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Editorial

This edition of NIU *Journal of Social Sciences* focuses on Development Administration, Educational Psychology, Social Philosophy, Business and Entrepreneurial Studies as well as Creative Studies.

The first part of the Journal addresses issues in Development Administration such as Commercial Agriculture, Revenue or Fiscal Policies, Debt Management, Imperialism, Welfare Services, Rural Development and Good Governance. It is argued in one of the papers that monetary policy fundamentals have significant push-up effects on commodity prices. It is therefore, suggested amongst others, that the monetary policy authority should attractively peg the price of government's securities, moderate money supply and interest rate to enhance monetary stability for driving diversified private sector investments which if sustained will dampen commodity price in the long-run.

Papers in the second section are on Educational Psychology. One of the papers in this Section argues that computer assisted instruction method is an effective method for improving students' Mathematics achievement in students. It is therefore, recommended that recommended that Computer Assisted Instruction should be applied in the teaching of Mathematics in schools to improve academic achievements.

Using Nigeria as a case study, one the papers, in the third section on Social Philosophy, examine the problem of corruption in Africa, holistic definition of corruption, nature and characteristics of corruption, evil of corruption, and the causes of corruption, legal and institutional fight against corruption in Nigeria, how religion aids corruption and the role of religion in combating corruption as a social responsibility/intervention in Nigeria. It consequently, recommends that religious institution should as a matter of urgency be the watchdog and the conscience of the common man in nation with respect to combating corruption in Nigeria.

Papers in the fourth section are on Business and Entrepreneurial Studies. It is revealed in one of the papers in this section that corporate entrepreneurship dimensions correlated significantly with performance of selected deposit money banks in Nigeria. The paper therefore, recommends that value creation of top management should indulge the opinion of their customers through questionnaires and feedback mechanism. This would give the organisation an insight to what the customers' expectations regarding new things that are brawling up in similar competitive

organisations. In the same vein indulging customer's opinion while launching new products, would make them feel carried along and valuable.

In last section on Creative Studies, one of the papers explores how mass media discuss contemporary issues of insecurity. Using Content Analysis Research, the study revealed that bandit attacks and Government security agencies' efforts were the dominant issues, and conflict and human-interest frames were the prominent news frames used to present banditry issues across the three selected television stations. Consequently, findings of the research work support tenets of agenda-setting and framing theories. It is recommended that television stations increase the patterns and depth of their coverage, as well as the news frames used to present banditry issues.

On the whole, this issue of *NIU Journal of Social Sciences* features many interesting research papers. Some of these papers are empirical in nature while others have theoretical base. Each of them focuses on one specific social and management problem or the other; trying to proffer solutions to them. Readers are therefore advised to make proper use of the ideas presented by the various authors.

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Part One

Development Administration



Neocolonialism and Imperial Dominance of the Post-Colonial African States

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Abstract. The study examines the impact of imperial dominance on the socio-economic development of the Post-colonial African States. There is a core search to the argument that globalizing the world with developing countries, has grossly embedded a horizontal gap among the nation states. The consequences of these interactions and impacts, have incredibly premised such dominant structures on the continent as they are examined to be colonial legacies. These apparently, control a state of international dependency and a culture of corruption within the new states. Imperialism and neocolonialism, created a structurally weak nations in Africa and beyond. Having incessantly exploited the indigenous populations. The political aspects of the menace, have deeply asphyxiating as these weak political structures which were created by the western imperialist nations, received political and socio-economic functions at Independence, which they are not developed enough to handle. Subsequently, after Europe was through by under-developing the continent of Africa, it simply left. No measures were taken to help Africans migrated to self-governance or to be better organized. This of course, was argued that Africa was not prepared for a modern economy that would benefit from industrialization and it consequently plunged the Post-colonial African States into a primarily subsistence farming economy. Hence, the state of economy and socio-cultural values of African States as at the time were not properly structured to govern as this resulted the continent into poverty and civil war. At the end of the Second World War, Europe's two major and remaining colonial powers (French and British) found that they could no longer rule their African colonies as before. For reasons mostly economic but also geopolitical and nationalistic, they were not willing to give them up entirely. Thus, sought mechanisms to maintain control of Africa as the

second wave of colonial rule. Therefore, came in form of 'neocolonialism and imperialism' as these imply the external control and dominance of economic, political, technological, educational and military strength of the continent with respect to a globalizing paradigm.

Keywords: Globalization, Imperialism, Neocolonialism, Post-colonial African States, International Dependency

1. Introduction

A.G Frank (2008) argues that third world nations particularly those in Africa are underdeveloped today, not because of the incorporation of their economies into the global capitalist system but because of "how" their economies were incorporated. Imperialism and neocolonialism disarticulated and monetized the Post-colonial African economies and made them to be part of the global capitalist economy at a subjugated position. From the out-set, African economies were designed to produce mainly primary commodities or raw materials to service the industries in the Metropolis. The Metropolis or advanced capitalist economies were designed to produce finished goods that are marketable both in the periphery and in the core or center.

The British Sociologist, Anthony Giddens (1991) defines "Globalization as the change of the world wide economy which leads to international transactions". It is a process that makes markets and production of different countries dependent on each other. Globalization is often connected with the advantages of cultural assimilation, economic growth and room for free development. It also involves political components like denationalization,

departmentalization of foreign policy and loss of sovereignty. (Engel, p: 91)

The international regulations guiding the exchange of the raw materials from the periphery and the finished goods from the core are often formulated and executed by the advanced capitalist nations to their advantage, but to the detriment of the Post-colonial African states and other third world countries. The advanced capitalist nations deploy their exalted position in the global economic system to fix the prices of both primary commodities and finished products even though they claim that such prices are not fixed by any country, but rather by the invisible forces of demand and supply which guide market economy. Prevailing realities have revealed that the so-called invisible market forces are very visible and are often manipulated by the advanced capitalist nations using their high influence in global institutions such as the World Trade Organization (WTO).

International trade is essential to African countries because having been integrated into the global capitalist order, the trade system has become the major source of external revenue with which they could pursue development. However, the problem with global trade is that it is tilted in favour of the industrialized nations. The terms of trade and payment system are always unfavorable to the third world countries particularly the postcolonial African states. The forceful and unjust incorporation of the African economies into the international capitalist economic system at a position in which they produce what they do not consume (cash crops often exported to the industrialized countries as raw materials), and they consume what they do not produce (finished goods such as cars, tea, electronics, information communication technology (ICT) etc. has continued to make Africa vulnerable to this open exploitation in disguise, by globalizing the world including, Postcolonial African States through “imperial prowess” by which the advanced capitalist nations buy raw materials at cheap prices and process them into industrial goods which they sell back to Africa at exorbitant prices. They use their privileged positions in global affairs with the connivance of some African comprador bourgeoisie who could be best described as unpatriotic mercantilists to fix both the prices of raw materials and that of finished goods.

The Radical School of thought views globalization as the universalization of capitalism through international economic policies with the aim of deepening the incorporation and dependency of the peripheral states on the developed capitalist nations. “Globalization has come with new alliances that are

purely economic and ideological...the forces that control the globalization process are capitalist with an agenda of promoting economic liberalization and enthroning capitalism on the world stage as the global ideology” (Babawale, 2007). For critics of globalization, it is a well calculated strategy by the North to expand the operations of their Multinational Corporations for profit maximization using the Information and Communication Technology (ICT). This however exploits and impoverishes more the already underdeveloped countries of the world, including the Postcolonial African States. Based on this very fact, they regard globalization as the highest stage of imperialism since it subjugates and controls the third world and Postcolonial African States’ wealth by the West.

Scholastic research had shown and perhaps justified the claim that there is a wide gap between the developed economies of the western countries and the developing economies of the Third World countries in terms of economic development. Hence research revealed that the casual theoretical underpin of globalization is the irrelevant of national sovereignty and national boundaries in terms of world market, and trade in respect to denationalization of capital flows. This theory takes for granted that all nations assumed to be equal including the poor countries to equally benefit as the developed ones, irrespective of their contributions to international trade from the income growth that will arise from such a conjecture.

Post-colonial African States obviously, do not have huge capital to invest into the international organizations. Thus, they need suppliers, which are usually the Western industrialized nations.

Following this conspicuous reason of economic dependency and financial supports receiving from the developed nations, the countries apparently become alienated. Hence, the strict regulations are often imposed on these nations, especially on agriculture through subsidies and import restrictions. And this obviously gives them lesser opportunities and benefits in the international or global economic relations. However, we shall be emphasizing economic and political globalization because their interplay constitutes the subject matter of this research.

2. Imperialism and Neocolonialism

Imperialism, according to Galthung (2010) in his book, structural theory of imperialism, is a relationship between a centre (advanced country) and a periphery (third world) nation so that:

1. There is harmony of interest between the center in the center nation and the center in the periphery nation.
2. There is more disharmony of interest within the periphery nation than within the center nations.
3. There is disharmony of interest between the periphery in the center nation and the periphery in the periphery nation.

From the above, it could be seen that the center nation has a bridgehead in the periphery nation. This is established such that the periphery center is tied to the centre with the best possible tie; the tie of harmony of interest, they are linked so that transmission belt (e.g. as commercial firms, trading companies) for value (e.g. raw materials) forwarded to the center nation. The value enters the center in the center, with some of it drizzling down to the periphery in the center. Importantly, there is less disharmony of interest in the center than in the periphery, so that the total arrangement is largely in the interest of the periphery in the center. Within the center, the two parties may be opposed to each other. But in the total game, the periphery see themselves more as the portion of the periphery in the periphery and this is the essential trick of that game. Alliance formation between the two peripheries is avoided, while the center nation becomes more and the periphery nation less cohesive and hence less able to develop long term strategies.

As observed above, it could be seen that there is an obvious case of inequality between the nations, and even within the nation. Political and economic events in third world countries (periphery) are directly related to events in the first world countries or capitalist countries (centre). However, the flow of power and control is from the first world (center or core) to the third world (periphery). Political and economic events in the first world have a huge impact on the politics and economics of third world countries, but third world political and economic events usually have little impact on the first world.

Lenin highlighted the main features of imperialism in his book titled "Imperialism, the highest stage of capitalism" as follows:

- a. The concentration of production and capital has developed in such a high stage that it has created monopolies which play a decisive role in economic life.
- b. The merging of bank capital with industrial capital, and the creation, on the basis of this "finance capital; or a financial oligarchy".
- c. The export of capital as distinguished from the export of commodities, acquires exceptional importance.

d. The formation of international monopolist capital associations which share the world among themselves, and

e. The territorial division of the whole world among the biggest capitalist powers is completed (Lenin, 1978).

From the above, capitalists in their control of the banks, are placed to allocate money and determine interests. The bank thus becomes a great lender for financing industries. The accumulated finance capital is used by capitalists for investments in other areas of the world, and arising herewith is competition among industrialists. Lenin was of the view that there will be an increase in monopoly in modern capitalism and the capitalist banks shall have a control over the industries. The term imperialism draws attention to the way one country exercises power over another whether through settlement, sovereignty, or indirect mechanism of control" as in the case of British colonization of Nigeria. - Stanford Encyclopedia of Philosophy "Colonialism" (2017)

Nkrumah stressed in his theory of "Neo-colonialism, the highest stage of imperialism" that African or third world countries are however, economically dependent on external powers who in turn dictate or influence their political policies. Most of these former colonies do not only have to rely on the power (advanced country) for financial aids alone but also for their defense and security. Neocolonialism- to Nkrumah is the most advanced stage of imperialism. The essence of Neocolonialism is that the state which is subject to it, is, in theory, independent and has all the outward trappings of international sovereignty. In reality, its economic system and its political policy is directed from outside (Nkrumah, 1974).

Neo-colonialism is the worst form of imperialism. For those who practice it, it means power without responsibility and for those who suffer from it, it means exploitation without redress. The temporary success of this policy (Neo- colonialism) can be seen in the ever-widening gap between the richer and poorer nations of the world. It is based upon the principle of breaking up former larger united colonial territories into a number of small non-viable states which are incapable of independent development and must rely upon the former imperial power for defense and even internal security. Their economic and financial systems are liked, as in colonial days, without those of the former colonial ruler bourgeoisie-class which Nkrumah categorized into:

- The bureaucratic bourgeoisie who are agents of foreign firms, diplomatic missions, etc. in the public service.

- The coercive officer corps who are within the military and the police that end to uphold neo-colonialist interests.
- Commercial bourgeoisie who accept politics as the struggle to protect private property. The African bourgeoisie class III general strives to protect their class interests at the expense of the working masses - the proletariat (Nkrumah, 1974).

The downtrodden, in Nkrumah's view, are the industrial proletariats who live in urban centre and the peasants who dwell in rural areas. He contends that the class war in Africa was on as the bourgeois class has executed reactionary coups against progressive government. The way forward is the proletariat revolution against capitalism (Nkrumah, 1974).

3. Economic Globalization

Economic globalization has not only sustained virtually all the changes between and within nations that imperialism and neo-colonialism engendered, but it has also been generating new issues of its own. Issues of inequality, social and global stratification, environmental pollution, diseases, international crime, terrorism, population, migration and unemployment has come to be regarded more and more as matters of concern to the international community than national governments.

Economic globalization refers to the enmeshment of societies of the world in a common trading, marketing, production and financial system. While technological development and innovations create the basis and infrastructure for economic development, it is as a result of concrete economic processes such as trade that the societies of the world are being drawn into one global system. Trade is the chief economic process that is promoting globalization. Trade has been a major agent of globalization because it is a key mechanism for moving goods and services and interestingly transfers of technology around the world.

Commercial exchange of goods and services goes back to time out of memory, when humans began to produce more than they needed for their sustenance. However, this was for a long time localized. Trading between societies did not really get underway until a few centuries ago. This was due to several constraints especially the low level of technology which terms do not portend any prospect for global competition and technological development.

Justifying the above analysis, is the low standard of living that has the following characteristic which include abject poverty, low life expectancy, misery

squalor, disease and deprivation of the majority of the people of the Post-colonial African countries including Nigeria. The globalized world comprises of the economically developed countries (EDC) made up of a set of countries that live in affluence mostly located in Western Europe, and America, while other live in abject poverty. It is obvious that global inequality has been growing more rapidly. Technologically change and financial liberalization result in disproportionate fast and increase the fortune of extremely rich countries at the expense of the absolute poor nations. The global share income going to the poor of 26% of the world population fell by over a quarter, whereas the share of the richest 15% rose by 39% (World Bank. 2007).

