the question of Muslim identity. A total of 130 respondents were selected through purposive sampling technique. The data shows that majority of the respondents who refused to send their children to conventional public school did so for fear of moral bankruptcy and westernization.

The parents are appreciative of the efforts of the school in terms of the moral and academic performance of their wards. On the part of the students, they are proud of their being in the school and they see themselves better than students of other schools.

On the whole the study revealed that the factor that brought about the apprehension of Muslims is the associated immorality and indiscipline witnessed in the western type of school system. Examples of deviant behaviours noticed by parents, which made them remove their female children from conventional schools include among others indecent dressing, intermingling with the opposite sex and sexual harassment by teachers. This shows that the negative attitude of most Muslim towards the education of the girl child is the deviation from the religions values witnessed in western type of school system. This show that if reformations are made in the formal schools system to reflect the culture and religion of the people in the area invariably, things will change for better.

Recommendations

Based on the aforementioned findings, the study makes the following recommendations:

1. More efforts on the part of the Muslim community are needed to establish more of this type of colleges
2. The fees of the college should be made moderate for less privileged people to be able to afford.
3. Subject in Arts and Humanities need to be included in the school curriculum.
4. Well to do Muslims should establish private universities based on Islamic value framework. This would support the efforts of the college in question and its like.
5. Stakeholders (Vice-Chancellors, Professors, Deans and Heads of Department) in conventional universities should combine efforts at stamping out immorality and sexual harassment. They should come up with a legal sanction to deal with corrupt students and staff on our campuses.

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EMPIRICAL ANALYSIS OF INTEREST RATE SPREAD IN NIGERIA: POST LIBERALIZATION PERIOD

AUWALU, HARUNA
Department of Accounting,
Ahmadu Bello University, Zaria

ABSTRACT

Recent researches in Sub-Saharan Africa have indicated that interest rate spread has remained high and is even increasing in most countries in spite of financial liberalization. This study, using alternative definitions of interest rate spread and bank-level panel dataset, empirically investigated the factors that influence the level of interest rate spread in Nigeria by means of regression analysis. The analysis showed that two determinants: bank-specific operating expenses and the industry-specific need for consistent growth of shareholders' network explain the high spread in interest rates. Another finding is ISw₃ (a definition of interest rate spread which includes fees and commissions) best represents intermediation cost. The findings suggest that the banking industry is not efficient or competitive and as long as the banks can make profits without being efficient, the observed disconnection between the growth of the financial sector and that of real sector will undermine long term growth of the economy. It is therefore recommended that alternative sources of financial intermediation of non-bank type including capital market should be developed to support the real sector.

Keywords: Post Liberalization, Interest Rate Spread, Banking Efficiency

JEL Classification: E43, G14, G21

INTRODUCTION

Financial liberalization is expected to improve the efficiency of financial systems in developing nations through reduced cost of intermediation from freeing interest rates. Interest rate spread (hereafter the spread) therefore became increasingly the focus of research and policy attention in developing countries. However, studies in Latin America, the Caribbean and Africa show that this expectation is not met (see for instance Barajas, Steiner, and Salazar, 1999; Randall, 1998; Ngugi, 2001; Chirwa and Mlachila, 2004 and Hesse, 2007). Such environments should be of particular concern for developing and transition countries where financial systems are largely bank-based, with limited alternative avenues for financial intermediation.

The lack of convergence of interest rate spreads in developing countries toward those observed in developed countries after financial liberalization may be connected to the rigidity of banks and banking behaviors especially in terms of market power from unchanged operating structures. Other sources of rigidity may include increased loan provisioning from increased high risk assets' investment in pursuit of larger market share; high non-financial (operating) expenses; and effects of macroeconomic instability or the policy environment.

Hesse (2007) argued that even the boom (before the bust) experienced by the Nigerian banking sector after liberalization was largely due to proliferation of new banks driven by attractive arbitrage opportunities in the foreign exchange market. Banks seem only willing to be increasing lending rates while holding the deposit rates low in order to maintain high spread. He pointed out that on comparative basis with pre-liberalization period, financial intermediation did not improve but declined after financial liberalization began in 1986.

Persistence of high spread can be a major constraint to economic development. It is thus important that Nigerian policy makers succeed in reversing the trend in order to improve the effectiveness and efficiencies in financial intermediation. To choose the right policies, they need evidence about the key determinants of the spread. The main objective of this study therefore, is to evaluate the determinants of the spread in Nigeria. For analytical purposes, the determinants are classified into three broad groups: bank-specific, market/industry-specific and macroeconomic variables. The major contributions from the work are two. Firstly, the spread is defined with a structural consideration that suits the peculiarities of the

Nigerian banking practice where increased intermediation costs are hidden through fees and commissions. Secondly, the empirical specification involved decomposing the selected banks' audited financial statements in generating the ex-post spreads used. Ex-post rate being historical should offer more information than a theoretical ex-ante.

The rest of the research is organized as follows: section 2 provides a brief overview of the relevant literature including context analysis of the Nigerian banking industry; the method of analysis is considered in section 3; section 4 presents and discusses the results, and section 5 contains conclusion and recommendations.

LITERATURE REVIEW

This section briefly discussed theoretical and empirical propositions regarding interest rate and intermediation costs and concepts of interest rate spreads. Finally it presents the post-liberalization developments in the Nigerian banking system.

Financial Liberalization and Bank Interest Rates

Banks as financial intermediaries are very important as they play a key role in transforming deposits into financial assets by serving as the link between the deficit and surplus sectors of the economy. In so doing, they screen borrowers and monitor their activities in financial systems characterized by incomplete and asymmetric information. Of course this must be achieved at some cost to both the depositors and borrowers. Nonetheless, banks' operating efficiency is quite crucial in ensuring the success of financial liberalization. So if they are repressed as proposed by McKinnon-Shaw hypothesis, the desired impact they should have in economic growth may be impaired.

Sizable body of literature has indicated the importance of financial liberalization in facilitating economic development and growth. However, there is no complete agreement on the McKinnon-Shaw paradigm that the removal of financial repression through freeing interest rates and removal of credit ceilings/rationing increase the prospects of economic growth and development. Examples of the proponents of the hypothesis (as cited by Chirwa and Mlachila, 2004) are Khan and Senhadji, 2000; Levine, 1997; King and Levine, 1993; Agarwala, 1983; and Khatkhate, 1988. Whereas Taylor, 1983 and van Wijnbergen, 1983 have argued that high interest rates could be inimical to economic growth by reducing demand for bank credit.

In spite of this divergence in the literature, the conventional view remains that absence of financial repression can lead to higher growth by enhancing financial intermediation. Banking efficiency is often characterized by the level of interest rate spreads, the difference between lending and deposit rates. Financial systems in developing countries typically show significantly high and persistent spreads (Barajas and others, 1999; Chirwa and Mlachila, 2004; and Hess, 2007). The expectation is that freeing interest rates and the barriers to entry into the financial system would lead to greater competition and lower profit margins of financial institutions, captured through low interest spreads.

Another point of divergence is what constitutes the spread. In the next sub-section, some conceptual definitions are considered with a case made for chosen definitions for this research work.

Interest Rate Spread: Conceptual Definitions

Conceptually, interest margin is different from spread in bank performance analysis. Net interest margin (NIM) is the strict difference between the lending and deposit rates:

$$\text{NIM} = L_r - D_r \quad (1)$$

Where L_r = lending rate; D_r = deposit rate.

However, payments for services in the intermediation process like loan screening and monitoring, savings processing and management, payment services; and information asymmetry are other relevant costs between the interest rate paid to savers and the interest rate charged to borrowers. Adding these costs as a wedge expressed as $\sum_{i=1}^n (C_i)$ to the interest margin, we arrive at the interest rate spread:

$$\text{IS} = L_r - D_r + \sum_{i=1}^n (C_i) \quad (2)$$

Where IS = the spread, $C_i = i^{\text{th}}$ cost of services in the intermediation process, n = total number of relevant costs. As such the larger the banking inefficiencies as measured by $\sum_{i=1}^n (C_i)$, the higher the spread will be; and the higher will both be the fall in demand for and the benefits of financial intermediation.

From the perspective of dealership model risk consideration, equation 2 is expressed differently as banks are viewed as risk-averse in both loan and deposit markets. The spread is captured as fees charged for intermediation service on both deposit mobilization and lending:

$$\begin{aligned} P_L &= P + \alpha \\ P_D &= P - \beta \end{aligned} \quad (3)$$

where P is the bank's opinion of the price of loan or deposit, and (α) and (β) are respective charges for provision of intermediation services. From (3) the spread is defined as:

$$IS = (\alpha + \beta) \quad (4)$$

This means $\sum_{i=1}^n (C_i) = (\alpha + \beta)$; and $\sum_{i=1}^n (C_i)$ can therefore be decompose into α and β .

To further measure the true spread as cost of intermediation, one-off and/or revolving fees and commissions are included in some models. Adding these fees and commissions (denoted as f_j) to equation 4, we have:

$$IS = (\alpha + \beta) + \sum_{j=1}^m (f_j) \quad (5)$$

Inclusion of fees and commissions gives the actual full cost to customers in a lending situation, especially in inefficient markets like Nigeria where banks establish processes to circumvent interest rates control. In this regard, Brock and Rojas-Suarez's (2000) narrow and wide definitions of the spread are represented by equations 4 and 5 respectively.

The practice in Nigeria is characterize by equation 5 where the real costs of intermediation are embedded in revolving fees and commissions to achieve two things. Firstly, pay less to depositors by showing commensurate low lending rate. Secondly, due to information asymmetry, the full cost of lending is screened from the regulatory authorities; hence low cost of borrowing statistics will continue to be reported.

Furthermore, according to Ho and Saunders (1981) the spread is defined by market microstructure of the banking sector itself and the macro policy environment within which the banks operate. They differentiate between a pure spread and an actual spread. The pure spread which is captured only under perfect condition, is a microstructure phenomenon, and is a function of the bank's risk management, the size of its transactions, interest rate elasticity and interest rate variability. Actual spread incorporates the pure spread and macroeconomic variables like monetary and fiscal policy activities. Thus conceptually, the spread as defined by equation 5 is most adequate for this work since it can be specified with bank-specific, market-specific and macroeconomic variables.

Studies on Determinants of Interest Rate Spread

The theories of the determinants of commercial banks' interest rate spreads in the literature are classified into three broad categories: bank-specific, industry (market) specific or macroeconomic in nature. Bank-specific characteristics usually include the size of the bank, ownership pattern, loan portfolio quality, capital adequacy, overhead costs, operating expenses, and shares of liquid and fixed assets (Ngugi, 2001; Demirguc-Kunt and Huizinga, 1999; Moore and Graigwell, 2000; Brock and Rojas-Suarez, 2000; Robinson, 2002; Gelos, 2006; Sologoub, 2006; Crowley, 2007; and Folawewo and Tennant, 2008).

The market-specific determinants include level of competition/market power, degree of development of the banking sector, taxes and reserve requirements (Fry, 1995 and Elkayam, 1996). Cho (1988) observed that liberalization theory overlooks endogenous constraints like absence of functioning equity market which are critical to efficient allocation of resources by the banking sector. This impact is very obvious in Nigeria where Banks exhibit market power in both deposit and lending markets. Fry (1995) explained that absence of direct financial markets like the equity and bonds market leads to over reliance on debt finance; this over exposes the financial institutions thereby forcing them to absorb too much risk.

Macroeconomic variables include inflation, growth of output, exchange rates and money market real interest rates. The macroeconomic environment affects the performance of the banking sector to the extent of its influence on the ability of borrowers to timely honor the debt repayment obligation. An unstable macroeconomic environment exhibits a positive correlation between the lending rate and the nonperforming loan portfolio. Cukierman and Hercowitz (1990) attempt to explain the relationship between anticipated inflation and the degree of market power measured as the spread between the deposit and lending rates. They find that when the number of banking firms is oligopolistic, an increase in anticipated inflation leads to an increase in interest rate spread.

The 3 broad classifications are employed in this work. The a priori expectations of both signs and magnitudes are detailed on table 2.

Interest Rate Management In Nigeria

The pre-Structural Adjustment Program (SAP) banking development in Nigeria can be captured in three phases namely; 1892-1952: the era of laissez faire banking, 1952-1958: the era of limited banking regulations and 1959-1985: the period of prudential Regulations and Control. The most significant

development for this study is post enactment of the banking act of 1969 when interest rate commenced as a policy instrument by empowering the Central Bank of Nigeria (CBN) to regulate all interest rates through linkage to minimum rediscount rate (MRR).

Though the period 1959-1985 coincided with the global trend of credit rationing and rates control (Soyibo, 1997), a number of problems arose from the banking regulations in the early 1980s that questioned the entire mode and implementation of banking regulation. The worsening financial crisis necessitated the market deregulation exercise of 1985-1993. The reforms led to dramatic changes in the banking environment as evidenced by changes in operating structures in terms of both the industry and the macroeconomic environment (Nnanna, 2004). For instance, the number of commercial and merchant banks increased sharply from 41 in 1986 to 120 at the end of 1993 when the adjustment was completed. The pre-liberalization ownership structure also changed in favor of private ownership with foreign interest playing only a supporting role.