The economic crises that broke out in July, 1997, over the Thai baht, spread from Asia, to Russia and Latin America, threatened the entire world. For ten years, the baht had traded at around 25 to the dollar; then overnight it fell by about 25%, and the currency speculation spread and hit some East Asian countries. (Joseph Stiglitz, 2002, p: 178)

Classical international-trade theorists say eliminating trade barriers improves welfare by reducing the difference between domestic and import prices. However, to find more trade partners, countries have to liberalize their trade policies. For example, after China liberalized its economy, the number of import suppliers of a typical commodity rose from 4.9 to 20.7. Import growth causes an increase of the number of varieties, which decreases the price index because of more competition and after all causes more growth and welfare again. However, making market liberalization work will not be easy. Those who benefit from the current system will resist change, and they are very powerful. But forces for change have already been set in motion. There will be reforms, even if they are piecemeal ones.

Globalization debate has also gone from a general recognition that all was not well with global-dependency and that there was a real basis for at least some of the discontent to a deeper analysis that links specific failures. Experts and policymakers now agree on areas where change has to take place.

Much as some of the agencies that make up the Global Institutions have good side; they have also been criticized and qualified by different scholars as subjects of considerable controversy. (Michel: 1997). One point of controversy here involves the North's domination of the South. For example, American runs the World Bank, a New Zealander head the World Trade Organization (WTO) and a German directs the

(IMF). However, as an evidence of domination, the United States has over 15 percent of the votes in both the International Bank for Reconstruction and Development (IBRD), and the International Development Association (IDA). The European Union (EU) and Japan combined account for about another 33 percent of the (IBRD) but 39 percent of the International Development Association votes, gave the countries the ability to easily dominate the two organizations.

4. Political Globalization

Political globalization refers to the development of regular, extensive, deep political relations and network of institutions whose influence transcends the boundaries of different modern nation-states that constitute the system. This refers to the process of territorial expansion of the reach political power across the boundaries of sovereign national states such that their citizens become open to the influence of the activities and decisions of political forces and authorities operating from other sites of power around the world. Global politics points to the increasing openness of political groups, institutions and organizations that were formerly subject to the rules and control of sovereign national states. The likes of United Nations (UN), African Union (AU), European Union (EU) and Economic Community of West African States (ECOWAS).

In contrast to national government that rules on the basis of constitution, the origins, mode of operation and objectives of these numerous agencies are often based on international regimes. And these regimes regulate any matter-such as security, pollution, poverty alleviation, economic development, trade and investment, culture and tourism and like-on which any number of states may share common interests or concerns. International regimes constitute the basis of global governance, which is carried out by formal institutions and organized for the purpose of implementing the norms and rules regulating the issues on which the nations and organizations that subscribe to them share common International political regimes. Development of international regimes has historically corresponded to growth and expansions in socio-economic relations among nations.

Global law differs from laws of state and international laws. It is made by two or more states for the promotion of their common geopolitical interests and goals; they create legal opportunities, limitations and obligations that transcend the limits of the sovereign claims of states. The emerging

international regimes on protection of the global environment, protection of human rights and regulating conduct of combatants during warfare provides some of the best examples of global laws. Inherent in the present tendency is the likelihood that the forces of globalization will overwhelm and transcend the national-state as we know it today. It is contended that just as earlier changes in the mode of production engendered new kinds of political practises and state form, so will the emergent post-industrialism facilitate the transformation of the structure, functions, autonomy, power and authority of the national state.

However, some of the features of globalization which make some people believe that it would lead to the weakening of the state include the: development of global economy characterized by transnational production, trading and financial systems, and enmeshment of societies and communities of different nation-states in larger global relations; mushrooming of increasingly powerful institutions that exert significant influence that constrains the powers of sovereign states; increasing vulnerability of states and societies globalizing force that compel them to seek cooperation for domestic competence.

However, some scholars seem to be making a mountain out of the molehill of the present phase of globalization by predicting that it would gradually lead to the obsolescence and ultimate withering away of the state. Globalization according to this prediction will engender the development of a single polity. But this view seems to be exaggerating, or at least, inferring too much from the dynamics of globalization. It is opposite to note that there is a difference between the states being transformed and the state coming to end. The fact that the nations of the world have become integrated does not imply that their sovereign power or the authority of their governments will become obsolete. There are also counter forces that are promoting the sustenance's of the difference among nations and reinforcing the vitality and power of the state. Paradoxically the same technological and economic forces that are promoting globalization are also helping to reinforce the survival of old societies and loyalties. This is because while globalization may be promoting global economic integration, it is also perpetuating all the problems of global political economy such as stratification, inequality, exploitation and the like that tend to contribute to the perpetuation of communal, ethics, religious and other forms of sectional identities.

To be candid, post-colonial economies have been linked to the rest of the world in a manner that enforces

its marginalization and underdevelopment. This has been the case since the traces of the integration of world economy become noticeable. This is basically because Third World economies are largely based on the production of raw materials while prices are determined in the northern markets, and as such Third World economies have been facing deteriorating terms of trade, and the implication is that a structural constraint has been imposed on the countries considered to be in the category of Third World economies have been facing deteriorating terms of trade, and the implication is that a structural constraint has been imposed on the countries considered to be in the category of Third World Countries. This situation definitely affects the possibility of attaining sustainable growth and development.

The fact above, explains the nature of relationship that exists in the globalized world, between the Industrialized and Third World Countries an uneven one, that is, globalization has positive effects on some countries while it is massively disadvantageous to some others. How can these disadvantaged countries get the best out of globalization?

5. Globalization and Globalism

Roland Robertson (2002) defines Globalism as the ideologies associated with different historically dominant formations of global extension. It is therefore much more than ideology associated with the contemporary dominant variant, known as neo-liberalism or imperialism. The definition implies that there were pre-modern or traditional forms of globalism and globalization, long before the driving force of capitalism sought to colonize every corner of the globe includes the Post-colonial African States.

Robertson further distinguishes between five phases of globalization that he labels the 'Germinal Phase' (from the early fifteenth century to the mid-eighteenth century), the 'incipient Phase' (from the mid-eighteenth century to the late nineteenth century), the 'Take-off Phase' (from the late nineteenth century to the mid-1920s), the 'Struggle for Hegemony Phase' (from the 1920s to the late 1960s) and finally the 'Uncertainty Phase' (from the late 1960s onwards). Robertson's concern with globalization rests on a specific focus on developments in Europe. Moreover, the typology implies a mysterious teleology of development with such loaded terms as 'take-off).

There are notable exceptions across the field of international relations, international political economy, sociology, and social theory in defining and

periodizing globalization. Globalization is a tendency to focus on changes in either the market or the area of information exchange. The contemporary form of globalization is driven by matrix of modes of practice, including changes in modes of production, exchange, enquiry, organization and communication. Susan Strange (1996) provides an interesting perspective to exaggerate the role of communication. She uses the categories of security, credit, knowledge, and production as the basis for analyzing changes to systems of power in globalization. In the contemporary period, the dominant mode of production is computer-mediated and less dependent on 'labour-in place' or single-site integration'. Exchange is increasingly dominated by the manifold processes of commodity marketing and abstract capital trading. Enquiry is techno-scientific and rationally decontextualizing of locality. Organization is abstract and governed by rational bureaucratic modes of decision making; and communication is dominated by electronic interchange, including mass broadcasting whose content is sourced across the globe. Changes in each of these modes contribute to the extensions of globalization.

In April, 2003, Robert Murdoch closed a \$US6.6 billion contract to buy US pay television group Direct TV, thus giving the News Corporation- Fox Entertainment nexus the first global pay television satellite network, including Star Asia, Star Plus (India) and British Sky. This is an empirically powerful illustration of globalization in action'' (Paul James, 2005). It tells us much about the political nature of the process, or about the relationship between the local and the global. For example, Fox News succeeded in winning the largest cable- audience share in the United States during 'Operation Freedom for Iraq' (2003), presenting the war through a matrix of gung-ho nationalism. The stars and stripes fluttered in the top left-hand corner of the screen while presenters such as Bill O' Reilly spoke a language of 'us' and them', 'good' and evil. The O' Reilly factor had a daily US of 5.4 million viewers in the first week.

However, local, national, regional or global, the media is globalizing in its interconnections, points of reference and technological sourcing. Whether it is Fox News, CNN, or even Aljazeera, the dominant telecommunications systems are satellite-based, cross-referential, and watched by more than their local or national audiences.

Turning from communication to exchange, we can quickly see how the various modes of practice are bound up with each other. Concomitant with the development of electronic, computerized, and

mediated codification as a new dominant means of communication, the overlaying of coinage and paper money by electronic exchange systems has been fast, confusing and increasing integrated with the modes of production and organization. The concept of 'dominant forms' for across human history, we have seen the uneven intersection of at least four different forms of integration from the local to the global.

First, there is 'face to face' or embodied integration where persons are readily present to each other in a physical sense. Second, there is a form of 'object-extended' integration where objects from gifts to commodities carry a relationship between individuals beyond the immediacy of embodied integration. Third, there is form of institutionally-extended' integration where agents of different institutions and corporations extend the possibilities of social relationships. Fourth, there is a form of 'disembodied' integration where social relations are abstracted from any agencies of mediation.

These forms of integration are quite independent of globalization and pertain to the constitution of all forms of sociality. However, they are useful as a way of giving analytical precision to processes of global extension that are uneven, trans-historical and changing.

Hackett (2008) refers to the way that movements of people extend across the globe in a way that binds world-space. In a trivial sense it could be argued that this is the oldest form of globalization and was the unintended outcome of long processes of human movement conducted long before any self-conscious subjectivity of globalism was possible. It could simply be used as the name for human beings spreading out to settle the globe. However, to the extent that we want to treat the process as integrative, embodied globalization needs to be understood as extending lines of lived interconnection. It is relevant today as the patterned movements of refugees, emigrants, travelers and tourists act to integrate the globe through transnational diasporas of known others drawing lines embodied connection sustained by stories, memories and visits.

The second form, object-extended globalization, involves the movements of objects, in particular traded commodities, as well as those ubiquitous objects of exchange and communication: coins, notes, stamps, and postcards, traded global commodities today range from the objects under the gaze of the World Trade Organization.

The third form, institutionally-extended globalization, depends upon the movement of the agents of institutions such as multinational corporations and states, beginning with the legions of expansionist Roman Empire and the proselytizing agents of Christendom, and today including Shell Oil, McDonald's Coca-Cola, Greenpeace and the United Nations as they administer their respective projects across the known world.

Finally, disembodied globalization is characterized by the interchange of immaterial things and processes including images, electronic texts and encoded capital. This is the only really new form of globalization, at least in its synthesized reach and intensity, but it has taken on an unprecedented generality with the intersection of electronic communications, computerized exchange, techno-science and casino-capitalism. Despite the volume of literature on globalization, one could argue that scholarship in this area is still in a formative stage. It is still searching for adequate definitions, for ways of periodizing history that do not reduce the diversity of phenomena to crudely demarcated epochs, and for a theoretical approach that can make sense of the complexity of globalization without giving it a strange life.

Moreover, globalization can take fundamentally different dominant forms across world history, or even within one historical moment, but without that form coming to characterize the period. In any particular period, globalization ranges from embodied extensions of social, such as through the movements of people, to disembodied extensions, such as through communications on the wings of textual or digital encoding. Across human history, and into the present era, the dominant forms of globalization range from traditional forms (primarily carried by the embodied movement of peoples and the projection of traditional intellectuals) to modern and even postmodern forms (primarily carried by disembodied practices of abstract extension). Studying globalization in a systemic fashion therefore, requires a new interdisciplinary thrust that will see international relations scholars working more closely with disciplines such as anthropology, sociology and history.

6. Understanding the West and Africa

In the 1980s, African countries turned to the IMF for help. They were provided with assistance-typically loans rather than grants-accompanied by conditions designed to assist their "structural adjustment". Too

often, though, the conditions were misguided the projects for which the money was lent misconceived.

“World Capitalist expansion is responsible for the development of underdevelopment of the Third World Countries” (Andre Gunder Frank, 1979). Developed or industrialized countries cannot be exonerated as part of the root causes of the Third World Countries’ economic crises. In the 1970s Petroleum prices and attendant inflation in prices for Western technology, struck nearly every part of the Africa continent, impairing agricultural development and bringing starvation to many areas.

Third World Countries, especially African states were compelled to divert currency from development projects to import goods for their swelling populations at the very time that falling world prices for agricultural commodities and metals diminished the market value of Africa’s major exports and the sources of foreign currency. Liberalization opened up African markets to goods from foreign countries but had little to sell abroad. Opening up capital markets did not bring an inrush of capital; investors were more interested in taking out Africa’s bountiful natural resources. Often, the IMF requirements brought fiscal austerity; While much further than necessary. It imposed constraints that prevented the borrowing country even from making good use of the limited amount of foreign assistance it received. In Ethiopia, for instance, the Fund went so far as to demand that the country ignore foreign assistance in assessing whether its budget was balanced; in effect, foreign assistance went to increase reserves, not to build hospitals or schools or roads.

In the 1990s, many of the African countries, including Nigeria, Kenya, Tanzania, Uganda, Ethiopia and Ghana, found themselves with new leadership and the new leaders seemed more committed than the old to pursuing good economic policies. Deficits and inflation were brought under control. Some, such as Olusegun Obasanjo in Nigeria, Yoweri Museveni in Uganda, Benjamin Mkapa in Tanzania, and Meles Zenawi in Ethiopia, took strong stands against corruption even if it was not eliminated entirely, remarkable progress was made. Uganda and Ethiopia had periods of growth: Ethiopia grew at more than 6 percent annually between 1993 and 1997, when war broke out with the neighboring Eritrea; Uganda grew on average more than 4 percent annually from 1993 to 2000. Several countries made major strides in improving literacy, and were not for the AIDS epidemic there would have been more great advances in health and life expectancy.

With increasing urgency, the problem of underdevelopment then became permanent, although essentially academic, debate. Despite much debate, the unity of the Post-colonial African states remain hypothetical and expressed mainly from the platforms of international conferences. Foreign aids, and indeed all the efforts of existing institutions and structure, have failed to solve the problem of underdevelopment in Africa. The United Nations Conference on Trade and Development (UNCTAD), held in New Delhi in 1971, suggested 1 percent of the national income of industrialized countries should be devoted to aiding the third world. That figure has never been reached or even approximated. In 1972, at Santiago (Chile) UNCTAD set goals of a 6 percent economic growth rate in the 1970s for the underdeveloped countries. But this, too, was not achieved. The living conditions endured by the overwhelming majority of the people who inhabit the poor countries of Africa have either not noticeably change since 1972 or have actually deteriorated.

Whatever economic development that has occurred in the Third World, it has not been distributed equally between countries or among population groups within them. Most of the countries that have managed to achieve substantial economic growth are those that produce oil: Algeria, Gabon, Kuwait, Iran, Libya, Nigeria, Oman, Saudi Arabia, the United Arab Emirate and Venezuela. They had the money to do so because after 1973, the Organization of Petroleum-Exporting Countries (OPEC), a cartel, succeeded in raising the price of oil drastically. Other important raw materials are also produced by underdeveloped countries that have tried to form cartel similar in form of OPEC.

All international agencies agree that drastic action is required to improve conditions in Third World countries, including investment in urban and rural public work projects to attack joblessness and underdevelopment, institutional reforms essential for the redistribution of economic power, agrarian reform, tax reform and the reform of public funding. But, in reality, political and social obstacles to reform are part of the very nature of the International Order and of most of Third World government.

To complicate things even further, there is also controversy over what actually constitutes development. For some, it is economic growth or progress towards democracy for others it involves greater empowerment and dignity. There are also differing views on why progress toward development has been uneven. The West tends to see the problem as stemming from poor governance, institutional

weakness and failure to embrace free-market principles. Critics from the Third World cite the legacy of colonialism and the nature of the international political and economic structures as the reason for a lack of development. In any case, lumping together the 100-plus nations that make up the developing world obscures the disparities in size, diversity, and host of other indicators that make it difficult to categorize and generalize about this large, diverse group of countries.

Despite their diversity, most nations of the developing world share some characteristic. Developing countries often have large population with annual growth rates between 2 and 4 percent. Although there has been some improvement, poverty is widespread in both rural and urban areas, with rural areas often containing the poorest of the poor. While the majority of the developing world's inhabitants continue to live in the countryside, there is a massive rural-to urban migration under way, and cities are growing rapidly.

Wealth is unevenly distributed, making education, employment opportunities and access to health care luxuries that few can enjoy. Corruption and mismanagement are common. With very few exceptions, these nations share a colonial past that has affected them both politically and economically. Moreover, critics charge that the neo-colonial structure of the 37 international economy and the West's political, military and cultural links with the developing world amount to continued domination.

Developing countries continue to struggle to improve their citizens' living standard. Despite the economic success in some areas, poverty remains prevalent, and over a billion people live on less than a dollar a day. There is some indications depending on how the data is measured, that the number of poor worldwide is declining but poverty is still a major feature of the Third World. There is also growing economic inequality between the industrial countries and the developing world. This is especially true of the poorest countries that have become further marginalized due to their fading strategic importance since the end of the cold war and their limited participation in the global economy. Inequalities are also growing within developing countries where elite access to education, capital, and technology has significantly widened the gap between rich and the poor.

Although the gap between rich and the poor nations persists, some emerging markets saw significant growth during the 1990s. However, even these countries experienced the harsh realities of the global economy. The 1997 Asian financial crisis demonstrated the potential consequences of global

finance and investment, and investors remain wary of investing in all but a small number of developing countries.

7. West and Asia

For the past two decades, with the exception of economic crises in the early 1990s, India-a country of some 1.1 billion people has been growing at 5 percent a year or more. In 2006, it was expected to grow at 8 percent. For decades after independence, socialist doctrines prevailed and economy stagnated. But even in this era, the government was sowing the seeds of future success. The emergence of Bangalore as the capital of India's information technology sector can be traced back to the founding of the Indian Institute of Science there in 1909, on land donated by the Maharaja of Mysore and endowed by the industrial baron J.N. Tata.

The Green Revolution of the 1970s, which promoted the use of better farming techniques and new seeds, increased yields enormously. Growth did not really take-off, however, until the early 1980s, when the government ended its open hostility to business and removed many of the restrictions that had stymied the private sector. The advent of the internet proved to be the most important turning point. New technology meant that at last India could reap the benefits of its long-term investment in education, and inadequacies in infrastructure were less of a hindrance. Opportunities created by America's bubble economy of the 1990s helped too, in an indirect way. While technology brought down the costs of communication, massive over-investment in telecommunications brought it down even further, as excess capacity in the cables that line the floor of the Pacific and satellites drove down the communication cost further. Typically, firms thinking about investing in a developing country have to weigh a long list of advantages and disadvantages: wages may be low compared to developed countries, but a lack of infrastructure frequently means higher transportation costs, as well as an unreliable and expensive supply of electricity and communication services. India's success, in fact, has much in common with that of China. In both, there is emerging a middle class of several hundred million that is beginning to enjoy the bountiful life that those in the West have had for so long, and in both countries, there are still huge gaps between rich and poor. Comparatively India did far less well than China in reducing poverty but it has

done far better in preventing the rise of inequality, the disparities across regions and between the very top and the rest.

8. West and Latin America

Unlike the East Asia that demonstrated the success of a course markedly different from the Washington Consensus, with a role for government far larger than the minimalist role allowed by market fundamentalism. Latin America embraced the Washington Consensus policies more wholeheartedly than any other region (indeed, the term was first coined with reference to policies advocated for that region). Together, the failures of Latin America and the successes of East Asia provide the strongest case against the Washington Consensus.

In earlier decades, Latin America had notable success with strong government interventionist policies that were neither as refined as those did not employ in East Asia nor as subtle, being focused more on restriction of imports as to encourage the development of local industries- a strategy often referred to as import substitution. While its success did not match that of East Asia, Latin America's per capita income still grew at an average of more than 2.8 percent annually from 1950 to 1980(at 2.2 percent for 1930 to 1980). Brazil, whose government intervened most aggressively in the economy, grew at an average of 5.7 percent for the half century that began in 1930.

9. Conclusion

Neocolonialism and Imperialism can hardly engender sustainable development in Africa. This is because most of the Post-colonial African States, are mono economy countries that structurally lack the capacity to participate effectively in the globalization enterprise or cushion the effects of the adjustments of the process, at least in the short run, on the marginal groups in the society. Given this premise, globalization as a contemporary paradigm of the west, further entrenches economic and social polarization in the Post-colonial African States, by creating opportunities for a few rich individuals to take control of the commanding heights of the economy through privatization and the retreat of the government from the economic sector.

Incidentally, democracy in Africa has not responded effectively to the realities confronting the polity. Rather than addressing the socio-economic problems facing the ordinary citizens, the democratic experiment in the continent has been pockmarked by ethno-religious conflicts, political marginalization and

deprivation. Even though globalization may engender democracy it can only impact on development when the democratic dispensation addresses the fundamental problems of poverty and social exclusion facing the majority of the citizens. Some critics have blamed the perennial military coups in the last three years in Africa on poverty and bad leadership. Countries like Mali, Burkina Faso, Guinea, Sudan, Niger and most recently Gabon, have said to have experienced the political upheavals due to the marginalization and conspiracy of some of their kleptocrats with West.

Therefore, the notion (which is one of the driving forces of globalization) that democracy reduces socio-economic inequality and ameliorates poverty has so far not worked in Africa. Considering the advantages and disadvantages of globalization for Third World Countries and Africa in particular. In the light of the analysis that has been done in the context of this study, the argument is that much as globalization may be inevitable, its consequences for Post-colonial African States and other developing nations are devastating. It has therefore been a contention that, there is the need for an appropriate response to emerge from Africa with a view to understanding the dynamics that will hopefully help to evolve measures that will reduce the devastating effects of globalization.

This poses the question: what is to be done? Do developing countries require a response informed by their own historical development? For Africa to get out of this entrapment it needs to delink its dependency on the western powers and that their systems of independent states need to be recomposed. Given the foregoing, what are the alternatives left for the states in the Third World Countries particularly Africa, in view of the rampaging menace of globalization and the seeming helplessness (due to debt burden) of the states and the citizenry? In other words, what are the ways out? Even though, these questions on the surface appear unanswerable, it is essential for Africa's survival to move from the current state of helplessness. This is particularly necessary, Charlick (2000) claims that the position of the World Bank in the late 1980s, that development could be improved through the betterment of "governance" regardless of the type of macro-political system operating in Africa, has been substantially discredited.

Clues have been given as to what Africa and her people must to do " counter the centrifugal forces of globalization" and emancipate themselves from its manacled claws and institutional rationalization. A possible way out according to Tandon (1998), who draws upon Amin's (1987, 1990) earlier works, is the

subordination of external relations to the logic of internal development.

Through this, African revolutionary and activist classes (could be) actively engaged in building alternative structures of powers for organizing production based on new values of humanity and care for the environment. The need for this, among other factors, could probably be identified as one of the catalysts for the theme, "Globalization, Democracy and development in Africa" developed by African Association of Political Science, Twelfth Biennial Congress, which took place in Dakar, Senegal, in 1999.

According to this logic, developing countries should retain the idea of an active state in reacting to the effects of globalization (Ohiorhenuan, 1998: 14). That is, African citizens must not resign themselves to Fate vis-a-vis the manacled claws of globalization and, they must realize that it is always better to be a king in a "jungle" than a deprived and malnourished messenger in a "city". They must cease to be mere "onlookers"-who, according to Frantz Fanon (1961), are either cowards or traitors-on issues affecting their economic, political and socio-cultural well-being. Instead, they must sever the apron-strings of domination by developed world by categorically and practically resisting the inequality inherent in a villagized world. Thus, according to Ake (1996: 122-123) "the people of Africa will have to empower themselves to repossess their own development". This, could, in addition to other mechanisms, be done by rebuilding their national images, 'fighting corruption and, by insisting on their own cultural preferences, and terms of membership in the village. This will only be possible through a sincere, committed without these conditions; it will be difficult, if not totally impossible, for Africa and Africans to talk about political and economic integration, improvement and, above all, emancipative development in the twenty-first century.

The developing states should try and embrace their cultural heritage. Thus, needs to also limit their consumption of foreign goods and try to plan locally, encourage local participation and protect local industries. With this developing countries and Nigeria, in particular, can benefit from globalization.

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Analysis of Commercial Agriculture Credit Scheme on Profitability of Rice Farming in Kano State, Nigeria: Strategy for Industrial Growth

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Abstract. Commercial agriculture credit scheme (CACS) is one of the Federal Government programs to encourage commercial agriculture. Commercial rice farming is one of those agricultural activities that the Federal Government is promoting. In Nigeria rice farming is characterized by low productivity and low yield leading to rice shortage. The shortage in production creates the demand and supply gap. This study investigated how the CACS has promoted commercial rice farming in Kano State. Primary data was sourced from 394 beneficiary farmers of CACS through survey method. These rice farmers were sampled from three agricultural zones in Kano; Zone I (Rano), Zone II (Danbatta) and Zone III (Gaya). The study employed the gross margin analysis, techniques of analysis. The Gross Margin Analysis revealed before CACS that total revenue generated from sales ₦26,359,950.00 and the total variable cost was ₦410,282.36. After CACS was ₦122,893,500.00 and the total variable cost was ₦8,001,970.73. The average rate of returns on investment (Return per Naira Invested) was ₦63.24 before CACS and ₦14.35 per planting period. Government should have a standard policy measure to promote domestic rice product to make it marketable and more profitable. For instance, the policy of branding and packaging by engaging farmers directly. The profitability analysis reveals that if more increased loan is giving to farmers to access the loan, there will be increase in profitability of rice farming and this can lead to growth of the rice industry.

Keywords: Commercial Agricultural Credit Scheme, Production, Farming, Profitability, Gross margin, Industrial Growth

1. Introduction

Commercial agriculture credit has the capacity to improve rice farming output if adequately harnessed, which can lead to positive yield. In Nigeria, like other third world countries, agriculture is the dominant economic activity. Even though dominant, it is characterized by small scale farming and low productivity. The total production output is hardly enough to meet domestic needs, and so exporting becomes difficult. Rather, food import bills have always been increasing. It has always been the prerogative of the government to develop the agricultural sector so as to diversify the economy away from the monocultural syndrome, which has plunged the economy to various shocks in the time past. One of these efforts by the Nigerian government was the launching of the commercial agriculture credit scheme (CACS) in 2009. The introduction of commercial agriculture credit in Nigeria is a strategy of achieving one of the Central Bank of Nigeria development policy aimed at ensuring improved agricultural production which can translate to higher income and food security.

The Commercial Agriculture Credit Scheme (CACS) is a new initiative to position the economy towards improving rice farming production. However, establishing the commercial agriculture scheme was a collaborative effort between the Central Bank of Nigeria and the Federal Ministry of Water Resources in 2009 to ensure provision of finance for agricultural value chain in the country i.e production, processing, storage and marketing. The target of the scheme is to increase production which can control the level of

inflation and if inflation is controlled it can lead to stability of prices in the country. This is one of the goals of the CBN to moderate inflationary pressure in the economy as a result of inflation. The CACS was initiated to improve agricultural sector growth opportunities by diversifying the sector through access to funds. It is an intervention programme that targets stimulating the agricultural sector most especially in rice farming. This intervention scheme has the potentials to boost productivity and aggregate demand. This can create a suitable environment that will ensure increased production, diversification, create jobs and efficient utilization of human resources. The policy is all inclusive intended to ensure that the Central Bank intervenes in the agricultural sector of the economy to sustain financial inclusion and literacy.

Rice is an important crop that has in recent years become the major staple food. Because of its importance, rice farming is a common practice, which is a predominant occupation in most states including Kano State. But the farming of rice has been characterized by traditional practice of small holdings, broadcasting planting system, rain fed, low level of mechanization etc, and the end result is low productivity. While the international standard of average yield of rice per hectare is 4 – 7 tonnes/hectare (i.e average yield of China, Brazil, Indonesia, India is 6.75ton/ha, 5.2ton/ha, 5.13ton/ha and 4 ton/ha respectively; while the average yield of Egypt is 9.7ton/ha and Mauritania is 5.2ton/ha). In Nigeria, the yield of rice on the average is 1.51ton/ha. However, the low yield in Nigeria translates to rice shortage. Therefore, the shortage in production creates the demand and supply gap. It has been observed that the local production of milled rice in Nigeria is estimated to be 5.8 million metric tonnes on the average annually while the demand needs is estimated to be 7 million tonnes annually. This gives a supply gap of estimated to be 1.2 million metric tons.