However, the fact that the Nigerian financial system remained fragmented with increased financial disintermediation after liberalization (Lewis and Stein, 1997; Hesse, 2007), brings to question possible changes in both the bank market and internal characteristics. For instance many of the new banks were not interested in sourcing funds from depositors for real sector lending, but rather to make quick profits from the arbitrage and other rent-seeking activities often not legal. The regulatory authorities packaging the deregulation exercise also seem to have missed the banking internal structural misalignment by mainly focusing only on the need to increase economies of scale as assurance for a more stable banking system, and improved financial intermediation. Therefore, the need to study the internal characteristics of banks becomes more obvious since in spite of all the institutional and structural changes, interest rate spread remains high.

METHODOLOGY AND DATA

Average deposit and lending rates published by the CBN are on ex-ante basis. However for meaningful post liberalization analysis, the spread was generated ex-post from the financial statements of the sampled banks. As a variant of Chirwa and Mlachila (2004), we used time series analysis instead of panel data analysis. This is considered adequate because of the level of homogeneity of the Nigerian banking firms. Similarly we differ from their definition and composition of some spreads as highlighted below.

Narrow Definitions

1. $ISn_1 = NIM = (\text{Interest received} - \text{Interest paid})/\text{Loans}$
2. $ISn_2 = (\text{Interest received}/\text{loans}) - (\text{Interest paid}/\text{deposits})$; unlike Chirwa and Mlachila (2004) that defined $ISn_2 = (\text{interest received on loans only}/\text{loans}) - (\text{interest paid on deposits only}/\text{deposits})$. In Nigeria the core of interest paid and received are loan related. As such it is more specific as a measure of loan cost since there may be no significant difference in the two approaches in Nigeria.
3. $ISn_3 = (\text{interest plus commission received}/\text{loans}) - (\text{interest plus commission paid}/\text{deposits})$;

Broad Definitions

With these definitions we are considering loan specific basis using earning assets and interest bearing liabilities in place of total assets and total liabilities, respectively.

4. $ISw_1 = (\text{interest received} - \text{interest paid})/\text{total earning assets}$;
5. $ISw_2 = (\text{interest received}/\text{total earning assets}) - (\text{interest paid}/\text{interest bearing liabilities})$;
6. $ISw_3 = (\text{interest plus commission received}/\text{total earning assets}) - (\text{interest plus commission paid}/\text{interest bearing liabilities})$;
7. $IS_{BM} = \text{average prime lending rate} - \text{average deposit rate}$. The seventh is a bench-mark spread that is directly calculated from the published average deposits and savings rates against both prime and maximum lending rates.

Table 1: All Interest Rate Spreads

	AVER. RATE	MAX. RATE	B-MARK SPREAD	NIM	ISn2	ISn3	ISw1	ISw2	ISw3
1986	9.60%	12.00%	2.40%	1.78%	14.18%	28.25%	2.99%	-2.86%	6.64%
1987	15.02%	19.20%	4.18%	3.03%	16.17%	31.95%	3.84%	-3.30%	6.34%
1988	13.60%	17.60%	4.00%	2.90%	15.50%	30.63%	3.68%	-3.19%	6.08%
1989	19.90%	24.60%	4.70%	3.52%	18.79%	37.13%	4.46%	-3.87%	7.35%
1990	20.80%	27.70%	6.90%	3.05%	35.33%	69.80%	8.38%	-7.27%	8.84%

1991	17.46%	20.80%	3.34%	2.01%	29.91%	46.05%	5.53%	-4.80%	9.13%
1992	20.36%	31.20%	10.84%	8.84%	24.05%	37.03%	4.44%	-3.86%	7.35%
1993	23.11%	38.32%	15.21%	7.74%	40.32%	62.08%	7.45%	-6.47%	12.31%
1994	14.70%	21.00%	6.30%	4.88%	25.42%	39.14%	4.70%	-4.08%	7.76%
1995	13.62%	20.79%	7.17%	5.66%	29.48%	45.40%	5.45%	-4.73%	9.01%
1996	12.96%	20.86%	7.90%	6.30%	32.82%	50.53%	6.06%	-5.26%	10.02%
1997	6.84%	23.32%	16.48%	6.39%	25.82%	40.51%	6.25%	-5.41%	10.04%
1998	9.25%	21.34%	12.09%	7.37%	29.95%	45.64%	6.81%	-6.57%	11.42%
1999	11.48%	29.70%	18.22%	5.11%	23.69%	40.98%	4.67%	-4.23%	9.46%
2000	9.45%	21.55%	12.10%	8.47%	46.89%	66.35%	7.85%	-7.14%	11.91%
2001	9.25%	21.34%	12.09%	7.54%	43.11%	63.32%	6.87%	-6.48%	11.29%
2002	14.22%	29.70%	15.48%	8.60%	41.44%	59.35%	7.84%	-7.40%	12.07%
2003	10.68%	22.47%	11.79%	8.01%	39.04%	57.51%	7.23%	-6.88%	11.65%
2004	10.51%	20.62%	10.12%	7.24%	28.63%	44.31%	6.61%	-6.45%	11.26%
2005	8.67%	19.47%	10.80%	6.58%	21.94%	37.59%	5.67%	-5.78%	11.49%

SOURCE: Computed by the author

Population and Sampling

At the time bank consolidation commenced in 2005, there were 24 banks in Nigeria classified as either “New Generation” (NGB) or “Old Generation” (OGB) based on their age and level of efficiency. Perception of efficiency levels between the OGB and the NGB are different. As such in order to avoid sample concentration or bias, 13 sample points taken were stratified into 6 NGB³ and 6 OGB⁴ with FSB International (the thirteenth) as their hybrid⁵.

The Model Specification

Most models of the determinants of bank interest rate spreads are often based on the framework of a bank as a profit- or wealth-maximizing firm; that is seeking to maximize profits defined by a feasible set of assets and liabilities whose per unit prices and costs are set by the bank. This approach views banks as risk-adverse dealers in both the loan and deposit markets where loan requests and deposit generation are at random and unsynchronized. Thus by incorporating various aspects of the competitive process and scale economies, these models provide the basis for the empirical testing of the spread in a manner consistent with the Structure Conduct Performance (S-C-P) and efficient market hypotheses.

In this regard, the econometric model to be estimated is:

$$Y = \beta X + U \quad (6)$$

Where Y is vector of the spreads as defined, β is a vector of parameters, U is a stochastic error term, and X is a vector of the explanatory variables as detailed on table 2.

Unlike Enendu (2003) who analyzed ex-ante commercial bank spreads in Nigeria, this study looked at ex-post spread which is likely to be more relevant given the incongruity between the state of the Nigerian real sectors and the independent growth of the banking sector. Following Beck and Fuchs (2004) and Hesse (2007), an accounting decomposition of the spread was conducted first to generate the ex-post spreads before the econometric analysis. Many researchers decomposed the spread in straight nominal terms; however to avoid heteroscedasticity, ratios instead of the Naira value for the bank balance sheet accounts are used in estimation of the model. In the model, it is hypothesized that the spread is a function of the three (3) broad classifications of the determinants tabulated in table 2 below.

³ Access Bank, Diamond Bank, GTBank, Zenith Bank, Intercontinental and Oceanic Bank

⁴ First Bank, Union Bank, UBA, Afribank, WEMA, and Inland Bank (now First Inland).

⁵ Federal Savings Bank was an old establishment and a fringe player that assumed a full modern commercial bank role after liberalization.

Table 2: Definition of Determinants

Classifications	Variables	Definitions	Significance/A Priori Expectations
Firm-Specific	Operating Expenses (OE)	Non-interest Exp/ Total Earning Assets	Requires more spread to cover. It is expected to have direct effect on Spread.
	Loan Loss Provisions (LLP)	Provision for bad debt/Total loans & Advances	Banks would tend to push this cost to customers. In ex-post analysis, LLP on the income statement decreases spread. Hence inverse relationship is anticipated.
Market-Specific	Financial Intermediation (IMED)	Total Loans/Total Deposit Liabilities	Active intermediation indicates high IMED. Competitive environment decreases spread; hence an inverse relationship.
	Shareholders' Networth (SHN)	Shareholders' Funds/ Total Assets	Requires more spread to accumulate. It is expected to have a positive relationship with Spread.
Macroeconomic	Exchange Rate Depreciation (ERD)	$[(fxr)_t - (fxr)_{t-1}] / (fxr)_{t-1}$ where (fxr) = periodic exchange rate and $t-1$ = annual time-lag.	Proxied by its annual average rate of growth/depreciation. It is expected to have direct effect on Spread.
	Treasury Bill (TRB)	Average Annual Treasury Bill rates	Proxy for marginal cost of funds; a benchmark for interest rate decisions by banks. As a cost indicator, it should generate a positive relationship with spread.
	Annual Inflation Rate (IFL)	$[(CPI)_t - (CPI)_{t-1}] / (CPI)_{t-1}$ where $t-1$ = annual time-lag.	This is to capture business cycle effects. Inflation can also affect spread if monetary shocks are not passed wholly to deposits and lending rates, or adjustment occurs at different speed and time.

Table 3: Determinants of Interest Rate Spread

	LLP	OE	IMED	SHN	ERD	TBR	IFL
1986	15.90%	4.08%	26.44%	18.43%	48.10%	8.50%	5.40%
1987	15.09%	4.18%	24.92%	18.25%	71.68%	11.75%	10.15%
1988	14.47%	4.01%	23.89%	17.50%	11.56%	11.75%	56.07%
1989	17.53%	4.86%	21.72%	16.02%	31.54%	17.50%	50.50%
1990	32.97%	7.26%	22.04%	21.25%	13.48%	17.50%	7.52%
1991	21.75%	5.45%	26.42%	21.94%	18.18%	15.00%	12.86%
1992	17.49%	4.77%	29.29%	17.64%	41.27%	21.00%	44.58%
1993	29.32%	4.65%	33.22%	26.22%	18.92%	26.90%	57.17%
1994	18.49%	6.67%	20.95%	16.53%	3.33%	12.50%	57.03%
1995	21.44%	7.74%	23.14%	19.17%	75.86%	12.50%	72.81%
1996	23.87%	8.62%	25.76%	21.34%	-14.29%	12.25%	29.19%
1997	17.47%	5.65%	30.79%	25.09%	0.00%	12.00%	8.25%
1998	17.31%	6.84%	29.17%	22.09%	0.00%	12.95%	10.16%
1999	20.62%	7.28%	28.91%	21.89%	75.00%	17.00%	6.75%
2000	23.11%	9.16%	23.74%	22.47%	0.00%	12.00%	6.79%
2001	18.39%	7.26%	23.23%	20.78%	40.00%	12.95%	18.79%
2002	24.71%	7.38%	26.14%	19.75%	-9.48%	18.88%	14.84%
2003	20.45%	7.38%	25.65%	18.84%	-12.49%	15.02%	12.29%
2004	16.98%	7.11%	31.12%	19.46%	-7.00%	14.21%	15.00%
2005	10.21%	6.67%	36.42%	22.23%	0.56%	7.00%	17.80%

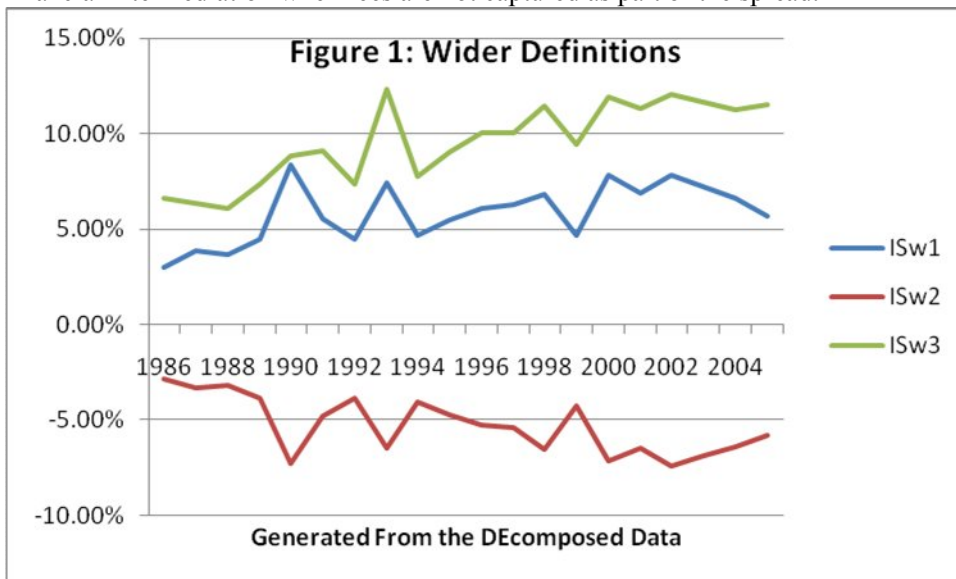
SOURCE: Computed by the author

IV EMPIRICAL RESULTS

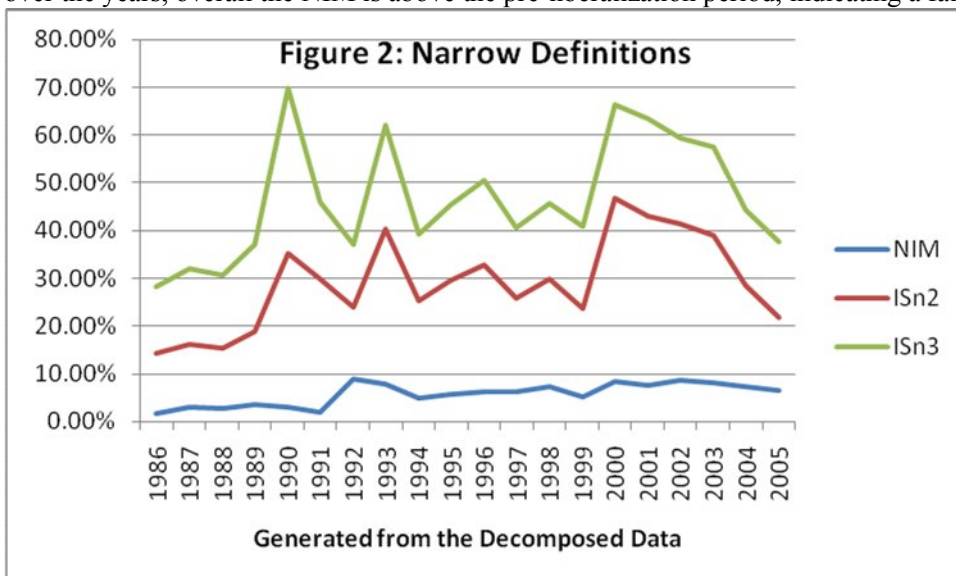
This section starts with trend analysis before the main regression analysis. Table 1 gives the various interest rate spreads defined and as decomposed on the ex-post narrow and wide measures. The accompanying determinants ratios are contained on table 3.