1.1 Conceptual Clarification

Credit: Credit is a situation arranged to get cash, goods immediately in payment of the items in the future. Secondly it is an expectation of money that can be used to purchase goods and services. It is an advance of goods and services in exchange for a promise to pay at a later date. According to Corporate Finance Institute (CFI, 2019), they defined the term credit as agreement between those who lend and those who borrow. It is the use of money for future income. Credit can be distinguished based on period or aim (Nwosu, Oguoma, Ben-Chendo, Henri-Ukoha, 2010).

Commercial Credit: This refers to preapproved money that is made available by a bank or an institution saddled with the role of lending to company, group and cooperatives. And so, these entities can obtain money in form of commercial credit based on their discretion so as to meet up with its financial obligations.

Commercial Agriculture: Commercial agriculture involves a large scale of production where various types of farming are involved. Commercial agriculture refers to any form of agricultural production that is on a large scale with the major aim of producing for local, regional, national or international markets. It therefore means that commercial agriculture produces crops, animals and food mainly for sale. Commercial agriculture involves large scale farming intended for profit maximization.

Commercial Agriculture Credit: Commercial agriculture credit refers commercial credit that is arranged and disbursed to individual households, groups, cooperatives or companies in form of cash for large agricultural production activities with the sole aim of paying at a later date. Commercial agriculture credit is intended to improve small scale production for large scale production in agriculture which is intended for the market. Therefore, the use of commercial agriculture credit is intended to shift agriculture production from a small-scale level to a large-scale level.

The concept of commercial agriculture credit can be viewed from another perspective. Commercial agriculture credit is a mechanism that is used to finance improved agriculture production from the subsistence level of production to the commercial level production so as to increase food availability in an economy. This agriculture production could be in the form of crop, diary, fishing, livestock, fruit and vegetable etc.

2. Literature Review

2.1 Theoretical Literature

2.1.1 Utility Maximization Models

Consumer theory and utility are models of consumer decision making behavior. These models tell us how perfectly, economically rational consumer ought to reason in order to guarantee maximum total benefit for themselves.

2.2 Utility Maximization Theory

Utility is a concept that measures the satisfaction derived by humans. Utility is affected by the consumption of different goods, services and the same time if one possesses wealth in a particular period of time. And so, a farmers' household can cultivate their land so as to meet his needs and to increase wealth by engaging in different activities, i.e participating on commercialization of his product and participation in the market. Therefore, utility can be measured based on the production leading to achieving wealth and desired outcome or result. However, it is expected that these farmers' household can make decisions towards their crop cultivation with the intention to take it to the market for sale so as to yield or achieve maximum satisfaction from the sale of this goods.

Following this, the decision of participating in the rice production and market or not is a binary choice. This is because of the nature of the dependent variables (they are dichotomous) that is to participate or not to participate in rice production and rice market. So, the decision to participate or not can considered within the general framework of utility or the framework of profit maximization (Norris and Batie, 1987; Pryamishnikov and Katrina, 2003). Within this framework, economic agents are small scale farmers that are given commercial credit to go into large scale rice farming and whose decisions are going to be measured by utility that is perceived. Therefore, the actions of the economic agents are going to be observed through the choices they make. (this is because utility may not be directly observed).

The transmission mechanism is determined by the role of credit in production. In this study credit serves as a link for purchase of farm inputs and production output. Credit has the ability to boost investors' confidence and can be an increasing function of rice production output of farmers in the economy. So, the use of credit allows farmers to participate in commercial farming by giving them the opportunity to produce rice in commercial quantity. Where the role of commercial credit can determine the intensive and extensive form of agriculture farming. And so, the transmission channel of access to credit can have effect on farmers directly and indirectly. The direct effect such as improved income, status, agricultural revenue, boost production, increase farm productivity and income, enable food sufficiency effect, reduction in rural poverty etc. while the indirect effect is on household in terms attitude (behavior), marital status, income i.e farm income, consumption expenditure, improved consumption, and improved household well-being.

2.3 Empirical Literature

In the course of reviewing literatures, it has been observed that most literatures were on agriculture credit and to the best of my knowledge none on commercial agriculture credit and commercial farming. Although there were studies on commercial agriculture and commercial farming where farmers have access to credit and finance to enable them participate in the commercial farming process. And so, literature on access to agriculture credit was easier because it is access to this credit that determines if such farming is going to be at the commercial level, semi-commercial level or subsistence level. Therefore, our empirical literature review revealed that access to credit depends on whether a farmer is into subsistence or commercial agriculture.

The growing body of literature indicating possible linkage between commercial agriculture credit, agricultural credit and rice farming in Nigerian economy notwithstanding reveal that there is still paucity of empirical evidence as to the magnitude of the contribution of commercial agriculture credit to commercial rice farming. Previous research and literature over the years have been growing rapidly. But the studies of Rahaman Shajedur *et.al.* (2021), Cahyad, Iskandarini, Rahmanta (2021), Okwera, Okello, and Mugonola (2021), Okoh *et.al.* (2021), Adewuyi and Amurtiya (2021), Abiola, Omhonlehin and Sani (2021), Olubunmi and Nma (2021), Chikezie *et.al.* (2020), Njogu, Oluweny and Njeru (2018); Ajah, Igiri and Ekpenyong (2017); Agba (2014), Abarshi (2014), Ataboh *et al.*, (2014); Agbo *et al.*, (2014); empirically limited their understanding only to agriculture credit on farm productivity, the relationship between credit access from commercial banks and production capacity, also studies on agricultural credit accessibility and rice production, use of credit in rice farming productivity and income; agricultural production, technical efficiency and technical inefficiency.

Omoregie, Ikpesu and Okpe (2018); Olorunsola, Adeyemi, Valli, Kufre and Ochocha (2017); Orok and Ayim (2017); was carried out. This includes studies on agriculture credit and with its impact on agriculture sector performance, share and GDP of different economies, agriculture credit supply and rice output, bank credit on output and agriculture sector development.

Overall, it was observed that most of the literatures limited their understanding only to technical efficiency, productivity and determinants of access to credit, increase in income as a result of access to credit.

Based on my knowledge, only few were concerned with commercial agriculture credit on production and productivity, determinants of commercialization such as Iheke, Onu and Egem (2021), Abdullah et.al. (2019), Osuafor, Azubugwu and Nwankwo (2018), Agbo et al., (2013), Obilor (2013); and Ayegha and Ikami (2013).

2.4 Theoretical Framework

The theoretical framework used involved a synthesis of the rational choice theory of credit, and utility maximization theory. The theoretical framework shows the relationship between credit and production (rice production) which is focused largely on the positive effects of access to commercial agriculture credit. The accumulation of a credit has the potentials of self-liquidation in the short run as long as it is used for production transmitting to various stages of production. This can lead to profit.

The individual rice farmer is assumed to make a rational choice given his choice considering his behavior in making his decision into rice farming. The choice of the rice farmer is informed by his decision to access credit. The choice of the rice farmer is assumed to be his best choice and it is rational. His decision to is informed by the service characteristics and the attributes of the credit scheme. Therefore, his decision is a function of the available services that will be supplied by the scheme. The decision of the rice farmer is informed by his choice that rice is a salable product. Accessing commercial credit can finance rice product because it can increase quick turn over. Rice product is liquid in the short run because of its high consumption demand. And so, if credit resources are adequately utilized it can increase production and sold within the shortest possible time. The quick turn over can enable the rice farmer pay back commercial credit. It is also expected that rice production can move quickly from the producers through the retail outlets, and purchased by the ultimate cash paying consumer. The reason is that there is high demand for rice in the market. Farmers' access to commercial credit for rice farming will improve successive phases of production, storage, transportation and distribution.

Utilizing commercial credit can improve rice farming. Utilization of commercial credit by the rice farmer to cultivate on land can meet the needs of the rice farmer, by engaging in different activities to create wealth and increase wealth through engaging himself in different activities (i.e. off farm and on farm activities). And can as well sell his product in the market. Efficient utilization of commercial credit can transform into increased wealth and desired outcome. This will

enable the rice farmer to maximize output and minimize cost. Thereby leading to maximum satisfaction.

Since commercial agriculture credit scheme came with various innovative strategies to transform rice farming so as to realize the objectives of commercial rice farming. these innovations include improvement in production, technique of farming and various innovations to be applied in farming so as to achieve the self-sufficiency of commercial rice production.

The three theories will enable us understand individual and collective behaviours. It can help us understand and bring out the points as to why individuals, groups and society in general move toward certain choices, depending on specific costs and rewards. It can enable us to understand the reasons for irrational behavior. Secondly, it enables us to understand the relevance of certain investments that are self-liquidating, salable and can increase quick turn over in the short run. And so, the principle can assure farmers of investment into products that enable them create wealth and take part in other activities to raise income. Finally, the theories can help us know how best individual farmers seek to get the highest satisfaction from their economic decisions.

3. Methodology

3.1 Cross-Sectional Survey

The cross-sectional survey only was adopted for this study.

3.2 Sample Size of the Study

Population and Sampling Technique

3.3 Study Population

The study population is made up of farmers in the productive age of 18 – 45 years in the selected agricultural zones of Kano State. The population of rice farmers in Kano State is 358120 (KIPA, 2018). Comprising of both wet season and dry season farmers. The estimated population of farmers that have benefitted from the commercial agriculture credit scheme (CACS) in Kano State. The computation below is a representation of the sample size taken for this research from the population using the Taro Yamane's formula:

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

Where:

n = sample size

N = Total Population e = Level of Significance $(0.05)^2$

$$n = \frac{358120}{1 + 358120 (0.05)^2}$$

$$n = \frac{358120}{1 + 358120 (0.0025)}$$

$$n = \frac{358120}{1 + 895.3}$$

$$n = \frac{358120}{896.3}$$

$$n = 399.55$$

$$n = 400$$

Therefore, the sample size for the study is 400. The sample size is the portion of the population which the researcher intends to use to represent the total population.

3.4 Sampling Technique

Multi-stage sampling technique was used for the study because Kano State has a widely disperse population of farmers. The existing agricultural zones, which are Zone 1, Zone 2 and Zone 3, form a cluster each. The farmers in the three agricultural zones are all in cooperative societies. Each of these cooperative societies forms a cluster of twenty farmers who have received loan or credit. It is this category of each cluster of cooperative society of farmers that will be selected for the study.

3.5 Profitability Analysis

This section intends to achieve profit of rice farmers involved in rice production. It will be achieved using the gross margin and profit analysis to evaluate investment performances, and the profit made from investing in rice farming as a crop in the period under review. This analysis will be based on per unit of land in hectare.

i. Cost Analysis of Rice Production

The traditional cost theory reveals that short run production cost items are categorized into variable costs and fixed costs. Therefore, in rice production, the variable costs is the cost that do vary with the quantity of paddy rice output produced, on the other hand the fixed costs mean the cost that do not vary with the quantity of paddy rice output produced (MANKIW, 1998).

So, the total variable cost (TVC) of rice production will comprise of expenses or costs of labor (LB_1), seed (SD_2), fertilizer (Indorama, Notore) (FT_3), agrochemicals for plant protection (AG_4), fuel (FL_5),

and capital (CP_6). On the other hand, total fixed cost (TFC) comprises only land opportunity cost in terms of land rental payment or fee (LN_7). Therefore, total cost (TC) of rice production is derived from the sum of total variable costs and total fixed costs or as the following equations which can be seen below:

$$TVC = LB_1 + SD_2 + FT_3 + AG_4 + FL_5 + CP_6$$

$$(3.8)$$

$$TFC = LN_7$$

$$(3.9)$$

$$TC = TVC + TFC = LB_1 + SD_2 + FT_3 + AG_4 + FL_5 + CP_6 + LN_7$$

$$(3.10)$$

Where:

LB_1 = amount of labour; SD_2 = quantity of seed used;

FT_3 = quantity of fertilizer applied

AG_4 = application and use of agrochemical; FL_5 = use

of fuel; CP_6 = Capital (access to credit)

LN_7 = rent on land

ii. Revenue Analysis of Rice Production

On revenue side, revenue from rice production is the amount that a farm receives from the sales of rice paddy output. Assuming that paddy rice (q) is only one output from the production and the paddy price is p . therefore the total revenue (TR) from rice production is derived from paddy output multiply by paddy price. $TR = pq$

3.6 Profitability Analysis of Rice Production

This section intends to achieve objective four. The gross margin analysis and cost and return to rice production was used to achieve profitability analysis. And so, the gross margin analysis will be employed to determine the overall profitability per hectare. The essence is to measure the profitability of the rice farming.

Gross margin or net revenue is derived from total revenue minus total variable cost, while profit is derived from total revenue minus total cost or can be written below as in equation (1) and (2):

Gross margin or Net revenue = Total revenue - Total variable costs

$$= pq - (LB_1 + SD_2 + FT_3 + AG_4 + FL_5 + CP_6 + LN_7)$$

$$\text{Profit} = \text{Total revenue} - \text{Total costs} = \text{Gross margin} - \text{Total variable costs}$$

$$= pq - (LB_1 + SD_2 + FT_3 + AG_4 + FL_5 + CP_6 + LN_7)$$

(2)

SED= Seed; PTD= Pesticide; FTZ= Fertilizer; HRL= Hired labour; HSL= House labour; HTR= Hired tractor; HRV=Harvester; UDM= Use of dam

4. Profitability Analysis

This paper adopted the gross margin analysis on investing in rice farming as a crop in the period under review. Therefore, this study adopted and adapted the study of Agba (2014). The gross margin technique of analysis was used to achieve this. Therefore, the profitability analysis is reflected in the cost and return to rice production in Naira per hectare.

1: Cost and Return to Rice Production in ₦ per Hectare

Variables	BEFORE		AFTER	
	Value/ha (₦)	% of TVC	Value/ha (₦)	% of TVC
A. Variable costs				
a. Seeds	24,035.5329	5.8	1,116,312.1827	13.95
b. Herbicides	32,855.8375	8	3,188,984.5177	39.85
c. Fertilizer	64,061.6751	15	396,256.3959	4.95
d. Hired labour	36,041.4593	8.78	3,268,382.9949	40.84
e. House labour	1,789.0862	0.43	2,693.5279	0.03
f. Cost of hiring tractor	249,271.6142	60.75	20,912.1827	0.26
g. Use of harvester	250	0.06	4,974.619	0.06
h. Use of Dam	1,977.1573	0.48	3,454.314	0.04
Total variable Cost (TVC)	₦410,282.36		₦8,001,970.73	
B. Gross Income (GI)	₦26,359,950.00		₦122,893,500.00	
C. Gross Margin (GM) GM = GI - TVC	₦25,949,667.63		₦114,891,529.26	
Return Per Naira Invested	₦63.24		₦14.35	

Field Work 2021 – 2022

The result from table 4.23 is the profitability analysis. The Gross Income before accessing the commercial agriculture credit scheme (CACS) was ₦26,359,950.00 while the total variable cost (TVC) is ₦410,282.3625. The Gross Margin (GM) is therefore ₦25,949,667.63. The average rate of returns on investment (Return per Naira Invested) is ₦63.24, indicating that for every ₦1 invested in rice farming (production) in the study area, a profit of ₦63.24kobo was made. Thus, we conclude that rice farming (production) in the study area was economically viable. Although the farming is on a small-scale level.

Also, after accessing CACS, the Gross Income was ₦122,893,500.00 while the total variable cost (TVC) is ₦8,001,970.73. The Gross Margin (GM) is therefore ₦114,891,529.26. The average rate of returns on investment (Return per Naira Invested) ₦14.35, indicating that for every ₦1 invested in rice farming (production) in the study area, a profit of ₦14.35kobo was made. Thus, we conclude that rice farming (production) in the study area was economically viable. Although the farming is on a small-scale level but the intention of the scheme is to make farming to be on a large scale by going commercial. It was observed from the findings that the households made

profit before and after CACS. However, the households made more profit before access to CACS compared to after CACS.

Therefore, the findings are in conformity with the study of Uhuegbulem et.al. (2020) and Nwahia (2020). The study of Uhuegbulem et.al. (2020) established that rice production was profitable and the profitability index ratio for farmers who accessed credit facility was 0.86 while the profitability index ratio for farmers who did not access credit facility was 0.52 (also positive but low), which implied that for every naira invested in rice production by the rice farmers who accessed credit facility, 86 kobo was returned to the rice farmer while 52 kobo was returned to the rice farmers who did not access credit facilities, which implied that rice production is a profitable enterprise in the study area but it is more profitable amongst the farmers who accessed credit facilities. Also, the study of Nwahia (2020) revealed that rice production is profitable in Ebonyi state. The Net Rice Farming Income (NRFI) obtained by the farmers in Ebonyi state were \$900.10 US Dollar per hectare while the return on investment obtained by them were \$2.90 US Dollar per hectare.

5. Discussion of Findings

They study revealed that Nigeria has comparative advantage in rice production. Rice farming is profitable with a gross margin before and after CACS to be ₦25,949,667.63 and ₦114,891,529.26 respectively. In addition, the profitability in rice farming shows that before CACS it was ₦63.24kobo and after CACS the profit was ₦14.35kobo. This further shows that rice farming is economically viable. The findings imply that the farmers were making more profit before accessing CACS. The implication is that the farmers were not able to utilize the credit that they accessed.

6. Conclusion and Recommendations

The study was a able to establish that rice farming was profitable given the available resources. This further shows that rice farming is economically viable. The findings imply that the farmers were making more profit before CACS compared to the situation of accessing the CACS. The implication is that the more farmers are able to utilize the credit accessed, the more productive and profitable rice farming will be in the study area.

In order to sustain and improve profitability rice farming systems in the study areas, the following suggestions and policy recommendations are as follows:

These can be achieved by improving the amount credit given to farmers and follow up by proper monitoring and evaluation, and clearly spell out the penalties to defaulters. Government should be able to engage farmers directly, subsidize inputs and allocate more production resources to farmers so as to enhance the realization of self-sufficiency in rice production. Government should have a standard policy measure to promote domestic rice product to make it marketable and more profitable. For instance, the policy of branding and packaging by engaging farmers directly. The profitability analysis reveals that if more increased loan is giving to farmers to access the loan, there will be increase in profitability of rice farming and this can lead to growth of the rice industry. However, there should be a sincere approach and political will to monitor and evaluate each farmer on one-on-one basis. This can be done directly by engaging the farmers to ascertain their level of compliance. It has been observed that the use of

mediation facilities strangles the activities of farmers and reduces their ability to improve their performance.

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Monetary Policy Measures and Commodity Price in Nigeria: An Auto-Regressive Distributive Lag Approach

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Abstract. This study investigated the impact of monetary policy measures on commodity price in Nigeria from 1990 to 2022. Data for the study were obtained from the Central Bank of Nigeria data source and the World Bank's World Development Indicators 2022. Real interest rate, cash reserve ratio, Broad money supply, Treasury bill rate, and exchange rate are adopted to proxy monetary policy while commodity price index is employed to capture commodity price. The individual series were subjected to unit root tests using the Augmented Dickey Fuller approach and the diagnoses established mixed orders of $I(0)$ and $I(1)$ integrations, thereby necessitating application of the Auto-Regressive Distributive lag bounds test as well as the long-run and error correction versions. The analyzed model's result established that real interest rate is positive but statistically insignificant with commodity price in the long-run and the most current year period of the short-run while cash reserve ratio had a positive and significant relationship with regress and in the long-run. Also, it was evident that broad money supply had a negative but significant relationship with commodity price in the current period of the short-run. Moreso, Treasury bill rate and commodity price revealed that the former had a negative but significant relationship with the latter in the current period of the short-run. Finally, the official exchange rate exerted a positive but insignificant ramification on commodity price both in the long-run and previous year period of the short-run. Hence, it is concluded that monetary policy fundamentals as captured here had significant push-up effect on commodity price in Nigeria. Thus, the need for suggesting amongst others that the monetary policy authority should attractively peg the price of federal government's securities, moderate money supply and interest rate to enhance monetary stability for driving diversified private sector investments which if

sustained will dampen commodity price in the long-run.

Keywords: Monetary Policy, Commodity Price, Real Interest Rate, Cash Reserve Ratio, Treasury Bill, Exchange Rate Broad Money Supply.

1. Introduction

Crucial to economic dynamics is the complex relationship between monetary policy and changes in commodity prices. A nation's money supply and interest rates are shaped by monetary policy choices made by central banks. These decisions have repercussions across many sectors and affect the economy as a whole. Money supply, interest rates, and economic activity are all managed and controlled by a country's central bank or monetary authority. This is known as monetary policy. Amadi & Amadi (2014) state that monetary policy is the set of actions taken by governments to control the money supply in order to accomplish certain long-term economic goals. Government methods, procedures, or processes employed by the CBN to manage the flow of cash in the economy are what monetary policy is all about, according to ThankGod and Igbinovia (2022).

In order to control the economy's money supply, value, and cost, the Central Bank of Nigeria (the Monetary Authority) implements monetary policy, according to Fasanya (2013). In order to keep the value, supply, and cost of money in an economy in line with the anticipated level of economic activity, monetary policy employs a variety of tools (Adesoye, 2012). Achieving broad macroeconomic objectives including full employment, price stability, economic development, and balance of payments (BOP) equilibrium are the aims of monetary policy, which encompasses the tactics used by the central bank to

manage the money supply. Monetary policy's goals and priorities shift throughout time in response to changes in national economic growth and national fortunes (CBN, 2010). Commodity prices, however, are a measure of resource allocation and the state of the world economy. It is essential in determining consumer spending power and influencing inflationary pressures. Thus, the market value of basic agricultural and mineral products, as well as raw materials, is what we mean when we talk about commodity prices. The worldwide marketplace's demand and supply dynamics dictate these pricing. Importantly, commodities are often classified as either "hard" or "soft" commodities. Soft commodities are those that are cultivated rather than extracted, such as agricultural goods, while hard commodities are those that are extracted, like gold, rubber, and oil. Products such as coffee, cotton, sugar, and cattle are examples. It is important to remember that there are many different ways in which changes in monetary policy may affect commodity prices, and that this relationship is complex. For example, changes in interest rates and other monetary policy measures may influence commodity-related investment choices, which in turn affects output and consumption patterns.

Inflation targets are another common monetary policy aim of central banks. Commodity prices may be impacted by inflation expectations. Assuming that the goal of monetary policy is to rein in inflation. The expected future value of a commodity might be affected by it. But currency rates are influenced by monetary policy, and changes in exchange rates may impact commodity prices. For instance, a country's export prices may be impacted by a depreciation of its currency because its commodities become more competitive in global markets. Furthermore, the state of global liquidity may be affected by shifts in monetary policy. Speculation in commodities markets, which affects prices, could increase if liquidity is increased. Traders and investors often alter their commodities holdings in reaction to changes in monetary policy. Thus, the state of the economy's credit is influenced by monetary policy. Reduced output and demand for commodities might result from enterprises being constrained by tightening lending conditions. The inverse is also true: loosening lending standards may boost commodity demand and economic activity. In conclusion, monetary policy affects economic activity as a whole, which in turn affects commodities pricing.

Since commodity prices serve important economic functions, they have a major impact on inflation and its effects on producers and consumers alike. Keep in mind that in an ideal market, supply and demand

dictate the price of commodities. This suggests that commodity prices are unchangeable, regardless of actions taken by producers or consumers. Monetary policy factors, including interest rates, exchange rates, and the money supply, are an important factor that affects commodity prices. To illustrate the point, a high exchange rate may cause raw material prices to skyrocket, which in turn can drive up manufacturing costs, commodity prices, and even inflation. Commodity pricing and output are both severely impacted by rising interest rates.

While an increase in the money supply would ultimately cause prices to rise, lowering monetary policy variables like interest rates and exchange rates may mitigate the effects of increasing commodity prices in the short term. On the other hand, if these policies are reversed, it's possible that prices may fall and the economy could flourish as a result of the government's efforts to fulfill economic goals. Statistical evidence from the last five years, however, suggests that commodity prices have persisted despite the monetary policy authority implementing a number of interventions. As an example, the commodity price index increased from 240.1 in 2018 to 267.5 in 2019. Following this, the commodity price index continued its ascent, reaching 302.9 in 2020 and 35,354.3 the following year. In 2022, the commodity price index (WDI, 2022) reached a new high of 421.1.

The complex process by which monetary policy affects commodity prices and the ramifications this has for economic stability has also not been well investigated in the literature. Examples of previous research that found monetary policy factors to have a positive and substantial effect on prices are Ali et al. (2021) and Yakubu et al. (2013). The opposite is true according to the research of Haruna et al. (2022), who found that all monetary policy variables—including the money supply, the exchange rate, and the real interest rate—had a negative and insignificant impact on prices.

Several studies have shown that monetary policy factors have a positive or negative relationship with product and service prices; for example, Gorham (2023), Taken and Ita (2020), Bank-ola and Jemiluyi (2020), Salihu (2020), and Babatunde and Kehinde (2016). Crucially, it was found that previous research only examined interest rates, money supply, money reserve ratios, money supply, Treasury bill rates, and official exchange rates as proxies for monetary policy; none of the studies examined all of these factors together. Furthermore, the commodity price index was not used as a dependent variable in any of these researches. There seems to be a lack of coverage in

this area. Thus, the purpose of this research project is to fill that need.

2. Literature Review

2.1 Theoretical Framework

2.1.1 Quantity Theory of Money

Irving Fisher proposed the quantity theory of money in 1911. If this hypothesis is correct, then changes in the money supply are the primary factors that influence price levels generally. The idea is that when the economy is in long-run equilibrium, a change in the money supply will cause prices to move proportionally, but this isn't always the case when things aren't in equilibrium. According to Diamond's (2003) argument, the only thing that money affects on economic aggregates is price. Jean Baptist Say, Adam Smith, David Richardo, Pigu, and other prominent classical school economists worked together and contributed to its development. The faith in a market that could regulate itself and provide socially acceptable outcomes was shattered, and monetary policy was seen as a useless tool in the battle against depressions. A doubling of the money supply will result in a doubling of prices and a halving of the money's worth. Equation of exchange, another name for Fisher's theory, is expressed as follows:

$$MV = PT \quad (2.1)$$

Where:

M = actual money stock or money supply V = the transaction velocity of circulation of money.

P = the average price level T = the real volume of all market transactions made during a period of time. Fisher posited that the quantity of money (M) times the velocity (V), must equal average price level (P) times the aggregate transaction (T). The equation equates the demand for money (PT) to the supply of money (MV).

In the equation, T is better replaced with Q "quantity of goods involved" hence the Fisherian equation can be written as $MV = PQ$

$$(2.2)$$

The average turnover of money, often known as money velocity, is a volitional factor that Fisher defined as the product of the average price in the economy (P), the volume of transactions (T), and the money stock (M) that is, $V = PT/M$. Since neither T nor V change, doubling the money supply will cause prices to double. The causes that might cause the velocity of money to change develop slowly, therefore

for the time being we will treat velocity as constant. Factors such as population density, payment frequency (weekly or monthly), access to credit, proximity to retailers, etc. It follows that the money supply and price level are directly related to one another. So far as the theory is concerned, Ajudua et al. (2015) have shown that money is considered to be neutral.

2.1.2 Monetarist Theory

In 1953, Milton Friedman put out the monetarist idea. This theory states that inflation is a universal phenomenon that occurs in monetary systems. Monetary authorities should exercise prudence while increasing the money supply, as Milton Friedman (1953) points out that doing so in the short term might lower unemployment but also produce inflation. As a theory of money demand rather than production, price, or income in monetary terms, monetarists drew on Fisher's equation of exchange to establish a functional relationship between the quantities of real balances demanded by a small set of variables. According to monetarists like Milton Friedman (1953), the money supply is the most important component in determining the economy's health. Since an increase in the money supply has a liquidity impact on both income and prices, monetarists include price expectations as a new component in interest rate determination. The neoclassical school of thought, according to the writings of Onouorah et al. (2011), placed an emphasis on monetary policy since monetarists believed that money played a more significant role in explaining macroeconomic behavior.

These are the key points of the monetarist view of the transmission mechanism of money: $\text{Enjoy } \uparrow \text{OMO} \rightarrow \text{MS} \rightarrow \text{Spending} \rightarrow \text{GNP}$ The classic notion of money's quantity lies at the heart of the monetarist case. A change in the money supply will have an immediate impact on pricing and production or income if the velocity of money in circulation remains constant. The central bank's ability to print money is directly related to the amount of money in circulation, according to monetarist theory. According to Friedman and Schwartz (1963), this transmission mechanism is as follows: when the central bank conducts an expansive open market operation, the stock of money increases. This, in turn, increases the ability of commercial banks to create credit and increases their reserves, which in turn increases the money supply through the multiplier effect. Banks and non-bank organizations buy assets similar to those offered by the Central Bank to diversify their holdings and encourage spending in the real economy. In support of this idea, Tobin (1978) looks at the

transmission effect via the lens of asset portfolio choice, showing that changes in monetary policy cause people to move between different types of assets, such as stocks, bonds, commercial paper, and bank deposits. According to him, banks and liquidity concerns caused by restrictive monetary policy limit loans to businesses and prime borrowers, limiting their access to credit for things like mortgages and consumer expenditure, which in turn reduces investment and effective demand.