Trend Analysis of the Ex-post Spread

Looking at figures 1 and 2 below, we notice widening gap between the narrow and wide definitions of interest rate spread (i.e. $S_{n3}-S_{n2}$ and $S_{w3}-S_{w2}$). This is very important in understanding the structure of banking charges as experienced by the Nigerian banking system where increases in real lending rates are hidden under fees. For banks to sustain high lending charges, also suggests dearth of non-bank sources of financing. Further evidence is from the nature of Sw_2 , whose scatter points are negative indicating loss in financial intermediation when fees are not captured as part of the spread.



In spite the fact that both the implicit lending rates and the average deposit rates have slightly come down over the years, overall the NIM is above the pre-liberalization period, indicating a fall in efficiency level.



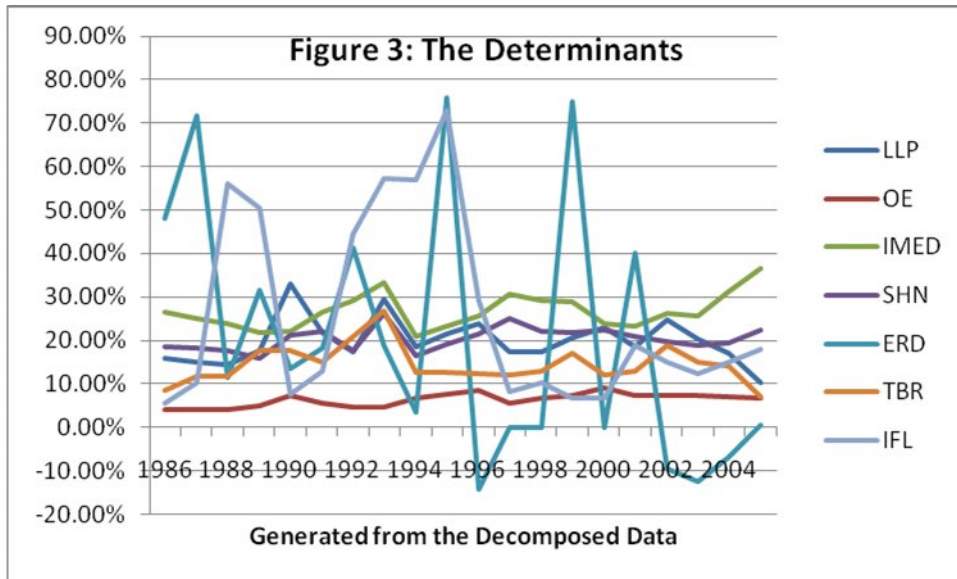


Figure 3 gives trends of the determinants of the spread within the liberalization period. The market micro structure in Nigeria is likely to offer more explanation for spreads' stickiness because the banking system is booming when the real sector (reflecting the interplay of macroeconomic tools) is in the best state static, showing little or no growth.

The Regression Analysis

Empirical works on time series data assumes that the data is stationary. However to avoid autocorrelation and a spurious results, stationary test is important. In examining the stochastic characteristic of each time series, a stationarity test using Augmented Dickey Fuller (ADF) test was carried out. All variables including the dependent variables are first difference stationary. As such the result on table 4 were arrived at after the first difference.

From the different definitions of the spread enumerated above, ISW_3 is identified to be the most significant in establishing the causality with the chosen determinant variables⁶.

Among the seven (7) variables⁷ on a bivariate analysis, two (2) macro variables (IFL and TRB) and one (1) micro firm-level variable (LLP) appear statistically not significant in determining the level of interest rate spread within the period the data set is analyzed. In addition to failing both the t and F tests, they appear with less than 16% R^2 , an indication of poor representation. In addition to all these, IFL appear with a wrong sign.

The other variables OE, SHN, ERD and IMED are statistically significant. SHN has the strongest showing in terms of both statistical significance and explanatory powers followed by OE, ERD and IMED in that order. In terms of power to explain the variations of the regressand, SHN alone accounts for 41%. None of the other variables however would account for less than 21%. This appears consistent with the expectations of this research. It is anticipated that the owners' quest to grow their network would be the main reason why interest rate spread in an imperfect market like Nigeria remains high.

⁶ The results were achieved by a process of experimentation; that is the first stages in testing were running bivariate regressions to trace an indication of singly-significance, before inclusion of more variables to observe differentiated impacts.

⁷ OE= operating expenses LLP= loan loss provision IFL= inflation index IMED= intermediation index SHN= shareholders network TRB= treasury bills ERD= exchange rate depreciation index

Table 4: Regression Results

	Variable	LLP(1)	OE(1)	IMED(1)	SHN(1)	ERD(1)	TBR(1)	IFL(1)	C	R-sqd	A R-sq	F-stat.	DW St.
SW3	Coefficient	(0.22)	1.02	(0.01)	0.41	(0.02)	0.29	(0.00)	(4.45)	0.84	0.75	8.52	1.89
	Std. Error	0.12	0.23	0.12	0.18	0.01	0.12	0.01	2.72				
	t-Statistic	(1.79)	4.36	(0.05)	2.29	(2.13)	2.46	(0.29)	(1.64)				
SN3	Coefficient	0.40	3.36	(1.04)	1.65	(0.07)	1.02	(0.07)	(0.11)	0.81	0.69	6.75	1.66
	Std. Error	0.80	1.53	0.79	1.16	0.06	0.77	0.08	17.78				
	t-Statistic	0.50	2.20	(1.32)	1.42	(1.17)	1.32	(0.87)	(0.01)				
SW2	Coefficient	(0.02)	(0.44)	(0.01)	(0.09)	0.02	(0.09)	0.01	0.72	0.76	0.61	5.03	2.20
	Std. Error	0.11	0.20	0.10	0.15	0.01	0.10	0.01	2.34				
	t-Statistic	(0.22)	(2.20)	(0.09)	(0.62)	2.13	(0.90)	1.31	0.31				
SN2	Coefficient	(0.73)	4.26	(1.24)	2.09	(0.08)	1.54	(0.02)	(13.46)	0.80	0.67	6.13	1.40
	Std. Error	0.64	1.22	0.63	0.93	0.05	0.62	0.07	14.17				
	t-Statistic	(1.14)	3.50	(1.98)	2.26	(1.70)	2.50	(0.29)	(0.95)				
SW1	Coefficient	0.07	0.36	(0.02)	0.14	(0.02)	0.08	(0.01)	(0.43)	0.81	0.69	6.80	2.32
	Std. Error	0.10	0.18	0.09	0.14	0.01	0.09	0.01	2.12				
	t-Statistic	0.69	1.95	(0.23)	1.01	(2.30)	0.83	(1.18)	(0.20)				
NIM	Coefficient	(0.48)	1.46	(0.04)	0.28	(0.02)	0.58	0.01	(6.96)	0.74	0.58	4.52	2.33
	Std. Error	0.17	0.32	0.17	0.25	0.01	0.16	0.02	3.78				
	t-Statistic	(2.79)	4.50	(0.26)	1.14	(1.49)	3.51	0.53	(1.84)				

Source: Author's Computation using E-view package

This is supported by the market power exhibited through a strong influence of IMED in the regression equation. To reinforce this central interest in growing self-interested private wealth, the speculated round tripping of foreign exchange appears significant. Furthermore, the banking system is important in analyzing the concept of principal-agent relationship as most of the banks are managed by agents. As such it is compensating for the Management to keep OE high consistent with growing shareholders' wealth in order to maintain a good standard of living. The asymmetry between the booming banking industry and the major growth indicators of the real sector, buttresses the failure of the core macro variables TBR and IFL to appear with significant influence. LLP's insignificant influence is another confirmation of two issues; first findings of Lewis and Stein, 1997; Hesse, 2007 on financial disintermediation; and second the banks' market power in both loan and deposit markets. Implicit rates appear to have factored in expected loan provisions. This will generate very little problem loans; hence concern about loan provision is secondary. The influence of these variables is further investigated by taking some levels of multivariate analyses before testing the main model and its counterparts. We anticipate 'pulling-effect' in terms of significance and explanatory power, as we increase multiple combinations. As such a set of forty-two (42) in two (2) regressors were tested. In all combinations, again OE, ERD and SHN appear significant with acceptable R^2 . Only IMED among the bivariate significant variables appear insignificant in combination with ERD. TRB improved in its explanatory power when combined with IMED, SHN and IFL by appearing significant; while IFL becomes significant only when combined with LLP. LLP's significance appears only in combination with IMED.

Of interest, no single group of variables- market, industry or macroeconomic, is significant on standalone basis. In fact, even the F test of the macroeconomic model does not justify TRB, ERD and IFL combination. It is only the R^2 that register improvement on the single ERD; whereas the R^2 for the micro models are woeful.

To observe variation improvement, we built towards the complete model by introducing one variable at a time and its entry selection is based on its strength in the bivariate regressions. Thus, we first take the three (3) most significant variables; that is SHN, OE and ERD. All test statistics improved with R^2 reaching 70%. This integrates the main drivers of sticky interest rate spread to be growth of shareholders' networth and the welfare of the staff, especially the management cadre. When IMED was integrated, together with

ERD they become statistically insignificant though R^2 improved. Adding TRB further enhanced the R^2 to about 80%, however only OE and IMED appear as significant variables.

Including the sixth variable (IFL) marginally improved the R^2 with no additional variable that is statistically significant. The F statistic also deteriorated from 10.27 to 7.96 as further evidence of the weak statistical significance of (IFL) in the model. The complete model presents an R^2 of 84% as the best fit with only IMED and IFL being insignificant. ERD and LLP also appear with a wrong sign.

The summary of the results of the complete models of the other definitions are as follows:

IS_{BM} weakens the explanatory power of the variables by further indicating ERD as statistically not significant. IS_{n1} further adds SHN as insignificant. ERD, IFL and LLP are insignificant with IS_{n2} , however, with a better R^2 . The only variable that is significant with IS_{n2} is OE; though the R^2 is the second best at 81% after the 84% R^2 for IS_{w3} regression. IS_{w1} and IS_{w2} have both OE & ERD as the only significant variables with R^2 at 81% and 76% respectively.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study empirically investigated the factors that determine the level of interest rate spread in Nigeria. The bank-specific character of operating expenses and the industry's shareholders' network provide most explanation for the high interest rate spread. This is consistent with the independent nature of the high banking financial performance when the real sectors of the economy are disinvesting.

Empirical evidence from this research points to the fact that commercial banks exhibit market power in both deposit and loan markets that enable them to shift most risks and costs (inefficiency) to customers. To keep the spread wide, outside market rate charges are disguised as other fees and remain undetectable by the regulatory authorities. This has been the source of explanatory power of the IS_{w3} definition of the spread. In this regard even if the ex-ante spread is seen as converging, the effective interest rate spread from the ex-post view point will remain high. This means financial liberalization has not benefited the depositors and borrowers in Nigeria just like other areas studied within sub-Saharan Africa.

Recommendations

The results show existence of a wide spread as if the market structure has not changed as the Nigerian banking system appears not to be supportive of the real sectors of the economy. This is attributable to the main factors causal to widening interest rate spread in Nigeria; i.e. bank internal characteristic of operating expenses, and market/industry characteristic of spiral growth of shareholders network. Furthermore, whenever the main control variable is internal to the banks under supervision, macroeconomic stability becomes impossible.

It is therefore recommended that firstly, deliberate efforts must be made to expand alternative sources of financial intermediation of non-bank type. Small scale businesses who generally do not qualify for commercial banks financing are the growth area of the real sectors of the economy. As such Nigeria's economic growth could be stable and sustained if this group are adequately financed and at the most optimum costs. Consolidation exercise aimed at supporting the big corporations seem at odds with this basic need.

Secondly, the development of the capital market is vital to enhance competitiveness. Second-tier products should be developed to avail the small players access long term financing. Further efforts of fiscal and monetary policy actions should development of enhance the financial market as fiscal discipline is identified as a prerequisite for successful financial liberalization.

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THE IMPACT OF COMPANY SIZE AND STRUCTURE (CORPORATE ATTRIBUTES) ON PROFITABILITY OF SELECTED QUOTED COMPANIES IN NIGERIA

OJEKA, STEPHEN A.
Accounting Department
Covenant University
Nigeria
+2347039528774, +2348032068000
stojeka@yahoo.com

&

IKPEFAN, O. AILEMEN (Ph.D)
Banking and Finance Department
Covenant University
Nigeria
ochai_ikpefan@yahoo.co.uk
+2348053013418

Abstract

Nigeria quoted companies have had issues on which corporate attributes can be leverage upon for maximum yield on the investments of the owners of business. Some have struggled to identify which factor can be deployed for maximizing the shareholders' wealth. This paper therefore looked at relationship between the size and structure of a company and their profitability. This paper therefore employed secondary data covering a period of 6 years (2003-2008) in studying the variables mentioned. A panel data regression analysis was used in analysing the variables under consideration. The paper observed from the findings that a positive and significant relationship exists between size and profitability and also on structure and profitability. We therefore recommend that in order to maximize returns consistently on shareholders wealth, managers should strive to improve significantly on the total assets base for leveraging and attract more of shareholders' fund to financing their business activities.

Keywords: Quoted Companies, Profitability, Structure, Size, Corporate.

INTRODUCTION

Corporate attributes focus on monitoring the corporation environment with the aim of providing actionable intelligence that will provide a competitive edge to the organization. Corporate attributes is a very important tool of an organization strategic planning and management process. It allows to pro-actively rather than reactivity anticipates improvement and remains competitive by improving its strategic decisions which eventually leads to good profitability. The need for companies to put in place a good corporate attributes in order for them to be on the path of profitability cannot be over-emphasized; given the dynamic turns of depression and progression associated with the economy of every nation. With particular reference to Nigerian in recent times, major corporations have been declared bankrupt and consequently wound up by regulatory agencies while others have been forced to merge under hostile conditions or even out rightly acquired due to insufficient capital base.

However the subject; corporate attributes is of great interest to practicing manager and to the management as well because the subject itself is still developing and there are still certain areas in corporate attributes where controversies exist for which no unanimous solutions have been reached at yet. The understanding of the theory of corporate attributes provided with conceptual and analytical insight will help companies to achieve better results in both short-term and long-term objectives. The practicing managers are interested in this subject because it constitutes the heart of the business enterprise.

The main objective of this study is therefore to examine the relationship between the size of a company and profitability and also to examine the relationship between the structure of a company and profitability. To achieve these following objectives, the following hypotheses are formulated

LITERATURE REVIEW

Corporate Attributes

Corporate attributes are features that a corporation possesses, that make the corporation achieve both its short term business objectives and long term business objectives. It helps to clarify management responsibility and create an optimal system that can respond speedily and flexibly to changes in the business environment. Corporate attributes strengthen oversight of all aspects of corporate administration and matters relating to organizational structure and organizational management. To successfully exploit a complementary opportunity, an organization would need to develop stronger corporate attributes where it must excel since the complementary opportunity will be different from the organization's present line. "The organization must be willing to redefine its character and business in order to acquire the support and reward the new excellence" (Drucker, 1979). This in itself carries with it appreciable risk. Corporate attributes clarify the management control system, ensure the reliability of financial reporting by properly implementing those regulations, and verify the legality and appropriateness of it.

Corporate attributes play a significant role in the choice of performance measures. According to Smith and Watts (1992), "stock based measures are used more in innovation-based industries such as high-tech." while "earnings-based measures are used more in industries such as utilities" Mullin (1999). Stock-based measures are forward-looking in nature; companies use such measures to encourage managers to undertake forward-looking long term actions. In contrast, because earnings-based measures are backward-looking in nature, companies use such measures to motivate short term managerial actions. According to Engel, Gordon and Hayes (2002), "internet firms rely on stock returns while manufacturing firms rely on earnings to evaluate performance of management." According to Feltham and Xie (1994), "firms that want their managers to undertake more complex forward-looking activities use more stock-based measures to evaluate management performance; in contrast, firms that want their managers to focus on short-term activities use more earnings-based measures."

IMPORTANCE OF CORPORATE ATTRIBUTES

A company's optimal choice among managerial performance evaluation measures also determines its strategy and profitability. Corporate attributes ensures long-term, stable enhancement of corporate value and increased competitiveness. Competition increases the need for managers to engage in more complex forward-looking activities to gain competitive position through quality improvements. "an increase in competition requires managers with greater skills or talent" (Hubbard and Palia, 1995). Such managers are necessary to be able to perform the more complex activities associated with increased competition which eventually leads to maximizing profit.

According to Christie, Joye and Watts (2003), "competition generates a demand for speed in decision making (immediacy) and thus greater specialized knowledge to make such decisions." Corporate attributes allows the organization to achieve the business objectives both in the short-term and long-term. It ensures sound and sustainable management, providing a roadmap on how to profitably grow. In today's globalized economy, companies and countries with weak corporate attributes are likely to suffer serious consequences above and beyond financial scandals and crises. Globalization and financial market liberalization have opened up new, international markets with the possibility of reaping stunning profits. Corporate attributes formulates policies including provision of information to shareholders, maximizing shareholders' value and thereby creating a better reflection of shareholders' economic value which is the business goal of companies.

CORPORATE SIZE

The size of a corporation has obvious implications for the design of its structure. In the very small companies there is little need for a formal structure. With increasing size, however, and the associated problems of the execution of work and management of staff, there are likely to be more formalized relationships and greater use of rules and standardized procedures. Size explains best many of the characteristics of organization structure, for example the importance of standardization through rules and procedures as a mechanism for co-ordination in larger companies. Size, however, is not a simple variable.

It can be defined and measured in different ways, although the most common indication of size is the number of persons employed by the company. There is the problem of distinguishing the effects of size from other organizational variables.

Furthermore, there is conflicting evidence on the relationship of size to the structure and operation of the company. It is not implausible that companies of different organizational size face different types of problems in relation to profitability. The differences are likely to find their expressions in resource availability and the degree of organizational formalization. The implication is that the methods used by larger organizations in making profit may not be entirely satisfactory for smaller organizations. Smaller companies may be different from larger companies in that they may undertake fewer and less complex transactions than larger companies. This is partly attributed to the lack of internal resources and the dependence of small companies on outside consultants. According to Cragg & King (1993), "Smaller companies suffer from limited in-house knowledge, specialization in complex system and accounting issues and therefore, rely more on the help of outside vendors and consultants." Consequently, one can expect a difference between companies of different size in their profit making.

Corporate size, as one of corporate attributes, has been found to be a significant factor associated with audit firm, reflecting the profitability position of the company. Firstly, "larger firms have more resources to establish sophisticated internal control systems and to use auditors on a continuous basis, thus enabling the auditors to carry out more interim compliance and substantive tests of year end balances" (Ng and Tai, 1994). Secondly, "larger firms are subject to more public scrutiny and are followed by a large number of investment and media analysts who review their performance for investment decision-making, thus putting pressure on these firms to release financial information on a more timely basis" (Ansah, 2000). Finally larger companies may be able to exert greater pressures on the auditor to start and complete the audit on time (Carslaw and Caplan, 1991). Total Assets is used to measure corporate size in this study.

SIZE AND ECONOMIC PERFORMANCE

In a study of the effects of size on the rate of growth and economic performance, it acknowledges the tendency for increased size to be associated with increased bureaucracy.

According to Child (1988), Much as critics may decry bureaucracy ... the more profitable and faster growing companies, in the larger size category of 2000 employees and above, were those that had developed this type of organization. The larger the company, the greater the association between more bureaucracy and superior performance. At the other end of the scale, among small firms of only a hundred or so employees, the better performers generally managed with very little formal organization.

Managers should attempt to follow a middle line in terms of the size of the organization and that complexity rather than size may be a more influential variable.

COMPANY STRUCTURE

The purpose of structure is the division of work among members of the organization, and the coordination of their activities so they are directed towards the goals and objectives of the organization. It co-ordinate different parts of the organization and ensuring flexibility in order to respond to future demands, developments and to adapt to changing environmental influences in order to maximize profit. Structure is the pattern of relationships among positions in the organization and among members of the organization. According to Robbins (1996), "An organization is a consciously coordinated social unit, composed of two or more people that functions on a relatively continuous basis to achieve a common goal or set of goals."

Structure makes possible the application of the process of management and creates a framework of order and command through which the activities of the organization can be planned, organized, directed and controlled. The structure defines tasks and responsibilities, work roles, relationships and channels of communication. Structure, though, is not an end in itself but a means of improving organizational performance. According to Heller (1996), "no amount of reorganizing and reshuffling will increase the long term capability of a business unless you suit the organization to the people and to a genuinely shared purpose." Structure is clearly important for any organization, whatever its size. However, in the smaller

organizations there are likely to be fewer problems of structure. With increasing size, however, there is greater need for a carefully designed and continual review of structure to ensure that it is the most appropriate form for the particular organization in maximizing profit. According to Drucker (1989), "it is the correct design of structure which is of most significance in determining organizational performance." Good organizational structure does not by itself produce good performance. But a poor organization structure makes good performance impossible, no matter how good the individual managers may be.

Radebaugh & Gray (1997) suggest that "the organizational structure of firms differs significantly according to the involvement in international business, which can be viewed as a spectrum ranging from limited import/export activity on the one end, and the establishment of wholly owned foreign subsidiaries on the other." The drastic difference in organizational structure, in the context of international firms, reflects the difference in the degree of international involvement, which implies the difference in the exposure to international accounting issues. A firm that merely Imports/exports might face only minor issues such as foreign currency exchange exposure if the transaction is denominated in a foreign currency. Most firms in such situations will get outside help from either banks or an international accounting firm. Firms with substantial international dealings, however, may have to have well-developed in-house international accounting capability. For example, a firm with foreign subsidiaries must:

- a. Meet country specific, external accounting and reporting requirement;
- b. Develop and implement an internal information/management system to monitor, evaluate and control the performance of the foreign subsidiary; and
- c. Develop protocols and system capabilities to consolidate the financial results of the foreign subsidiary with those of the parent company in order to analyze profit.

Thus, profitability should vary among firms of different company structures. Shareholders' Fund is used to measure company structure in this study.

CONCEPTS OF PROFITABILITY

As a goal, profit isn't always understood well. Sometimes it is confused with cash flow. Sometimes it is confused with the highest income or the lowest cost. In rough terms, profit is income minus expense. Ideally the difference is positive and large. In contrast, cash flow is money in and money out. Cash flow doesn't differentiate between money that is earned versus money that is borrowed or received as a gift or prize.

The economists ascertain profit by comparing the market value of its net assets on two accounting dates. Profits are often described as representing the difference between the costs and the revenues of a firm. "Managers do not seek to maximize anything, but rather that they will be satisfied with some lesser level of achievement. The businessman will seek to maintain his output at that point where he can gain no economic advantage from increasing or decreasing output. The price of his product is determined by market forces over which he has no control. His unit costs, over which he may have some degree of control, may be expected to decline as output rises and economies of scale can be reaped. In this situation, his profit maximizing output will be where the additional cost of producing one more unit (marginal cost) just equals the price of the product (marginal revenue). Thus, it may be possible to regard "profit maximization", or some derived or related concept, as being a major business objective in that it is concerned with the efficient use of scarce resources. Accountants on the other hand, view profit differently. For an accountant 'profit' is the difference of the operating revenue and the operating expenses for a given period. According to others 'profit is the excess of assets over the liabilities and the capital between two accounting periods. Profit maximization is the least unsatisfactory single objective and one which need not be inconsistent with the attainment of other objectives.

Profit may be defined as "the increase in the net value of the assets of a business over their net value at the commencement of a given period which has arisen other than by capital adjustment". Profit ratios measure the efficiency with which the company uses its resources. The more efficient the company, the greater is its profitability. It is useful to compare a company's profitability against that of its major competitors in its industry. Such a comparison tells whether the company is operating more or less efficiently than its rivals. In addition, the change in a company's profit ratios over time tells whether its performance is improving or declining. A number of different profit ratios can be used, and each of them measures a different aspect of a company's performance. The most commonly used profit ratios are [gross profit margin](#), [net profit margin](#), [return on total assets](#), and [return on stockholders' equity](#). Enterprises have to be managed as going concerns, that is, for profit maximization. To do that, requires strong corporate attributes. Until a business

returns a profit that is greater than its cost of capital, it operates at a loss, never mind that it pays taxes as if it had a genuine profit. As important as profit is, it should not be the sole objective of the company.

METHOD

This chapter discloses the method and procedures used in gathering relevant data for evaluating the impact of corporate attributes on the profitability of selected quoted companies in Nigeria. The population of the study is made up of all companies listed on Nigeria Stock Exchange which is about 283 companies.

The sample size is five quoted companies in Nigeria namely, First Bank of Nigeria Plc, Guinness Nigeria Plc, Oando Plc, Goldlink Insurance Plc, and Unilever Nigeria Plc. This comprises one financial institution, one food and beverage industry, one oil company, one insurance company and one manufacturing company. The above companies were chosen due to the fact that; First Bank of Nigeria Plc, in 2008 became the first Nigerian Bank and indeed the first quoted company in Nigeria to hit the N1 trillion market capitalization. Guinness Nigeria Plc was the first in Nigeria to receive NIS ISO 22000:2005 certification for Food Safety Management Standard. Oando Plc awarded the Nigerian Stock Exchange Presidential Merit Award for “Best Quoted Company in the Downstream Petroleum Marketing Sector” in 2007. In 2008, Goldlink Insurance Plc was rated ‘A’ by a renowned global rating agency, Global Credit Rating. Unilever Nigeria Plc is the oldest and best surviving manufacturing industry in Nigeria.