On the other side, Keynesians argue that changes in the money supply influence interest rates, investment, production, and employment by facilitating market activity (1930). Although he proposed the idea of capital rationing and said that banks' lending intentions impact the transmission of monetary policy, Modigliani (1963) lent credence to this position. Oliner and Rudebush (1995) found that bigger enterprises pushed out smaller ones during periods of restrictive monetary policy, but that neither the usage of bank funds nor non-bank funds changed much. Tight monetary policy reduces credit facilities for small firms, and changes to bank-related aggregates, such as the broad money supply, have a disproportionately negative impact on these companies, according to Gertler and Gilchrist (1991).

2.2 Empirical Literature

Gökhan (2023) the impact on the pricing of agricultural commodities produced by various entities of the US dollar and Turkish lira exchange rates (EXR) and the money supply (M2). The VECM Vector Error Correction Model was used to determine the direction and magnitude of the association among the data. The findings show that in the short term, the causation goes from agricultural price (AP) to M2, but not the other way around. Over time, EXR has a greater impact than M2. In the agricultural pricing equation, the coefficient of error correction is 0.0726, which is statistically significant at the 1% level. All of the system's instability can be corrected, according to it, in around 14 months. This study demonstrates that M2 and the exchange rate (EXR) significantly impact agricultural prices (AP) in the long term. Keeping a careful eye on these macro factors is essential for agricultural price management.

Using a data-rich framework covering the years 1986–2020, Haruna et al. (2022) investigated the impact of monetary policy on price stability in Nigeria. The researchers were interested in learning which monetary policies have been successful in promoting price stability and how inflation reacts to changes in monetary policy. The research used the Auto-

regression Distributed Lag (ARDL) Bound Test to estimate the Error Correction Model (ECM) and integrate the data. While the monetary policy rate (MPR) and real interest rate (RIR) were found to be stationary at level 1 (0), the ADF test showed that the following variables were stationary: inflation (INF), exchange rate (EXR), and wide money supply (M2). There seems to be a long-run influence between monetary policy variables and price stability, since the null hypotheses of no link were all rejected by the ARDL bounds test. Our research demonstrates that RIR has a negative and substantial effect on price stability, but EXR, M2, and MPR all have a negative and minor effect.

For the years 2001–2019, Ali et al. (2021) use the Generalized Method of Moments (GMM) technique to analyze how monetary policy shocks affected the prices of various food and industrial agricultural commodities. As a stand-in for national monetary policy, the money supply has been used. To detect shocks in monetary policy, one uses the Hodrick-Prescott (HP) filter. This research found that agricultural commodity prices are affected by both expected and unexpected shocks to the money supply, but the severity of these effects differs. In this way, agricultural commodity prices benefit greatly from the expected shocks in the food and industrial commodities categories. The group of agricultural industrial goods had a favorable and statistically significant impact on prices from the unexpected monetary shock, but the group of agricultural food commodities showed almost no effect. Furthermore, there is a two-sided relationship between the two groups' responses to monetary policy shocks and the pricing of agricultural commodities. So, monetary shocks, both expected and unexpected, have different impacts on food prices.

In their 2020 study, Takon and Ita looked at how monetary policy affected price stability in Nigeria. In particular, we aimed to determine how changes in the money supply, interest rates, and exchange rates related to price stability. A research design based on exploration was used. This study relies on secondary data retrieved from CBN Bulletin. In order to determine the correlation between the variables, the ordinal least square of multiple regression statistical method was used. The years 2007–2016 were the scope of the research. While interest rates did not show a statistically significant correlation with inflation, the data showed that money supply did. A country's inflation rate is very sensitive to its currency rate.

In their study covering the years 1986–2018, Bank-Ola and Jemiluyi (2020) analyze how monetary policy

affected price stability in Nigeria. Inflation consumer prices was used to gauge price stability, while monetary policy variables included cash reserve ratios, liquidity ratios, exchange rates, money supply, and imports of goods and services. After performing a diagnostic test, the researchers used secondary time series data retrieved from the WDI and the CBN Statistical Bulletin 2018 to construct the Auto-Regressive Distributed Lag (ARDL) model. According to the study's findings, the cash reserve ratio was the only monetary policy tool that significantly and positively impacted price stability. During the time period under consideration, imports of goods and services had a positive but negligible effect on price instability, but liquidity ratio, exchange rate, and money supply had a negative and small influence.

Using secondary yearly data from 1981 to 2019, Salihu (2020) examined how successful monetary policy was in managing inflation in Nigeria. The research monitored inflation using the following variables: money supply, rate of Treasury bills, rate of monetary policy, and exchange rate. The paper used the following tests to determine if the variables were related over the long term: the cointegration method, the Granger causality test, and the Augmented Dickey Fuller unit root test. Ordinary Least Square (OLS) was chosen as the best linear unbiased estimator because of its properties. In the first part of the investigation, we used the Augmented Dickey Fuller (ADF) unit root test to examine the relevant variables. We found that, while the variables were stationary at first differences, they were non-stationary at level. The variables were shown to have a long-run association according to the Johansen co-integration test. There was a positive correlation between inflation in Nigeria and the money supply, monetary policy rate, and Treasury bill rates, according to the empirical results of the OLS test. As a result, inflationary pressures increase as the value of a currency declines. The study found that inflation was affected by the money supply, the rate of treasury bills, monetary policy, and the exchange rate during the study period. It suggests that open market operations should not use the annual Treasury bill rate as a proxy for inflation management.

From 1970 to 2014, Babatunde and Kehinde (2016) analyze how monetary policy affected price stability in Nigeria. This research used the statistics bulletin from the Central Bank of Nigeria to compile its data, which was then evaluated using a unit root test, Johansen co-integration test, and ordinary least square regression (OLS) model. The overall price level is represented by the described variable, and the Consumer Price Index (CPI) is used as a surrogate for it. Two explanatory variables were employed: the

money supply and the exchange rate. Budget deficits, changes in policy formulation, a lack of a conducive financial market environment, and political instability are some of the monetary policy issues that the study tackled. The research shows that the money supply and exchange rate have an effect on price stability in Nigeria over the long and short term. The 90% coefficient of determination and F-Statistics of 168.30, which exceed the calculated F-Statistics, provide support of this.

The study by Yakubu et al. (2013) looks at how the interplay between fiscal and monetary policy affects the rise of prices and production in Nigeria. Policy factors like as money supply and government income seem to have a stronger beneficial influence on pricing and economic development in Nigeria, according to innovation assessments. However, this effect is long-lasting and lags behind other variables. While fiscal and monetary policy factors do impact economic activity, our analysis shows that for most periods, economic activity is driven mostly by its own dynamics. This paper's calculations imply that fiscal and monetary policy have a larger influence on inflation and real GDP in Nigeria. Although certain policy factors are seen to be more helpful to social and economic development than others, it is clear that the effect of policies much depends on the policy variables chosen.

So, the research analyzed John Maynard Keynes's general theory of employment, interest, and money and Milton Friedman's monetarist theory. Inflation is a monetary occurrence in every place and time, according to Milton Friedman's monetarist theory from 1953. Milton Friedman (1953) points out that monetary authorities should exercise caution when increasing the money supply, as doing so in the short run can lead to inflation and reduce unemployment. In contrast, John Maynard Keynes's 1936 Keynesian theory proposed a combination of interest rate reduction (monetary policy) and government infrastructure investment (fiscal policy) to stimulate the economy and thereby alleviate the Great Depression. The government encourages commercial banks to lower their interest rates for clients by lowering the rate at which the central bank loans money to them.

As a result, there is a conflict between the monetarist and Keynesian postulates. Take, for example, Keynes' belief that a combination of fiscal measures is necessary to control price (inflation) instead of the various monetary policies advocated by monetarists. These policies include changes to the money supply, interest rates, cash reserve ratios, monetary policy

rates, and balance sheets. Evidently, there is a void. Based on its empirical evaluation of many prior investigations, the current investigation found inconsistent and sometimes contradictory findings. Examples of previous research that found monetary policy factors to have a positive and substantial effect on prices are Ali et al. (2021) and Yakubu et al. (2013). The opposite is true according to the research of Haruna et al. (2022), who found that all monetary policy variables—including the money supply, the exchange rate, and the real interest rate—had a negative and insignificant impact on prices. Gorham (2023), Taken and Ita (2020), Bank-ola and Jemiluyi (2020), Salihu (2020), and Babatunde and Kehinde (2016) all found that monetary policy factors had a positive or negative relationship with prices of goods and services in their individually performed studies. Notably, previous research only examined interest rates, money supply, money reserve ratios, and Treasury bill rates as proxies for monetary policy; none of the studies took a more comprehensive approach by considering all of these variables together. Furthermore, it was discovered that not a single one of these studies used the commodity price index as a stand-in for the dependent variable "commodity price." This finding implies a lack of coverage in the literature.

3. Methodology

Secondary data for this article came from the World Bank's development indicators and the Central Bank of Nigeria's (CBN) statistics bulletin; the research methodology used was ex-post facto. In the context of this study, this data source is deemed trustworthy and reliable. There will be thirty-two(32) years of data, spanning the years 1990 to 2022. To represent monetary policy, we used the following proxies: real interest rate (RIR), cash reserve ratio (CRR), broad money supply (MS), Treasury bill rate (TBR), and exchange rate. To capture commodity pricing, we used the commodity price index (CPI).

Model Specification

This study's model is an adaptation of Gökhan's (2023) work on the impact of monetary policy indicators on crop prices. The one they used was;

$$AP = f(EXR, M2) \quad (3.1)$$

Where:

AP = Agricultural Commodity Price, EXR = Exchange Rate, M2 = Money supply

Thus, the researcher adjusted the model to include more factors in order to accomplish the goal of this study. The Interest Rate (IR), Cash Reserve Ratio

(CRR), and Treasury Bill (TBR) are all part of this set. Monetary policy is represented by including these three factors. The following is a statement of the new enlarged model:

$$CPI = f(IR, CRR, MS, TBR, EXR) \quad (3.2)$$

$$CPI = \beta_0 + \beta_1 IR + \beta_2 CRR + \beta_3 MS + \beta_4 TBR + \beta_5 EXR \quad (3.3)$$

$$CPI_t = \beta_0 + \beta_1 IR_t + \beta_2 CRR_t + \beta_3 MS_t + \beta_4 TBR_t + \beta_5 EXR_t + \mu_t \quad (3.4)$$

Where:

CPI = Commodity Price, RIR = Real Interest Rate, CRR = Cash Reserve Ratio, MS = Broad Money Supply, TBL = Treasury bill Rate, EXR = Official Exchange Rate, μ = Error term, β_0 = Constant and β_1 to β_5 = Parameter Estimates.

The expectations are: β_1 , β_2 , and $\beta_5 > 0$, β_3 , and $\beta_4 < 0$, suggesting that, the sign of β_1 , β_2 and β_5 are by theory expected to have a positive relationship with commodity price index, since increase in RIR, CRR and EXR will limit financial institution from creating funds thereby leading to cost of capital which will in turn increase commodity price, while β_3 and β_4 are expected to have a negative relationship with commodity price.

Description of Variables in the Model

i. Commodity Price Index (CPI): The commodity price index, which is a measure of the average changes in the prices paid or received by producers and consumers for a basket of commodities over time, is a good indicator of commodity prices. Consequently, the index of commodity prices is employed as a stand-in for the dependent variable.

ii. Interest Rate (IR): Rate of interest is the percentage charged or paid on a sum of money over a certain time period; it is usually represented as an annual percentage rate. The cost of borrowing money goes up in direct proportion to the interest rate. Companies engaged in the manufacturing and distribution of goods subsequently incur more costs as a result of this. Thus, the purpose of this study was to test the hypothesis that interest rates and commodity price indices are positively related. A yearly percentage is the unit of measurement for interest rate. Economic theory predicts a positive correlation between interest rates and commodity price indices, according to the research. Therefore, β_1 is greater than 0.

iii. Cash Reserve Ratio (CRR): This instrument of monetary policy allows the central bank to regulate the needed level of liquidity among deposit money institutions relative to their total deposits. Importantly, if the cash reserve ratio were to rise, banks would have less cash on hand, which would reduce liquidity in the

financial system and dampen investment and consumer spending. The researchers in this study thus presupposed that the cash reserve ratio and the commodity price index were positively related. The ratio of cash on hand to total assets is a yearly percentage. The study's theoretical foundations in economics lead it to conclude that a positive correlation exists between the cash reserve ratio and the commodity price index. Therefore, β_2 is greater than zero.

iv. Broad Money Supply (MS): The whole amount of currency in circulation, or the wide money supply, is an important measure of economic health. Coins and notes, other kinds of demand deposits, savings accounts, and other assets that may be turned into cash fast are all part of this category. Increasing the money supply has the potential to stimulate the economy as a whole. Thus, the commodity price index and the broad money supply are anticipated to have an inverse relationship. The monetary base is quantified in billions of Naira each year. Three, less than zero

v. Treasury Bill (TBL): Typically having a maturity of one year or less, they are government-issued debt

securities. Treasury bills will become more appealing to investors looking for low-risk returns if the rate is increased. For this reason, the commodity price index and Treasury bill are likely to move in the opposite direction. ($\beta_4 < 0$)

vi. Exchange Rate (EXR): The phrase "exchange rate" may mean either the rate set by the government of a country or the rate found in a regulated market. The exchange rate is the price at which one country's currency is traded for another's currency. The study's underlying economic theory predicts a positive correlation between the currency rate and the commodity price index. Meaning, β_5 is greater than 0.

4. Empirical Data Analysis

Unit Root Test

In order to minimize false regression, the research used the Augmented Dickey Fuller (ADF) unit root test to determine the order of integration of the variables under consideration. This helped in selecting the proper technique.