The sampling technique used was the non random sampling technique which is the use of accidental or convenience sampling. According to Osuagwu (2006), “non random sampling occurs when the selection of the research sample is dependent on human judgment; and not on the rigorous application of probability theory.” The researcher adopted the use of accidental sampling due to unknown population size, time constraint and budget constraint.

This research work made use of the regression method. Regression is used to measure the effect of one variable (independent) on another one or more variable (dependent) which depend on numerically ordered data with the aid of manual and electronic application such as the Statistical Packages for Social Sciences (SPSS).

Data Analysis Tools

The regression analysis will be used to analyze data. According to Sanni (2001), “regression analysis enables us to represent the relationship between dependent variable, y, and the set of independent variables X₁, X₂, ..., X_k.” The regression analysis is a casual or impact measuring statistic, that is, it is used to determine the effect of a dependent variable say ‘x’, on the independent variable say ‘y’. The standard formular for regression analyses is:

$$y = a + bx + \mu$$

where: $a = \frac{\sum y}{n} - b \frac{\sum x}{n}$

$$b = \frac{n \sum xy - \sum x \sum y}{n \sum x^2 - (\sum x)^2}$$

$$S_{y-x} = \frac{\sum y^2 - a(\sum y) - b(\sum xy)}{n-2}$$

where a = the ‘y’ intercept

b = the slope (gradient) of the regression line i.e. the regression co-efficient.

μ = Error factor usually assumed equals zero

y¹ = Estimate of the value of ‘y’ given ‘x’

S_{y-x} = Standard error of the estimate which measures the variation around the regression line.

In analyzing the hypotheses of the study;

$$y = f(x)$$

$$y = f(\text{size, structure, maturity, audit})$$

$$P = f(a_1, a_2)$$

$$P = a_0 + a_1x_1 + a_2x_2 + \epsilon_i$$

$$P = a_0 + a_1 \text{ size} + a_2 \text{ structure} + \epsilon_i$$

Where p = profitability

x₁ = size

x₂ = structure

ε_i = error term

Note: Total Assets are used to measure the size of the company while Shareholders’ Funds are used to measure the structure of the company.

DATA ANALYSIS AND PRESENTATION

Hypothesis Testing: In this section we measure the relationship between company size, structure and profitability i.e. total assets and shareholders’ fund (our corporate attributes variable and profitability (our measure of dependent variable). From the Apriori stated above, a positive relationship is expected between the corporate attribute proxies and profitability variable.

Decision rule: Reject H_0 if p value is < .05

HYPOTHESIS ONE

H_0 : There is no relationship between the structure of a company and profitability.

TABLE 1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.823 ^a	.677	.665	5.07431

a. Predictors: (Constant), Shareholders' Fund

TABLE 2 ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1508.716	1	1508.716	58.594	.000 ^a
	Residual	720.960	28	25.749		
	Total	2229.676	29			

a. Predictors: (Constant), Shareholders' Fund

b. Dependent Variable: Profitability

TABLE 3 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.586	1.047		3.425	.002
	Shareholders' Fund	.118	.015	.823	7.655	.000

a. Dependent Variable: Profitability

Discussion of Findings

The linear regression processed in table 1 gave R of .823, R² of .677 and an adjusted R square of .665 using profitability as dependent variable and structure (shareholders’ fund) as the independent variables. The causal relationships between the dependent variable and independent variables have been established in the regression analysis. The independent variables x_2 (shareholders’ fund) is significant and positively related to the dependent variable y_1 (profitability). Shareholders’ fund is significantly related with .823 factor at 5% level of significance. This implies that x_2 (shareholders’ fund) explains 67.7% of total variation of the model. Furthermore, from the regression result in table 3, the positive correlation observed between company structure (shareholders ‘fund) and profitability was seen to be highly significant at 5%. We therefore reject our null hypothesis and accept the alternate hypothesis which states that there is a relationship between the structure of a company and profitability. This invariably means that, the more the shareholders’ fund available for the company to plunge into the business considering the concept of linearity between risk and returns, the more the profitability that will be reported.

HYPOTHESIS TWO

H_0 : There is no relationship between the size of a company and profitability.

TABLE 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.866 ^a	.751	.742	4.45470

a. Predictors: (Constant), Total Assets

TABLE 5 ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1674.034	1	1674.034	84.358	.000 ^a
	Residual	555.642	28	19.844		
	Total	2229.676	29			

a. Predictors: (Constant), Total Assets

b. Dependent Variable: Profitability

TABLE 6 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.504	.913		3.836	.001
	Total Assets	.029	.003	.866	9.185	.000

a. Dependent Variable: Profitability

Discussion of Findings

The linear regression processed in table 4 gave R of .866, R² of .751 and an adjusted R square of .742 using profitability as dependent variable and size (total asset) as the independent variables. The causal relationships between the dependent variable and independent variables have been established in the regression analysis. The independent variables x_1 (size) is significant and positively related to the dependent variable y_1 (profitability). Total asset is significantly related with .866 factor at 5% level of significance and also a strong positive correlation of .866. Furthermore, from the regression result in table 6, the positive correlation observed between company size (total assets) and profitability was seen to be highly significant at 5%. We therefore reject our null hypothesis and accept the alternate hypothesis which states that there is a relationship between the size of a company and profitability. This invariably means that, the more the total assets the company is able to deploy in its activities, the more the profitability that will be reported.

CONCLUSION AND RECOMMENDATIONS

The quoted companies in Nigeria are very important to the growth the economy. The quoted companies make use of fund invested by the shareholders. The aim of an average investor is to maximize returns on its investment. Therefore, the management of those funds must know what to do and which steps to take to achieve this primary objective. And among many strategic decisions to take is the ability of the managers to strive to improve on its total assets for maximum returns. This study has found out a significant relationship between profitability and company total assets base as pre-requisite for returns on money invested by the owners of the business. In the same context, the study has also found out the significant relationship between shareholders' fund and profitability. This means the more the shareholders' fund available for use the higher the profit.

The study therefore recommends that management of fund in the quoted companies should endeavour to build on the company total assets both in term of human resource with sound educational background relevant to what the company is into, deployment of information technology and in term of expansion generally like opening of more branches. The company can leverage on this to compete favourably in the

market both nationally and internationally to the advantage of the owners and the economy at large. Secondly, the managers as well should concentrate on the use of shareholders fund in financing business activities. More of equity finance should be harnessed because owners are bound to be loyal to the products and can go to the extent of advertising the products on their own to their neighbours and people around thereby increasing the market size and patronage.

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STRATEGIES FOR THE DEVELOPMENT OF SUSTAINABLE NATIONAL POPULATION POLICY IN NIGERIA

OMEJE, P. N.

**Department of Public Administration
Ebonyi State University,
Abakaliki
Zikaomeje@gmail**

&

NDUKWE, C.

**Department of Public Administration
Ebonyi State University,
Abakaliki
NdukweChinyere@ymail.com**

ABSTRACT

Population policy for sustainable development is a government programme that is anchored on development, growth, unity, progress and self reliance of the people of Nigeria. It is designed to improve the standard of living and quality of life of the people in all ramifications, but these noble and laudable objectives do not seem to have been realized. This study is aimed at reviewing the existing national population policy vis-avis some developmental index with a view to determining the extent to which the objectives were realized; based on which suggestions are made for better strategies that will boost sustainable development in the country. The study was carried out through qualitative survey and content analysis. It was discovered that fertility trends in the past accelerated population growth to the extent that the population policy on ground can neither manage nor control the growth rate. It was therefore recommended that the teeming population be empowered through agriculture and entrepreneur development, and capacity building. Also all sectors of the economy should redouble their efforts towards provision of infrastructural, structural, and social amenities to beat down population growth rates.

Keywords: Development, Government programme, Strategy, Policy, Population.

INTRODUCTION:

Nigeria covers about 923,768 square meters and consists of thirty six (36) States and a Federal Capital Territory (UNDP 2000).

The states and the FCT are further divided into seven hundred and seventy four Local Government Area. It extends from the Atlantic coast in the south to the edges of the Sahara desert in the North. It is heterogeneous in nature with diverse ethnic, cultural, linguistic and religious affiliations.

The national population policy for sustainable development is derived from the programme of Action of the International Conference on population and development and also in accordance with the constitution of the Federal Republic of Nigeria. The guiding principles are not at par with those of other policies.

The national population policy is intended to boost the development, growth, unity, progress and self-reliance for the Nigerians populace. It is also aimed at ameliorating the sufferings of Nigerians by improving the quality of life and the standard of living, promoting maternal and child health care, achieve lower rate of population growth through reduction of birth rates by voluntary fertility regulation methods that are compatible to national policy and address the issue of internal migration and population distribution (FGN 2004). It is worthy to note that Nigeria is the most populous country in Africa and also rated among the ten most populous countries in the world. According to 1991 census, Nigeria had a population of about eighty nine million persons and was estimated to be about one hundred and twenty six million persons in 2003. The implication is that there is significant growth rate in the country's population and this was attributed to fertility trends in the past. By 2004, the growth rate was estimated to be 2.9 percent per annum, indicating that Nigeria has one of the fastest growing population in the world

(Obasanjo 2004) This fast growing population has to be properly managed and controlled by ensuring population policy in place.

Population policy is germane to every development outfit and that is why government recognizes the relationship between population environment and development. Population policy ought to be properly linked up with planning, development, provision of social, structural and infrastructural amenities that will enhance environmental, economic, health and political well being of the people. When these ones are integrated large developmental issues like Housing, Education, Agriculture, Energy, Environment, Health and Nutrition, Security of life and property, Gender related issues etc will be addressed. Without adequate national population policy most developmental issues will remain a far cry. This study is intended to appraise the existing population policy, examine its performance vis-avis the major developmental issues in the country with a view to discovering better strategies for sustained development in Nigeria.

POPULATION POLICY IN NIGERIA

The Federal Government of Nigeria after attending the world population conference in Mexico in 1984 decided to adopt a national policy on population for development, unity, progress and self-reliance in 1988. It was designed to improve the general well being of Nigerians. It intended to achieve the fit through promoting material and child health care, achieve lower population growth and address the internal migration and distribution of resources (Obasanjo2004).

The main objectives of the 1988 population policy were: To reduce fertility rate from (6) children per family to (4) children per a family.

- * Suggest an optimum marriage age of 18 years for women and 24 years for men.
- * Advocate that pregnancies be restricted to 18- 35 years at 2 years interval.

In order to achieve these, one hundred million US dollars was budgeted for national family planning, out of the one hundred million US dollars sixty seven million US dollars was donated by the US Agency for international development which was the AID's largest programme in Africa. This fund was targeted at bringing family planning services to the nooks and crannies of the country. The money was meant to service government sponsored health programmes and public enlightenment programmes through mass media. Be that as it may, these aims and objectives of the 1988 population policy appeared not to have seen the light of the day due to long standing political instability and poor governance that pervaded the country at the time, even though it was used for 1991 census.

Another barrier to the proper implementation of the 1988 population policy was that cultural practices were in conflict with the contemporary national development policy and so attitudinal changes were needed / required to curb over population.

However, the emergence of new issues and new sources of information informed the revision of the 1988 population policy.

Such new issues are: The emergence of HIV/AIDS

- Reproductive health and sexual health for all persons and stages of the life cycle,
- Reproductive right,
- Special needs of the girl child, women empowerment, gender equity and equality.

These new issues need to be addressed by government in line with the population situation on ground. To ensure a sustainable development strategy, population policies should be properly linked up with planning, development, provision of social, structural and infrastructural amenities that will enhance environmental economic, health and political well being of the people. This is to forestall the population problems of the Nigeria future generation.

POPULATION SITUATION AND DEVELOPMENT INDEX:

It is worthy to note that about seventy percent (70%) of Nigerians live below the poverty line, as the GDP per capita remains lower than it was in 1980. This most populous country in Africa is still ranked very poor among the countries of the world in spite her rich natural endowment. (United Nations Human Development Index (2000).

The United Nations Human Development Index 2000 ranked Nigeria the 151 out of the 174 poorest nations in the world and the 25th poorest nation in the world.

The poverty situation is not aggravated by population but by the inability of government to exploit and harness her natural resources and even when this is done, it is diverted to individual pockets thereby impoverishing the country.

Some of the development indexes are: education, health and nutrition, Housing, agriculture and food security, environment safety and security.

Education: the recognition of education as a catalyst to development has long been realized by government; and that informs the emphasis on free primary education since 1976. The problems of illiteracy has persisted and remained unabated in spite of the supposed attention that is given to it. The policy of universal primary education was changed to Universal Basic Education which stipulates nine year basic education period for every child instead of six years. The enrolment of children into the basic education programme by 1999 was about 23.7 million. This number was (80%) eighty percent of children in that age group i.e. 6-14 years. (UNDP Nigeria 2000). The implication is that the student / teacher ratio will not be encouraging because there were not enough teachers on ground to take care of upsurge in school enrolment. The structure on ground could not match the number enrolled. This has posed a lot of problems in the education sector. The population policy should be made in such a way that no matter the rate of population growth, the personnel structure and finance to match with it will be in place.

While we consider population as a natural resource, the management and control of its rate of growth should be made a priority. The reason is that if population policy cannot checkmate its growth, government effort at improving the quality of life and the living standard of her people will be a farce.