Table 1: Unit Root Test Using Augmented Dickey Fuller (ADF)

Variables	Levels		First Difference		Order of Integration	P-value
	ADF Statistics	5% Critical Value	ADF Statistics	5% Critical Value		
LCPI	-3.859777	-2.957110			1(0)	0.0050
RIR	-5.450007	-2.967110			1(0)	0.0001
CRR	-0.134258	-2.957110	-5.566727	-2.960411	1(1)	0.0001
LMS	-4.490728	-2.957110			1(0)	0.0002
TBR	-2.940797	-2.957110	-5.585149	-2.960411	1(1)	0.0000
LEXR	-1.888532	-2.957110	-5.243789	-2.960411	1(1)	0.0002

Source: Author Computation 2024* Level of significance at 5%

This study employs the Augmented Dickey-Fuller (ADF) unit root tests to check the order of integration of the variables and the results are presented in Table 4.3.1 The results of Augmented Dickey-Fuller (ADF) showed that the variables are integrated in different order or a combination of I(0) and I(1) series. The ADF result revealed that LCPI, RIR and LMS are stationary at levels 1(0) while, CRR, TBR, and LEXR, are stationary after first differencing 1(1). This condition makes the Autoregressive Distributive Lag (ARDL) Bounds test approach to co-integration appropriate for investigating the long-run relationship among these variables.

Table 2: ARDL Bound Test

Test Statistics	Value	K
F-statistics	6.791282	5
Significance	I (0)	1(1)
10%	2.26	3.35
5%	3.62	3.79
2.5%	2.96	4.18
1%	3.41	4.68

Source: Authors Computation 2024

Table 2 shows that the variables are related to one another over the long term, as the F-statistic of 6.791282 is greater than the critical values for both the lower and upper bounds. We conclude that there must be a long-term association and reject the alternative hypothesis. This indicates that the commodity price in Nigeria is related to monetary policy over the long term.

Table 3: ARDL Long-run Result (LCPI)

Variables	Coefficient	Std. error	t-Statistic	Prob-Value
RIR	0.013450	0.019204	0.700369	0.5036
CRR	0.029765	0.010644	2.796572	0.0233
LMS	0.367597	0.084835	4.333073	0.0025
TBR	-0.033567	0.017063	-1.967295	0.0847
LEXR	0.120123	0.203748	0.589563	0.5718

Source: Authors computation 2024

As shown in table 4-3.3 of the Autoregressive Distributive Lag (ARDL) Long term result, there was a positive link (+0.013450) between the real interest rate (RIR) and the log value of the commodity price index (LCPI), which is a proxy for commodity pricing in Nigeria. If the real interest rate (RIR) were to increase by one unit, the log value of the commodity price index (LCPI) would climb by about 0.01%. The p-value of 0.5036 suggests that the correlation between real interest rate and the log value of the commodity price index is not statistically significant. This negates economic theory which predicts that, a rise in the real interest rate is likely to cause the logarithm of the commodity price index to rise.

In addition, the cash reserve ratio (CRR) showed a positive correlation (+0.029765) with the commodity price index (LCPI), which is a stand-in for commodity pricing in Nigeria. If the cash reserve ratio (CRR) in Nigeria grow by one unit, the log value of the commodity price index (LCPI) would increase by almost three percent. Cash reserve ratio has a statistically significant effect on the log value of the commodity price index, nevertheless, with a probability value of 0.0233.

As a surrogate for Nigerian commodity prices, the log value of the commodity price index (LCPI) showed a

positive association (+0.367597) with the long-run ARDL result of the log of broad money supply (LMS). There is a statistically significant correlation between the logarithm of broad money supply and the logarithm of its commodity price index ($p = 0.0025$).

In addition, the value of the commodity price index (LCPI) as a proxy for commodity pricing in Nigeria had a negative correlation of -0.033567 with the value of the Treasury bill rate (TBR). Thus, the log value of the LCPI in Nigeria would decrease by about 3% for every unit rise in the value of the Treasury bill rate (TBR). But with a probability of 0.0847, the effect of the Treasury bill rate on the log value of the commodity price index is not statistically significant. Lastly, the value of the commodity price index (LCPI) as a surrogate for commodity pricing showed a positive association (+0.120123) with the log value of the exchange rate (EXR). So, for every one-unit depreciation in the log value of the exchange rate (EXR), the log value of the commodity price index (LCPI) in Nigeria would rise by almost 12%. There is no statistically significant relationship between the logarithm of the exchange rate and the logarithm of the commodity price index, according to the probability value of 0.5718.

Table 4: ARDL Short-run Result (LCPI)

Variable	Coefficient	Std. Error	t-Statistics	Prob
C	0.621049	0.120285	5.162979	0.0009
D(RIR)	0.004396	0.003163	1.390128	0.2019
D(RIR(-1))	0.001274	0.003500	0.363914	0.7254
D(RIR(-2))	0.000653	0.002387	0.273470	0.7913
D(CRR)	0.006125	0.005325	1.150211	0.2833
D(CRR(-1))	-0.015653	0.006263	-2.499288	0.0247
D(CRR(-2))	-0.004012	0.006122	-0.655331	0.5306
D(LMS)	-0.017928	0.142856	-0.125500	0.9032
D(LMS(-1))	-0.543209	0.176315	-3.080901	0.0110
D(LMS(-2))	-0.227301	0.183181	-1.240854	0.2498
D(TBR)	-0.007851	0.003406	-2.305093	0.0401
D(TBR(-1))	0.005358	0.004103	1.305960	0.2279
D(TBR(-2))	0.003571	0.003785	0.943634	0.3730
D(LEXR)	-0.043307	0.051015	-0.848909	0.4206
D(LEXR(-1))	-0.055060	0.060213	-0.914410	0.3872
D(LEXR(-2))	0.013354	0.054523	0.244930	0.8127
Ecm (-1)*	-0.582834	0.095863	-6.079885	0.0003
Adj R ² = 0.712957, F-statistics = 5.501888 (0.001753), DW = 1.832983				

Source: Authors computation 2024

The coefficient estimates for the error correction term, ECM (-1) has a negative value and is significant at the 0.05 level. It suggests that the model will reach long-run equilibrium at a rate of 58% every year. This means that a yearly adjustment speed of 58% may fix the mistake from the previous year.

The independent variables (RIR, CRR, MS, TBR & LEXR) explain 71% of the total variance in the dependent variable (CPI), according to the corrected R-Square (R²) value. As a whole, the model is noteworthy since the F-statistic is significant at the 5% level of significance. Without serial correlation, the model would not work, according to the Durbin-Watson statistics of 1.832983, which is close to 2.

Table 4.3.4 displays the model's short-run outcome. A positive real interest rate (RIR) of (+0.004396, +0.001274, and +0.000653) was seen in the present, the preceding, and the second year periods when the log value of the commodity price index (LCPI) was used as a surrogate for commodity price in Nigeria. This means that the log value of the commodity price index (LCPI), which is a proxy for commodity price, would rise by approximately 0.0004%, 0.001%, and 0.0006% for every unit increase in the real interest rate (RIR) in Nigeria. Real interest rate and commodity price index log value do not correlate statistically (p=0.02019, 0.7254, and 0.7914, respectively). Economic theory predicts this outcome. The log value of the commodity price index is likely to rise in response to an increase in the real interest rate.

Using the log value of the commodity price index (LCPI) as a surrogate for commodity prices in Nigeria over the preceding year, the cash reserve ratio (CRR) also has a negative value of -0.015653. If the cash reserve ratio (CRR) in Nigeria increases by one unit, the log value of the commodity price index (LCPI), which is a proxy for commodity pricing, would fall by about 0.002%. Based on the p-value of 0.0247, it can be concluded that the cash reserve ratio is significantly related to the log value of the commodity price index. Economic theory does not support this outcome. The predicted outcome is that the log value of the commodity price index will rise in response to an increase in the cash reserve ratio.

As a surrogate for commodity prices in Nigeria over the preceding year, the log value of the commodity

price index (LCPI) is negative (-0.543209) when applied to the broad money supply (MS). This means that the log value of the commodity price index (LCPI), which is a proxy for commodity pricing, would decline by about 0.54% for every unit rise in the log value of the broad money supply (LMS) in Nigeria. The correlation between the logarithm of the broad money supply and the logarithm of the commodity price index is statistically significant (p=0.0110). Economic theory predicts this outcome. As the money supply expands, the log value of the commodity price index is anticipated to fall.

Similarly, using the log value of the commodity price index (LCPI) as a stand-in for commodity prices in Nigeria in the most recent year, the value of the Treasury bill rate (TBR) is negative (-0.007851). If the Treasury bill rate (TBR) in Nigeria were to rise by one unit, the log value of the commodity price index (LCPI), which is a proxy for commodity pricing, would fall by about 0.008%. The correlation between the yield on Treasury bills and the logarithm of the commodity price index is statistically significant (p = 0.0401). Economic theory predicts this outcome. The predicted outcome of a rise in the rate of interest on Treasury bills is that the log value of the commodity price index will fall.

Last but not least, as a surrogate for commodity prices in Nigeria during the second year period, the value of the exchange rate (LEXR) is positive (+0.013354) using the log value of the commodity price index (LCPI). This means that the log value of the commodity price index (LCPI), which is a proxy for commodity pricing, would rise by about 0.01% for every unit depreciation in the log value of the exchange rate (LEXR) in Nigeria. A statistically significant association between the exchange rate and the log value of the commodity price index is shown by the p-value of 0.8127. Economic theory predicts this outcome. The predicted outcome of a rise in the rate of interest on Treasury bills is that the log value of the commodity price index will fall.

Diagnostic Test

Table 5: Ramsey Reset Test, Serial Correlation LM Test and Homoscedasticity Test Results

	F-Statistic	Prob-Value
Ramsey Reset Test	8.809990	0.0709
Breusch-Godfrey Serial Correlation LM Test	6.104384	0.0658
Breusch-Pagan-Godfrey Heteroskedasticity Test	0.977193	0.5507

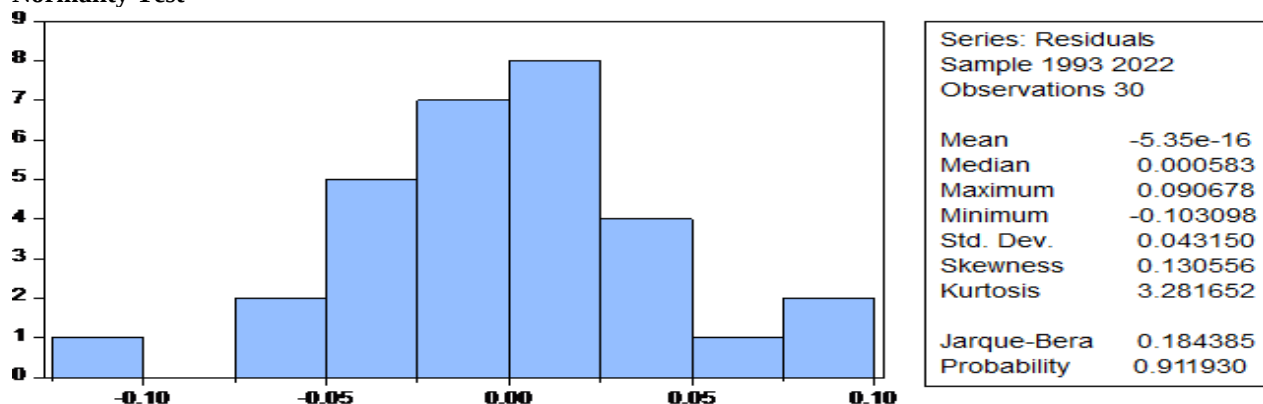
Source: Authors computation 2024

From the diagnostic test results in Table 4.3.5, we can see that the Ramsey Reset test for linearity found an f-statistic of 8.809990 and a computed p-value of 0.0709, both of which are greater than the 5% (0.05) critical value. Consequently, we can reject the null hypothesis and conclude that the model is correctly specified.

The f-statistic is 6.104384 and the Chi-Square probability value is 0.6329, according to the Serial or Autocorrelation Test utilizing the Breusch-Godfrey Serial Correlation LM Test. This proves that there is no serial correlation in the model, as the probability value of around 7% (0.0658) is higher than the crucial value of 5% (0.05).

An f-statistic of 0.977193 and a Chi-Square probability value of 0.5507 were produced by the heteroscedasticity test that used the Breusch-Pagan-Godfrey test. With a probability Chi-square value more than 5% ($P > 0.05$), the results point to the absence of heteroskedasticity in the model. Thus, residuals are homoscedastic, meaning they have a constant variance, an ideal property for regression.

Normality Test



The residuals are normally distributed, as shown in Figure 7, which summarizes the normalcy test. The Jarque-Bara value is 1.184385, and the associated probability value is 0.911930, both of which are more than the 0.05 threshold of significance.

5. Discussion of Findings

5.1. Real Interest Rate and Commodity Price Index in Nigeria.

In the most recent years' time period of the short-run, the results of the regression analysis using the Auto-Regressive Distributive Lag (ARDL) method showed that the real interest rate (RIR) has a negative association with the commodity price index (CPI). It defies economic theory that the real interest rate (RIR) and the commodity price index (CPI) have a negative relationship. The general public anticipates that when the real interest rate (RIR) rises, consumer prices will follow suit. But the result's p-value shows that real interest rate (RIR) has a statistically significant effect on the CPI. Therefore, the analysis concludes that the null hypothesis that the RIR and CPI are not significantly related is incorrect. The results of this study are in line with those of earlier research by Haruna et al. (2022).

5.2 Cash Reserve Ratio and Commodity Price Index in Nigeria.

A favorable association between cash reserve ratio (CRR) and commodity price index (CPI) was inferred using regression analysis. It is consistent with economic theory that the cash reserve ratio (CRR) has a positive connection with the commodity price index (CPI). Since deposit money banks have less cash on hand, an increase in the cash reserve ratio (CRR) is likely to cause interest rates to rise, making borrowing more expensive and, in turn, driving up the cost of goods and services in the country. Cash reserve ratio (CRR) has a statistically significant effect on commodity price index (CPI), according to the p-value of the finding. Therefore, the analysis concludes that the null hypothesis that the cash reserve ratio (CRR) and commodity price index (RIR) do not have a significant link is false.

5.3 Broad Money Supply and Commodity Price Index in Nigeria.

From what we can see, in the short term, there is an inverse link between the broad money supply (MS) and the commodity price index (CPI) during the last year. Economic theory predicts a negative correlation between the MS and the CPI (commodity price index).

A rise in the broad money supply (MS) is thought to boost economic liquidity, which in turn increases the number of commodities and, eventually, lowers prices across the board. Real wide money supply (MS) does have a statistically significant effect on the commodity price index (CPI), according to the p-value of the outcome. Since the research found a substantial link between broad money supply (MS) and commodity price index (CPI), the null hypothesis that there is no relationship between the two is rejected. Previous research by Takon and Ita (2020) casts doubt on the results of this investigation.