Health: The Nigerian Demographic and Health survey conducted in 1999 show that in the past two decades population growth has outstripped the social, economic and developmental plans of the country. The implication of this phenomenon is that the social amenities, structural, infrastructural development and institutional development in place are not commensurate with the existing population. Standard of living can only rise when the growth of the economy and provision of social amenities would grow much higher than the rate of population growth. To ensure equilibrium in population policy and sustainable development, the population growth should be checked and matched with surplus provision of social, healthy, environmental, structural infrastructural and economic facilities.

Some of the index of development shall be examined vis-a-vis their health. Adequate health care for all by the year 2020 has been one of the priorities of government in recent times. It intends to achieve this through the expansion of primary health care, improved services at the secondary and tertiary health care delivery levels, implementation of alternative health financing through National Health Insurance Scheme and finally the integration of the traditional medical practice into orthodox health system. (FGN 2004) with rising population growth, it is expected that government will find it difficult to cope with an effective and efficient health care delivery services at all levels. There is bound to be much pressure on the health sector emanating from dearth of personnel, structure and finance that will be required to achieve the required goals. It is expected that the population policy should come up with a strategy that will beat down the rapid population growth by redoubling whatever plan they have.

Housing : The federal government adopted a national housing policy which stipulated that every Nigerian should have access to good shelter. This policy is in the right direction because housing is one of the basic needs of life with the rapid growth in population, housing still poses a lot of problems in the country both at the urban and rural areas.

Most urban residents suffer from over crowding and congested environment. Poverty, underemployment and unemployment are abound. The rural areas have poorly built houses without any form of social amenities. The reason adduced for this is overpopulation. Low cost housing should be taken up by government to ameliorate the accommodation problem of the country.

The population policy should redouble the effort at providing accommodation for all by encouraging local industries that deal on housing materials or tackle low cost housing headlong by encouraging the use of mud to build like the colonial masters in the 40s and 50s.

Agriculture and Food Security:

According to Obasanjo (2004), agriculture is the largest sector of the economy, employing nearly 70% of the active labour force but contributing about 38% of GDP and providing means of subsistence for the fast growing population. It also provides raw materials for the agro-industrial sector and contributes 88% of non-petroleum foreign exchange earnings. In the 1990s food production outstripped the population growth,

staple food production increases by 2.9 and 3.6 respectively which was very close or even above population growth. This did not last because the farmers were not encouraged.

Other reasons for the short live span of food security are unfavorable weather condition, dependence on traditional farm technique, rural/urban migration which took majority of the working group to the urban in search of greener pasture.

Environment: Most of the Nigerian environment is degraded because the facilities on ground cannot serve the rapidly growing population. In this case the urban dwellers are the worst hit because they are infested with pollution, accumulation of solid and liquid wastes, blockage of gutters, deforestation and rapid spread of shantytowns. The rural areas are not left out here. They are besieged with over grazed lands, deforestation, desert encroachment and erosion.

All these are as result of rapid population growth and unplanned development of the country. The consequences is continuous degradation of the ecosystem.

Safety and security: Every developing and even developed nation needs safety and security of lives and property. The unchecked population increase with the attendant increase in crime wave is a worrisome issue to every concerned Nigerian. Many factors are responsible for non-safety and insecurity situation in the country. Due to the inadequate population policy in place, there is unemployment; underemployment breakdown of traditional values, squalid living conditions, crime wave is on the increase. Government should come up with development plan that will ensure discipline, decent living, job opportunity and security for the workforce of the population. All these should be considered to ensure better strategies for better population policy and sustainable development

Labour Force and Employment: The momentum for future population growth in Nigeria is high and it is built into age structure. The implication is the greater percent of the population is the young people. These young ones are energy packed and there is hardly enough job to take care of them. The economy should provide job for these people but even with the government policy of job creation through poverty eradication programme, it is difficult. According to the 1991-2001 National rolling plan, the year 2000 labour force is about 45.7 million but only 4.5 million of these workers are in modern sector of the economy.

Government should empower these labour force by establishing local industries, building capacity for self-reliance and establishing entrepreneur development. When people are empowered there will be less pressure on government.

RECOMMENDATIONS

Having appraised and examined the population policy vis a vis the development index, the writer recommends thus.

Education: Government should ensure that there are enough trained teachers to match with the students enrolment so that teacher/students ration will not pose a problem. There should also be enough structural facilities and instructional materials for the universal basic education to rhyme with the population policy.

Health – Since it is government intension to achieve health for all, it is expected that the personnel, the finance, the structure and all it takes to achieve basic health for the teaming population is assured and the effort redoubled.

Housing- It is recommended that government should encourage the production of local building materials so that the average Nigerian will be able to afford decent accommodation. Low cost housing should also be built massively at affordable prices to take care of the teaming population.

Agriculture and food security- The fact that the most populous country in Africa that is blessed with rich natural, and human resources cannot feed her citizens is a shame.

Government should as a matter of urgency revamp and revitalize Agriculture to its former prime position. This will ensure food security, solve unemployment problems, supply raw materials to local industries and empower majority of the people. When rate of food production is higher than population growth rate, food security will be assured.

Environment : Government should provide an enabling environment for both private and public business to thrive.

Safety and Security: The fact that the momentum for Nigeria population is high and anchored on the young people demands that government should create job for the teeming youth in order to bring crime wave to a low ebb. The population policy in place has not been able to take care of unemployment and underemployment. There is break down of traditional values and squalid conditions abound. To ensure safety and security of life and property government should pay much attention to this issue.

Labour force and Employment: According to the 1999-2001 national rolling plan, about 45.7 million youths are in the labour force but only about 4.5 million were employed in modern sector by the said period. Government should create job and empower her citizenry through capacity building, for self-reliance, establishing small and medium scale industries, establishing local industries, organizing seminars on entrepreneur development. All these help to empower the teeming population economically and socially. When people are engaged in economic activities that enhance their standard of living, they will be able to adhere to family planning campaigns which will invariably bring about voluntary low birth rate.

CONCLUSION:

The population policy in Nigeria is people oriented. Its interest is anchored on the general well being of Nigerians. But the strategies employed do not seem to be addressing most of the issues at stake. In conclusion therefore the writer implores all stakeholders and government officials to maximize and redouble all social, structural and infrastructural amenities in all the sectors of the economy. When this is done, the amenities in place will be higher than the rate of population growth. The objective of the national population policy will be realized and achieved.

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CORRUPTION AND DEVELOPMENT IN NIGERIA: ISSUES, CHALLENGES AND PROSPECTS (1999 -2007)

BELLO, MATTHEW FUNSHO
Public Administration Department,
Ahmadu Bello University, Zaria
Kaduna State, Nigeria.
matthewbello@yahoo.com
+2348036521053, +2348052082728

&

OTOHINOYI, SAMUEL
Public Administration Department,
Ahmadu Bello University, Zaria
Kaduna State, Nigeria.
otohinoyisamuel@yahoo.com
+2348036045571

&

AKUME, ALBERT TERKULA
Public Administration Department,
Kaduna Polytechnic,
Kaduna State, Nigeria.
yimaalbert@yahoo.com
+2348032928851

ABSTRACT

Although Nigeria, the most populous country in Africa, is richly endowed in human and material resources, the country is woefully lagging behind in social, economic and political development with over 70 percent of its citizens living below the poverty line. Billions of dollars are generated annually from the sale of crude oil and yet nothing to show for this huge revenue in terms of infrastructural development and the living conditions of Nigerians. This state of affair is widely believed to be brought about by large-scale corruption. There has been increasing recognition that corruption is damaging to development prospects in many countries. Corruption inhibits economic growth – and therefore poverty reduction – by distorting the allocation of resources and increasing the costs of doing business. When public resources to fund basic needs such as access to clean water, healthcare, and primary schooling are misappropriated, the poor are often disproportionately affected. The responsibility of political leaders and public officials to their citizens is also directly undermined. It is in view of this that this paper examines some salient issues and the challenges of corruption on development in Nigeria from 1999-2007. As regards methodology, the secondary sources were employed to generate the required data mainly from books, journals, articles, materials from the internet, etc. These data were explored to draw inferences and conclusion on the outcome of the study. The study adopts a qualitative approach to data analysis to assess the impact of corruption on development in Nigeria. The analysis was purely content analysis. From the study it was discovered that widespread corruption in every facet of life in Nigeria is one major obstacle to progress and that its effects on development are disastrous. Following this, the study recommends that stringent measures be taken to curb the menace of corruption in Nigeria so that the Nigeria populace will start enjoying the dividends of democracy.

Key Words: Corruption, Development, Public Sector, Economic Growth, Poverty Reduction.

Background to the Study

Since independence from British colonial rule on 1st October 1960, Nigeria has aspired to be an indivisible, sovereign, prosperous and stable nation. This aspiration is clearly stated as the fundamental objective and core principle of state policy in the Constitution of Nigeria. The country started its journey to nationhood with the election of credible and honest leaders in 1960 only for the first democratic experiment to be scuttled on 16th January 1966, when a group of military officers took over the mantle of leadership of the country in a bloody military coup. This event remains a landmark in the political history of Nigeria because since then, there have been incessant military interventions in the polity until 1999 when the civilian administration of Olusegun Obasanjo was sworn in. So far, the military has ruled Nigeria for over 32 years out of its 50 years of political sovereignty. It is necessary to state these obvious facts because under the military, especially in the late 1980s to late 1990s, corruption was institutionalized as a way of life and as a means of retaining power. The rule of law was relegated to the background and the 'rule of men' by decree became the norm. Public administration was subjected to draconian rules and the culture of cutting corners in the discharge of public duties became widespread. Corruption has been identified as a strong factor which has hampered development in Nigeria (Abdullahi 2009). All the successful military coups in Nigeria, except probably the Gowon coup of 1966, and the Babangida coup of 1985, claimed to have seized power to stop the spate of corruption in the country. Unfortunately, the military turned out to be more corrupt than those they accused of corruption (Abdullahi 2009).

In Nigeria, corruption has been identified as the major bane of urgently needed development. As Agba (2010) puts it, corruption remains the greatest threat to the attainment of sustainable development and Millennium Development Goals (MDGs) and even to the continued existence of the Nigerian state. Corruption inhibits socio-economic development and denies equitable distribution of wealth and makes sure some sections of the country, which are considered ethnically disadvantaged, remain worst off in the distributive arrangement of national resources. Corruption has proved ubiquitous mixing with individual blood and societal life, where officials not only personalize public office but also personify it.

The cumulative effect of these unsavory activities is shoddy execution of contracts and as such government officials no longer have the moral courage to effectively supervise such contracts since they are themselves participants in these criminal activities. As rightly pointed out by Elegido (1999):

As corruption becomes prevalent, those in positions of responsibility lose the ability to implement policy. Generally, the easier it is to influence government officials the easier it becomes for people to buy for themselves dispensations from any laws or regulations they do not like and the more difficult it becomes to govern the country.

When it is realized that some of these contracts often run into several billions of Naira, then the enormity of the problem caused by corruption in the country becomes manifest.

International businessmen wishing to invest in the country are often swindled of large sums of money in foreign exchange such that in the international scene, Nigerians have acquired an unpleasant reputation and notoriety in matters relating to corruption. This has greatly affected the flow of foreign investment into the country with the consequent adverse effect on the economic development efforts.

Considering the disastrous effect of this malaise on the economy, what should be the appropriate response of the government; and the society or should we all fold our hands and allow this cancer to continue to eat deeper and deeper into the fabric of the nation? Are there no legal rules and provisions on how to tackle the problem and what institutional mechanisms exist for dealing with it? This is where this paper derives its relevance as it is intended to examine the impact of corruption on development and mechanisms for dealing with this national disease.

Statement of the Problem

The military has been blamed for allowing corruption to grow hydra-headed, thus stifling development. President Olusegun Obasanjo had this to say regarding the corruption situation in Nigeria on his inauguration and swearing in as a civilian President on 29th May, 1999:

'One of the greatest tragedies of military rule in recent times is that corruption was allowed to grow unchallenged and unchecked, even when it was glaring for everybody to see. The rules and regulations for doing official

business were deliberately ignored, set aside or by-passed to facilitate corrupt practices. Instead of progress and development, which we are entitled to expect from those who govern us, we experienced in the last decade and a half, and particularly in the last regime but one, persistent deterioration in the quality of our government, leading to instability and the weakening of all public institutions...Government and all its agencies became thoroughly corrupt and reckless. Members of the public had to bribe their way through in ministries and parastatals to get attention and one government agency had to bribe another government agency to obtain the release of their allocation of funds.

The impact of official corruption is so rampant and has earned Nigeria a very bad image at home and abroad. Besides, it has distorted and retrogressed development. Our infrastructures – NEPA, NITEL, Roads, Railways, Education, Housing and other social services were allowed to decay and collapse. All these have brought the situation of chaos and dear despair. That is the challenge’ www.punchnewspaper.com

The President went further to diagnose corruption and rekindled the hope of the citizenry in his administration when he said that:

‘Corruption, the greatest single bane of our society today, will be tackled head-on at all levels. Corruption is incipient in all human activities. But it must not be condoned...No society can achieve anything near the full-blown cancer it has become in Nigeria. The rampant corruption in the public service and the cynical contempt for integrity that pervades every level of the bureaucracy will be stamped out. You the good people of Nigeria elected me, a man who had walked through the valley of the shadow of death, as President, to head a democratic civilian administration. There will be no sacred cows. Nobody, no matter who and where, will be allowed to allowed to get away with the breach of the law or the perpetration of corruption and evil’ www.punchnewspaper.com

Briefly summarized, there is a documented evidence to show that most of the typical conditions the President portrayed above are still the same at best, or worse or worst (Adamu, 2003). According to Transparency International as quoted in Fagbadebo (2007) Nigeria has been rated and classified as one of the most corrupt nations in the world. With a population of about 150 million and a landmass of 923,768 square metres, Nigeria is the most populated and largest country in Africa and the ninth most populous in the world. With over 252 ethnic groups and tribes, 36 states and a federal capital territory and about 774 local government areas, Nigeria is a federation of complex ethnic, religious, cultural and linguistic nationalities. Nigeria is endowed with a lot of human and material resources including petroleum oil. Despite these resources according to Ribadu (2010), over 70 percent of the population lives below the income poverty line of less than \$1 per day. Severe poverty and youth unemployment, in tandem with weak social nets, have given rise to a pervasive crime situation in Nigeria. As a result of prolonged military intervention in the governance of the country, the weak institutional structures, including of course criminal justice system and the bureaucracy, there is a perpetration of systemic corruption in the country. In Nigeria, the Naira must exchange hands before anything can get done. Because this is so institutionalized, doing business with the public sector is a daunting process unless one is ready to succumb and comply. The political class, because of the level of their corruption does not have the moral courage to police what is going on at the local government level. The ghost worker situation is so pervasive and government auditors are willing to look the other way for pittance. Some headmasters are told to prepare the payroll in pencil and when the final payroll comes from the ministry in ink with different number of staff and different amount no body questions the discrepancy. Does anybody care? Who gets the money paid to non-existing staff? (www.mbamaassociates.com.)

Statistics on the nature and form of corruption are alarming. As Achebe (1983) puts it, corruption in Nigeria has grown enormously in variety, magnitude and brazenness since the beginning of the second republic because it has been extravagantly fuelled by budgetary abuse and political patronage on an

unprecedented scale. Two forms of common corruption from Achebe's observation can be identified: political and bureaucratic.

According to White (1982) cited in Ikejiani-Clark (2001) bureaucratic and political corruption weakens governance by making policy makers timid in taking bold steps to reduce excesses of citizens or introduce reforms. As Ikejiani-Clark (2001) aptly illustrates this, an official who has taken ten percent of the values of contract awarded by government, would lack the moral courage to question the contractor if he performs below standard. This may explain why most public projects at federal, state and local levels are either unsatisfactorily completed or abandoned altogether or no questions are asked.

Although it will be difficult to estimate in exact terms the amount of money the country has lost through corrupt and sharp practices, it is however believed that trillions of naira has been stolen from the federal, state and local governments' coffers. For instance, Nuhu Ribadu (ex-chairman of the Economic and Financial Crimes Commission) observed that about \$220 billion (about N65 trillion) has been stolen by past Nigerian leaders within the 46 years of independence (Okoi-Uyouyo, 2008). This shows among others that the cost of corruption is great and is the most threatening danger to stability and sustainable development in Nigeria. How many of these Nigerian leaders have been honestly brought to book for inflicting grave injury that has bled this country and pauperized its people?

The impact of corruption is evidently seen in the epileptic nature of Nigerian power sector, educational institutions, decay in infrastructural facilities like roads, communications (NITEL is considered a dead public industry), inefficient and ineffective security outfits, and many others. We have presently local government councils that exist only in name and not in service delivery. Most local government councils have become a place where the key actors in the system meet at the end of the month to share the allocation from the federal government. The councils are busy in activities at the end of every month and the moment the allocation is exhausted through fictitious contracts the premises are deserted. Primitive accumulation of wealth by key local government officials and many others is now the order of the day so much so that workers are paid half salary, half of half salary in some local government councils of the federation. In some councils workers are owed salary arrears of six or more months. In the face of this, local government staff exhibit ineptitude to work and absenteeism since they have to be on the farms and other businesses to make ends meet. The effect of this is that service delivery of local government councils is affected for lack of commitment and funds to execute public programmes for the transformation of the lives of the rural dwellers (Agba, 2010).

Nigerian roads are dead traps because of lack of and poor maintenance. Contracts are awarded for construction of new roads and repairs of existing ones without contractors moving to site many months after the award of such contracts. Our borders are so porous to the point that prohibited and contraband goods are allowed into the country. The custom man on the road collects bribe and closes his eyes for the smugglers to bring in contraband goods. Corruption is indeed the bane of Nigerian sustainable development. The corruption and evils that go on in our educational sector from primary school to university levels are terrible. Public officials demand payment of ransom before or after performing their legitimate functions. Business people short-change their customers through unfair dealings, while law-enforcement agents demand bribes and collaborate with fraudulent elements in the society. Employee theft is a common occurrence in many organizations.

Public officials are known to have siphoned huge sums of public funds to their private foreign accounts to the detriment of the country. Juicy oil and gas related contracts are awarded to cronies and political associates who are incompetent and unqualified to handle such contracts. The three oil refineries in the country are non-functional today because the turn-around maintenance contracts were awarded to political and filial relations with little or no experience in this highly technical and specialized field (Okogbule 2006).

Government contracts are hardly awarded to the best bidders, and the bidding process itself has become a mere fulfilment of prescribed administrative procedures since the favoured contractors either have fore-knowledge of the technical requirements or even the actual amount to bid for them to secure such contracts. In this process, laid down requirements are thrown overboard to satisfy the wishes of the awarding authority. At the point of payment for such jobs, the contractors equally have to strike bargains

with accounts/payment officials before they can receive their payments. This is in addition to the usually pre-agreed percentages with the official(s) who may have influenced or facilitated the award of the contract. Contractors are known to have built in these components in their contract tenders. The result is that the cost of contracts in Nigeria has risen so astronomically that yearly budgets earmarking billions of Naira hardly have any impact on the economic fortunes of the citizenry (Okogbule 2006).

Why is it that with our endowed natural and human resources government has not been able to address the challenge of energy crises in the country? Honestly, there may be other factors responsible for this but at the heart of them all is the problem of corruption. We make bold to say that eradicate corruption in the country and Nigeria will compete favourably with some of the developed countries of the world.

To what extent has the Obasanjo's anti-corruption programme able to nib corruption in the bud? What is the current state of corruption in Nigeria and the corruption profile of the country? What are the monumental effects of corruption on the economic, political and social development in this entity called Nigeria? Are there any development prospects for Nigeria given the ongoing measures put in place to tackle corruption? Can government alone fight this monster and are there ways to improve the current efforts at crushing corruption in Nigeria? This paper seeks to provide answers to some of these research questions.

The issue of corruption constitutes a great concern to every well-meaning and patriotic Nigerian, this is because its disastrous effect affects everyone including the mentally insane as the funds earmark for their healthcare usually end up in private accounts in foreign banks. It is the belief of this study that if the current effort at curbing this social menace is ex-rayed and recommendations are advanced to further improve it to bring the corruption situation in Nigeria to a manageable level, then the paper has achieved its relevance and significance.

This paper is confined to the review of existing literature on the impact of corruption on development in Nigeria. The period covered by the study is 1999-2007 which was a period of democratic governance in which the citizens had and still have high expectations of developmental projects which should positively affect their living conditions.

The methodology adopted is the content analysis. The paper relies solely on documentary data drawn from government and non-governmental publications, journals and papers, and other published materials and materials from the internet. These data were explored to draw inferences and conclusion on the outcome of the study. The study adopts a qualitative approach to data analysis to examine the challenges and effect of the corruption on development in Nigeria.

LITERATURE REVIEW

Pat Utomi was speaking during the presidential debate of March 2011 on Nigeria Television Authority (NTA) that he attended a conference in Europe where it was being discussed that corruption was rare in Botswana, widespread in Ghana and systemic in Nigeria. Corruption is the misuse of entrusted power for private gain. It can take many forms and vary depending on local culture and context. A spectrum of corrupt behaviour exists, from petty corruption, which may include bribes or illicit payments for routine bureaucratic processes, to grand corruption, which involves leaders, politicians, and senior officials diverting public resources on a large scale to serve their private interests (www.usaid.gov). Both petty and grand corruption damage public trust and accountability, and distort the allocation of public resources, thus reducing economic growth and increasing poverty. Corruption (petty and grand) sometimes takes the form of state capture, a process of collusion between the private sector and politicians or public officials for their own private, mutual benefit. This can lead, for example, to the government introducing laws, regulations or policies that unfairly favour vested interests (www.usaid.gov).

Conceptual Issues

Divergent views on corruption agree that it is bad behaviour. Corruption may not be easy to define but, according to Tanzi (1998), it is "generally not difficult to recognize when observed". The most simplified and popular definition adopted by the World Bank is "the abuse of public power for private benefit" (Tanzi, 1998; Gray and Kaufmann, 1998). The different perspectives through which corruption is viewed, notwithstanding, a common ground of opinion conceives it as the perpetration of a vice against the public well-being. Lipset and Lenz (2000), define corruption as an "effort to secure wealth or power through illegal means-private gain

at public expense.” Tanzi (1998) defines it neutrally as the “intentional non-compliance with arm’s length relationship aimed at deriving some advantages from this behaviour for oneself or for related individuals.” This definition takes care of the exclusion of vital issues, such as corruption in the private sector and in private activities. Tanzi believes that corruption occurs in every human endeavour and “often difficult to observe because acts of corruption do not typically take place in broad daylight” (Tanzi, 1998).

Adamu (2003), briefly define corruption as a “situation where two people can act to increase their own pay-off at the expense of a third person”. This does not mean, however, that an individual cannot perpetrate the act. The point here is that, most often, it takes at least two people to perfect an act probably conceived by an individual. Gray and Kaufmann (1998) define acts of corruption to include “bribery and extortions, which necessarily involve at least two parties and other malfeasances that a public official can carry out alone including fraud and embezzlement.” To them, it manifests in governmental activities through the “appropriation of public assets for private use and embezzlement of public funds by politicians and high-level officials.”

This description combines political and bureaucratic officials. People might assume that only politicians in government are corrupt. Most often, bureaucrats provide the templates for perfected corruption. In fact, most corrupt practices are only exposed by bureaucrats when they are excluded from sharing in the proceeds. Thus, corruption in government cannot be a unilateral action. Therefore, corruption manifests in all facets of governmental activities - contracts, the allocation of benefits, collection of public revenues, and judicial pronouncements. Officials involved in performing these duties partake at one stage or the other, in the abuse of the processes.

Dike (2003) contends that corruption is a function of great inequality in wealth distribution, the perception that political offices are the primary means of gaining access to wealth, conflicts between changing moral codes, weakness of social and governmental enforcement mechanism and a lack of a strong sense of national community. Gray and Kaufmann (1998), identify seven factors that engender corruption. These are the value of wages and salaries, presence of strong opportunities and awareness of how to perpetrate corruption, weak measures against accountability, population, natural resources wealth, lack of political will and indecisive pressure and assistance from the global community. These corruption-enhancing factors vary from one culture to the other and from one political system to the other. One key point to note, however, is that it is possible to identify an act of corruption when it is perpetrated irrespective of cultural or political background. Corrupt practices are obvious.

The common thread in these definitions is that corruption is basically a device or strategy usually employed to sway people away from the right course of action, duty or conduct either in the performance of their official duties or in activities relating to economic or political matters. The Political Bureau as quoted Tell Magazine (2006) underscored this point in its report when it observed as follows:

Corruption has become a household word in the Nigerian society. It pervades all strata of the society – from the highest levels of the political and business elites to the ordinary person in the village. Its multifarious manifestations include the inflation of government contracts in return for kickbacks; frauds and falsification of accounts in the public service; examination malpractices in our educational institutions including universities; the taking of bribes and perversion of justice among the police, the judiciary and other organs for administering justice, and the various heinous crimes against the state in the business and industrial sectors of our economy, in collusion with multinational companies such as over-invoicing of goods, foreign exchange swindling, hoarding, and smuggling. At the village level, corruption manifests itself in such forms as adulteration of market goods or denting of measures to reduce their contents with a view to giving advantage to the seller.

Nigeria presents a veritable case for understanding the connection between corruption and political malaise. Ribadu (2006) gave a graphic summary of the situation. He termed the period between 1979 and 1998 “the darkest period” in Nigeria’s history of corrupt regimes. The civilian administration of 1979 - 1983 was bedeviled with profligacy, “wanton waste, political thuggery and coercion...disrespect for the

rule of law...bare faced, free for all looting of public funds through white elephant projects (Ribadu, 2006).

“Corrupt public servants and others in the private sector bestrode the nation, masquerading as captains of business and power brokers with tainted and stolen wealth and demanded the rest of us to kowtow before them. The period of military regime was pathetic. Under them, corruption became the sole guiding principle for running affairs of state. The period witnessed a total reversal and destruction of every good thing in the country” (Ribadu, 2006).

The Nigeria’s economic and political landscape is pervaded by corruption and abuse of office. The National Planning Commission has noted that:

“Systemic corruption and low levels of transparency and accountability have been major sources of development failure. Illegal activities such as the advance fee-fraud (known as 419) and money laundering have torn the fabric of Nigerian society” (National Planning Commission, 2005).

Engaging Corruption: 1999-2007

Corruption, as earlier stated, has become a major development challenge in Nigeria and occupied a centre stage in the reform process between 1999 and 2007. At the restoration of civil rule in May 1999, former President Obasanjo made his famous statement that: ‘It would no more be business as usual.’ During his Inaugural Speech on May 29, 1999, the President vowed to tackle the menace of corruption in Nigeria. He said: "Corruption will be tackled head-on. No society can achieve its full potential if it allows corruption to become the full-blown cancer it has in Nigeria." And he vowed that "there will be no sacred cows in his process to stamp out corruption in the society (www.punchnewspaper.com).

Many discerning Nigerians actually interpreted the statement to mean that, given the prevailing level, perception as well as the pervasive nature of corruption in the Nigerian polity, would-be corrupt elements in the larger society could be scared away or deterred. This interpretation was somehow given some credence when, among the initial bills sent by Mr. President to the National Assembly for enactment, there was the one on how to eliminate, curb or tackle corruption. Given that the National Assembly took its cue from the President’s speech, the bill was passed into law in 2000. The recognition that financial crime was a major area of attention led to the establishment of the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) which was also aimed at addressing corrupt practices in the country. Since the passage of the Bill and establishment of these anti-corruption agencies, it is easy to conclude that the zeal that followed on the heel of the passage of the law was not demonstrated or, better put, was compromised by the government’s lack of commitment in the fight against the cankerworm called “corruption”. During the Obasanjo years, cases of corrupt practices, some of which were clearly beyond comprehension were prevalent.

For instance, besides those represented in table one below, there were cases which involved colossal sums of money, the prosecution of many top government officials including Ministers, Legislators, and the former Inspector General of Police (IGP) Tafa Balogun who was convicted on charges of corruption in 2005 by the Obasanjo administration and sentenced to six months after a plea bargain to return part of the money. Former Delta State governor, James Ibori, was slammed with a 129-count charge by the EFCC of laundering over N9.1 billion. The EFCC's decision to prosecute Governor Ibori was especially dramatic because the former governor was widely seen as politically untouchable. Another notable case of alleged corruption by a former governor was that of ex-Abia Chief Executive, Orji Uzor Kalu who was accused of using his loot of N3.1 billion to fund SLOK Airline and two banks in the Gambia and Sierra Leone, in addition to owning houses in London and the US. Another ex-governor, Saminu Turaki of Jigawa State, who is now a senator, was accused of spending N36 million of public funds to acquire oil blocks from the Federal Government.

Ex-governor Rev. Jolly Nyame of Taraba State was charged with stealing N1.6 billion belonging to the state. Other former governors charged for various financial crimes include Edo State’s Lucky Igbinedion, Ekiti’ Ayo Fayose, River’s Peter Odili and Chimaroke Nnamani of Enugu State. Nnamani is standing trial for his alleged illegal diversion of public funds totaling N5.6 billion, alongside two of his former commissioners, Peter Mba and Sam Ejiofor and some companies linked to him. The former president’s

daughter, Iyabo Obasanjo-Bello, a senator of the Federal Republic was enmeshed in two different financial scandals. (The News Magazine 2007)

In December 2007, Iyabo Obasanjo-Bello, was involved in a contract scandal amounting to N3.5 billion involving her and an Austrian firm. According to the EFCC, the senator used her mother’s maiden name, Akinlawon to conceal her identity in the contract involving M. Schneider GMBH. Senator Obasanjo was back in the financial crimes news again in a scandal of mismanaged fund in the Ministry of Health. The scandal led to the resignation of Mrs. Adenike Grange and her deputy, Gabriel Aduku. After a series of hide and seek with the EFCC, Obasanjo, Chairman, Senate Committee on Health, was eventually arraigned in court over N300 million unspent budget scam (*The News Magazine 2007*). Below is a tabular presentation of some of the cases of large-scale corruption under of the years under review.

Nigeria: Corruption Timeline

<p>July 1999 — Ibrahim Salisu Buhari, the first speaker of the House under Obasanjo, resigned when it is discovered that he lied about his academic background and age. Buhari pleads guilty to forgery and perjury and is fined 2,500 naira (US\$20) but is pardoned the following year.</p>	<p>June 2000 — The National Assembly passed legislation to create the Independent Corrupt Practices and Other Related Offences Commission (ICPC), which is inaugurated in September.</p>
<p>July 2000 — A government investigation found evidence of inflated procurement contracts in the National Assembly, some awarded to companies in which legislators had a financial interest. High-level officials are implicated, including Senate President Chuba Okadigbo and Senate Deputy President Alhaji Haruna Abubakar.</p>	<p>August 2000 - Okadigbo was impeached for corruption and misappropriation of funds. After his impeachment, Okadigbo was indicted for spending public money on cars and car furnishings and resigns in October. The indictment was eventually dropped.</p>
<p>October 2000 — President Obasanjo was accused by eight House members of bribing them to help oust Speaker of the House Ghali Na'Abba, whom Obasanjo attacked for his corruption. The legislators dramatically unloaded the alleged bribes on the House floor.</p>	<p>August 2002 – The National Assembly accused Obasanjo of 17 separate indictable offences including incompetence, disregard for the rule of law and corruption.</p>
<p>September 2002 — The ICPC obtained its first conviction, sentencing local government chairman Emmanuel Egwuba to three years in prison for awarding a contract without budgetary approval.</p>	<p>January 2003 – Auditor-General Vincent Azie’s report covering the 2001 financial year chronicled corruption, including a number of suspicious payments and honoraria to politicians.</p>
<p>November 2003 — A government report detailed the systematic looting of the once prosperous Nigeria Airways airline and implicated 90 people in its downfall. The report recommended prosecution of several individuals and pursuing the 51 billion Naira (US\$400 million) looted by companies and government officials.</p>	<p>March 2005 – Education Minister Fabian Osuji was fired for allegedly bribing the National Assembly to secure more funds for his ministry. He formally protested that such behaviour is common at all levels of government. In April, Senate President Adolphus Wabara resigned after President Obasanjo accused him of accepting Osuji’s 51 million naira (\$400,000) bribe.</p>
<p>April 2005 - President Obasanjo sacked Housing Minister Alice Mobolaji Osomo after it was alleged hundred of properties were sold below market value to top officials instead of going on public sale</p>	<p>November 2005 — Former chief of police Tafa Balogun is convicted and sentenced to six months in jail for extorting more than 16.</p>
<p>December 2005 - Environment Minister Iyorcha Ayu resigned after lawmakers raised concerns about various procurement deals he handled.</p>	<p>December 2005 – Diepreye Alamiyeseigha, Governor of the oil-rich Bayelsa state, was arrested on 40 counts of corruption and money laundering. In July 2006, British authorities returned about 1 million pounds (US\$1.9 million) of the allegedly illicit gains that he stashed in British banks. Six months later, the EFCC proclaimed that at least 24</p>

	governors would face corruption charges at the end of their tenures in May 2007, when their constitutional immunity from prosecution expired.
August 2006 – The EFCC in its three years of operation would have arrested and investigated more than 5000 people, secured 82 convictions and recovered 641 billion naira (US\$5 billion) in looted assets.	August 2006 — Switzerland's ambassador to Nigeria announced the 90 billion naira (US\$700 million) looted by former president Sani Abacha and deposited in Swiss banks was almost completely repatriated to Nigeria.
August 2006 — Nigeria's anti-corruption agency, the Economic and Financial Crimes Commission (EFCC) said it would publish the names of all past and present political leaders who had stolen money from the treasury. Mallam Nuhu Ribadu, head of the EFCC, said more than US\$400 billion of oil revenue had been stolen. Ribadu asserted the commission will "close the accounts of those politicians who have laundered money and converted it for their political ambitions" and that it will closely monitor the use of revenue allocated to the three levels of government — federal, state and local — to make sure the money was not laundered.	September 2006 - the EFCC's report to Senate, indicted all but six of the former state governors of corruption. While some of the allegations had either been amended or contested, a few cases remain a sour commentary on the mindset of Nigeria's type of politicians.
April 2007 — Umaru Yar'Adua, Presidential aspirant of the People's Democratic Party (PDP) won the controversial presidential elections by a landslide. He gained 70 percent of the votes, but EU observers claimed the elections do not meet international standards and were not credible.	May 2007 – Nigeria's Justice Minister condemned the unconstitutional handover of power between two men accused of corruption in the state of Abia. Theodore Orji, while in police custody, won the elections for state governor in April. He was freed on bail for his inauguration ceremony. Nigeria's anti-corruption agency EFCC said it would investigate Mr. Kalu on allegations of corruptions. It warned that several politicians could seek to leave the country before their mandates and immunity from prosecution expired.
December 2007 — James Ibori, former governor of Delta State, and others were arrested by the Economic and Financial Crimes Commission (EFCC) on charge of abuse of office, corruption and money laundering. The EFCC had been investigating him over alleged money laundering and embezzlement of Delta State funds for a few years. He was believed to have stolen tens of billions of naira during his eight-year tenure as governor of the state.	March 2008 – The EFCC and the Independent Corrupt Practices Commission and other Related Offences Commission, ICPC announced that they had recovered over N600 billion of stolen money from individuals. While the EFCC said it had recovered \$5 billion, the ICPC said it had recovered N13 billion from 'systems study' and corruption-prevention exercise.

Sources: <http://thenewsng.com/nation/ruling-to-loot/2007/08>

The above table shows clearly the recklessness of politicians and public officers in looting public treasury. The quantum of money embezzled as illustrated in the above table could have gone into revamping our educational sector and revive the comatose energy sector. This would have had multiplier effect on the living conditions of Nigerians.

Giving a graphic detail of the “misrule and mismanagement” that had battered Nigeria and plunged the nation's citizens into economic misery, Mallam Nuhu Ribadu, the EFCC Chairman said the over \$400 billion that had been looted from the common wealth by the leaders is “six times the total value of resources committed to rebuilding Western Europe after the Second World War.” Indeed, the EFCC, on 27 September 2006, in its report to the Senate, indicted all but six of the former state governors of corruption. While some of the allegations have either been amended or contested, a few cases remain a sour commentary on the mindset of Nigeria's tribe of politicians. There is a school of thought that fighting corruption is difficult because of lack of political will. The political will is lacking because those who benefit from corruption are the ones who are looked upon to eradicate it. Nigeria's status as an oil

producing nation (member of OPEC) with enormous revenue generation capacity from oil and non-oil exports, woefully contrasts with its decaying infrastructural and institutional development. The effects of years of dictatorial and corrupt governance by successive military administration are glaringly manifest in the poor state of development in all the sectors of the nation's life, especially the level of poverty and low quality of life of its people.

Conclusion and Recommendations

The negative effect of corruption on a nation's development is enormous. Corruption as a scourge hinders development and poses threats to democracy. Eradicating this ugly monster is a task that must be done and urgently too. One good way of doing this is to exhibit transparency in governance. It is worth noting that the recent elections in Nigeria which were adjudged nationally and internationally as being fair and credible are a right step in the right direction. It is recommended here that this transparency and credibility should be extended to all aspects of governmental activities especially the financial transactions of government at both the local, state and federal levels. Subjecting fiscal operations of government to public scrutiny will go along way to reduce drastically incidences of corruption in Nigeria.

There is also the need to restructure the law enforcement and regulatory agencies that are charged with enforcing the laws against corruption in Nigeria. There are too many overlap, for example, the ICPC and EFCC have almost identical assignments. Some times these agencies are more interested in fighting the turf war than fighting to eradicate corruption. Secondly, it appears that the EFCC has its tentacle in every mundane financial crime in the country. When non-financial institutions are quarreling, the EFCC should not get involved. This type of issue should be handled by the police. The EFCC should concentrate its efforts on those in the political class that are stealing Nigeria dry and those in the financial institutions who are collaborating with them. The EFCC should redouble its effort to sanitize the financial institutions in order to prevent them from being used both by the political class and others to launder money.

The Chairman of EFCC should be appointed based on knowledge of what it takes to fight corruption and not restricted to individuals with law enforcement background. This will increase the pull of knowledgeable people that could be appointed to head the agency.

The CBN and other regulatory agencies must revamp, retrain and reorient its examination staff. Based on the level of corruption in the country, the examination staff should be at least doubled if not quadrupled to enable it perform optimally. The salary of the examination staff should be enough to discourage them from engaging in activities unbecoming of the level of professionalism expected of them. All the financial institutions in the country must be examined by these well trained and highly motivated examination staff. Thereafter, depending on the rating assigned to each financial institution, the frequency of future examination could be determined.

Nigeria should establish an agency that will be shrouded in secrecy with the responsibility of conducting undercover review and sting operations of both the examination staff and the financial institutions' management staff who may want to compromise the examiners. This same agency will also have the same responsibilities over public officials. Nigeria is not the only corrupt country in the world, the difference is that while Nigeria celebrates public officials who loot public fund, many other countries jail or execute such people. Nigerian regulators should evoke such fear on the regulated instead of being cozy with them.

Nigeria should use the undercover agency to flush out educators that either ask for money before grading students' papers, demanding sexual favors from students before grading their papers, or demanding money from prospective students before offering them admission.

There are too many ghost workers in the system. Each ministry in order to entrench transparency must establish a crack team of auditors that will conduct surprise audit of the agency that they are charged to oversee. These auditors should also be monitored by the undercover agency.

The primary school and high school curriculum should be updated to include discussion on the evil effect of corruption on the country. Nigerian children should learn from the early stages that corruption is bad.

The law enforcement and regulatory agencies should start to match the lifestyle of the political class and the top management of the private sector with how much they are paid. If there is a discrepancy between the two, the undercover agency should be alerted to conduct undercover operation. If the individual is engaging in activities unbecoming of his/her office, the individual should be arrested and the arrest widely publicized to serve as a deterrent.

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