5.4 Treasury Bill Rate and Commodity Price Index in Nigeria.

Also, in the most recent years' worth of data, we see that the short-term link between the Treasury bill rate (TBR) and the commodity price index (CPI) is negative. Economists' predictions about a negative correlation between the TBR and the CPI are spot on. The anticipated slowdown in the growing costs of goods and services in the nation is a result of a rise in the Treasury bill rate (TRB). The result's p-value, however, suggests that the Treasury bill rate (TBR) has a statistically significant effect on the CPI. Accordingly, the study's results disprove the null hypothesis that the correlation between the TBR and CPI is not statistically significant.

5.5 Exchange Rate and Commodity Price Index in Nigeria.

Finally, the estimated model's results showed that a positive exchange rate (EXR) has a long-term and short-term beneficial effect on the commodity price index (CPI) after the second year. Economic theory predicts a positive correlation between the exchange rate (EXR) and the commodity price index (CPI). As a result of the local currency's depreciation, which drives up interest rates and the cost of goods and services, an increase in the exchange rate (EXR) is anticipated to amplify the prices in the nation. Exchange rate (EXR) does have a statistically significant effect on commodity price index (CPI), according to the p-value of the finding. It follows that the investigation does not support the null hypothesis that the correlation between the CRR and the RIR is not statistically significant. Research by Haruna (2022) contradicts the results of this research.

6. Conclusions and Recommendations

According to the study's conclusions, commodity prices are significantly affected by changes in monetary policy variables including interest rates,

cash reserve ratios, money supply, etc. Regression analysis on the link between real interest rate and commodity prices found that, in the most recent years' worth of data, real interest rate is positively and significantly correlated with commodity prices, whereas broad money supply is negatively and significantly correlated with commodity prices in the same time period. For the present short-term timeframe, it was also determined that the rate of Treasury bills had a negative and statistically significant correlation with commodity prices. Lastly, according to the regression results, there is a positive but negligible association between the exchange rate and commodity prices in the long run and in the short run compared to the previous year.

Recommendations

The securities held by the federal government should be priced in a way that makes them appealing, and this should be done by the monetary policy authority.

Furthermore, the CBN ought to exercise caution when raising the reserve ratio, as an ongoing hike will certainly impact the cost of goods and services. •Final point: Rather than transferring funds to deposit money banks or shadow banks, the foreign exchange should be distributed directly to registered investors, especially those in the agricultural and manufacturing sectors.

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The Influence of the Cashless Policy on Economic Growth and Development

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Abstract. The study investigates the correlation between the cashless policy and economic growth and development in Nigeria. Ordinary regression analysis was applied to assess the impact of the cashless policy on economic growth and development. Data were gathered from participants using a structured questionnaire. The study's results demonstrated that the independent variables (EBS, ETS, P2P) exert a significant influence on the dependent variable (EGD). The notably high R-squared value indicates a strong alignment of the model with the data. Conclusively, the study asserts that the cashless policy exhibits a substantial positive impact on economic growth and development in Nigeria. Consequently, it suggests that governmental bodies and those in authoritative positions should implement initiatives aimed at enhancing digital financial literacy among the populace, fostering effective utilization of electronic banking systems, electronic transfer systems, and peer-to-peer payment platforms.

Keywords: Economic Growth and Development; Electronic Banking System; Electronic Transfer System; Peer-To-Peer (P2P) Payments

1. Introduction

Having a fundamental objective is crucial for the longevity of a policy. Policies are designed to tackle current, perceived, and potential challenges. This prompted the introduction of the cashless policy in Nigeria, aiming to address existing issues (Fasua, 2024). "The Central Bank of Nigeria" (CBN) has played a pivotal role in driving the transition to a cashless economy by implementing various policy initiatives, including the Cashless Policy, electronic payment channels, mobile money services, and a national switching system. Nigeria initiated the Cashless Policy in 2012 to promote the use of electronic payment systems and reduce reliance on

physical cash (Tee & Ong, 2016). The promotion of electronic payment channels such as mobile banking, internet banking, and Point of Sale (POS) terminals has been actively pursued (Maverick, 2021), leading to improved financial inclusion, especially in remote areas. The implementation of a national switching system like the "Nigeria Inter-Bank Settlement System" ("NIBSS") has facilitated streamlined electronic transactions among banks (Onwe, 2018).

Effective March 30, 2012, the CBN cash policy introduced daily cumulative limits for free cash withdrawals and lodgments in Lagos State. Individuals and corporate entities surpassing these limits are subject to service fees. Moreover, over-the-counter encashment of third-party cheques exceeding N150,000 became ineligible starting January 1, 2012. Leveraging advanced information technology, the policy enables swift fund transfers, reducing wait times in banks (Omotunde et al., 2013). Beyond Nigeria, the cashless policy has transcended borders, exemplified by initiatives like Wizzit in South Africa, serving over three hundred thousand customers, and M-PESA in Kenya, embraced by nine million customers (Onwe, 2018; Omotunde et al., 2013). It is believed that the effective utilization of mobile phones and other technologies will support the cashless policy and foster the expansion of a cashless economy in Nigeria (Fasua, 2024).

Implemented in Lagos State, which accounts for 85% of POS and 66% of cheque transactions in Nigeria, the cashless economy seeks to reduce physical cash circulation and encourage more electronic-based transactions, with an anticipated 90% reduction in costs associated with maintaining a cash-based economy upon full implementation (Omotunde et al., 2013). The CBN policy on retail cash collection and lodgment implies reduced transaction costs, expanded vault cash, increased credit creation, and greater

involvement of the informal sector in banking (CBN, 2011). The CBN envisions the cashless policy empowering a previously large populace to open accounts and conduct e-transactions across the nation without visiting bank branches. Divergent views exist on the scheme's implementation, Nigerians' readiness to embrace it, effectiveness of sensitization campaigns, and the protection of interests in the informal sector. Some argue that the Point of Sale (POS) terminals render the policy useless, while others highlight the need for the apex bank to proactively address security and technological challenges associated with e-transactions.

Hence, there is a necessity for research to examine the influence of the cashless policy on economic growth and development. This study seeks to address inquiries regarding the impact of the cashless policy on economic growth and development, along with the ramifications of Electronic Banking System, Electronic Transfer System, and Peer-To-Peer (P2P) Payments on economic growth and development in Nigeria. The study is organized into conceptual, theoretical, and empirical reviews, methodology, data analysis, conclusion, and recommendations sections.

2. Literature

2.1 Conceptual Review

2.1.1 Cashless Economy and Cashless Policy

A cashless economy does not signify the complete absence of cash; rather, it denotes an economic environment where goods and services are purchased and paid for using electronic means (Onwe, 2018). Woodford (2003) defines a cashless economy as one in which there are presumed to be no transaction frictions that can be alleviated through the utilization of money balances, thereby providing a rationale for holding such balances even when they yield a rate of return. Various facets of the operation of a cashless economy are facilitated by e-finance, e-money, e-brokering, and exchanges, all of which pertain to how transactions and payments are conducted in a cashless economy (Onwe, 2018).

A cashless policy comprises a series of tactics and measures implemented by governments or financial authorities to encourage and bolster electronic or digital forms of payment while reducing dependency on physical cash. The objective of a cashless policy is to foster a more efficient, transparent, and secure financial environment. This policy promotes the utilization of electronic payment methods like credit/debit cards, mobile wallets, and online banking for transactions, instead of relying on physical cash. It encompasses the utilization of Electronic Banking

System, Electronic Transfer System, and Peer-To-Peer (P2P) Payments.

2.1.1.1 Electronic Banking System

"Electronic Banking System" denotes a holistic and cohesive collection of technologies, procedures, and platforms facilitating diverse banking and financial transactions electronically for individuals, businesses, and financial institutions (Babatunde & Salawudeen, 2017). Electronic Banking Systems leverage digital technology to provide a wide range of services, offering customers the flexibility to manage their finances remotely, often through online channels. Online Banking allows customers to manage their bank accounts through the internet. They can check balances, transfer funds, pay bills, and conduct various banking activities securely on an online platform.

Mobile Banking expands banking services to mobile devices like smartphones and tablets. Through mobile banking apps, users can execute transactions, receive alerts, and access account details while on the move. Automated Teller Machines (ATMs) are part of the electronic banking system, providing customers with self-service options for cash withdrawals, deposits, and account inquiries. Electronic Funds Transfer (EFT) facilitates the electronic transfer of funds between different accounts, either within the same bank or across different financial institutions. The Electronic banking system plays a crucial role in modern banking, offering convenience, accessibility, and efficiency for both financial institutions and their customers. Its evolution continues to be influenced by advancements in technology and the changing preferences of consumers in an increasingly digital world.

2.1.1.2 Electronic Transfer System

An Electronic Transfer System (ETS) is a digital platform facilitating the transfer of funds without physical currency. It encompasses various electronic payment methods like electronic funds transfer (EFT), mobile banking, online banking, point of sale (POS) systems, automated clearing house (ACH), digital wallets, and cryptocurrencies (Aldaas, 2021; Maverick, 2021; Friedman & Johnson, 2019). EFT enables transactions such as direct deposits and wire transfers. Mobile and online banking allow users to manage accounts and conduct transactions electronically. POS systems enable electronic payments at physical retail locations, reducing reliance on cash (Isibor et al., 2018). ACH (Automated Clearing House) enables the electronic transfer of funds between bank accounts, typically utilized for

direct deposits and bill payments. Digital wallets securely store payment information for online and in-person purchases. Cryptocurrencies, operating on decentralized blockchain technology, are also part of some ETS for peer-to-peer transactions. Overall, ETS plays a crucial role in modernizing financial transactions and supporting the shift towards a cashless or digital economy (Maverick, 2021; Lee, 2019).

2.1.1.3 Peer-To-Peer (P2P) Payments

According to Belanche et al. (2022), peer-to-peer (P2P) payments involve transferring money directly from one individual or entity to another using digital platforms or mobile apps, can have several implications for the quality of financial reporting. P2P (Peer-to-Peer) payments are witnessing robust expansion because of the considerable surge in mobile payment popularity and the COVID-19 pandemic has influenced people's habits significantly. P2P payments frequently produce digital transaction records, simplifying users' ability to monitor their financial behaviors (Abdullah et al., 2021). This can enhance the accuracy and completeness of financial reporting, as individuals can readily access detailed information about their income and expenses. P2P payments are typically processed in real-time or within a short period. This can lead to more up-to-date financial reporting, as transactions are recorded promptly, providing users with a current view of their financial position (Borasi et al., 2021).

2.1.2 Economic Growth and Development

Economic growth denotes the positive alterations in material production within a specific short duration, typically a year, resulting in an annual augmentation in material production as evidenced by the escalation in the value of national income. However, economic growth, as delineated in economic theory, differs from economic development. While economic growth denotes a yearly expansion in material production and national income, economic development encompasses broader socio-economic advancements stemming from the impacts of both economic and non-economic factors (Fasua, 2021; Mladen, 2015).

Adebowale (2017) further elucidates economic growth as a comprehensive concept encompassing not only income and productivity growth but also job creation and economic diversification. Numerous policies play a pivotal role in influencing economic growth, spanning areas such as security, employment generation, agricultural production, and poverty reduction. Such growth engenders resources readily

available for development across all facets, contributing to overall economic development, which unfolds over an extended period and involves a sequence of structural changes.

The study contends that attaining the economic development of a nation necessitates heightened involvement in the processing capacity of industrial production, with a gradual transition towards dominance by the service sector at advanced stages. A comprehensive review of existing literature underscores a consensus in the delineations of economic growth and development across various studies. The collective comprehension underscores the multifaceted nature of these concepts and the interplay of diverse factors influencing their trajectories (Fasua et al., 2023).

2.1.3 Cashless Policy and Growth & Economic Development in Nigeria

The relationship between a cashless policy and economic growth and development in Nigeria is multifaceted, and various factors influence the outcomes. A cashless policy can enhance the efficiency of financial transactions, reduce transaction costs, and minimize the risks associated with handling physical cash. This can contribute to overall economic efficiency and productivity. However, if the infrastructure supporting cashless transactions is not robust or accessible to all segments of the population, it may lead to exclusion and hinder economic growth (Elechi & Rufus, 2016; Kumari & Khanna, 2017).

A well-implemented cashless policy can promote financial inclusion by providing access to banking services for previously unbanked or under-banked populations. Increased financial inclusion can lead to higher savings, investments, and economic participation. If the policy is not inclusive or if a significant portion of the population lacks access to digital financial services, it may exacerbate existing inequalities and limit the positive impact on economic development. A cashless policy can help reduce the size of the informal economy by bringing more economic activities into the formal sector. This can enhance tax collection, improve regulatory oversight, and contribute to government revenue (Fasua, 2024).

Rapid implementation without proper awareness or alternative solutions in place may disrupt businesses in the informal sector, impacting livelihoods and potentially slowing economic growth. Digital transactions in a cashless system can enhance security and transparency, reducing the risks of corruption and illicit financial activities. This can create a more

conducive environment for economic growth. Inadequate cybersecurity measures or a lack of trust in the digital system may lead to security concerns, hindering the adoption of cashless transactions. A cashless policy can enhance the effectiveness of monetary policy by providing better tools for central banks to implement policies such as interest rate adjustments and money supply control. If the transition to a cashless system is too rapid or poorly managed, it may create disruptions in monetary policy transmission mechanisms (Fasua, 2024; Srouji, 2020).

2.2 Theoretical Review

2.2.1 Innovation Diffusion Theory

The adopted core theory, Rogers' Diffusion of Innovation (DOI) theory (1976), is crucial for understanding the acceptance of new technologies by influencing relevant variables. DOI posits that reducing uncertainty is central to adopting innovations, with individuals gathering information to guide their decision-making. Five key adoption concepts (compatibility, comparative benefit, trialability, complexity, and observability) play a pivotal role in explaining individuals' preference for new technological modalities. This theory recognizes the spread of innovation within social systems through specific channels, progressing through knowledge, persuasion, decision, implementation, and confirmation stages (Isibor et al., 2018).

In the realm of internet banking, individuals and financial institutions strive to diminish uncertainty through understanding emerging technologies. The perceived superiority of an innovation, known as relative advantage, becomes a key driver in adoption, considering both economic and social benefits. Compatibility, which evaluates alignment with prevailing values and user demands, is contingent on socio-cultural norms and beliefs. The impact of perceived difficulty, reflected in complexity, and the testability on a small scale, assessed through trial ability, plays a role in adoption. Collectively, these factors, excluding observability, significantly shape decisions, especially within the context of internet banking.

Examining the four elements of innovation diffusion theory in internet banking, Baraghani's (2008) analysis excluded observability due to the private nature of transactions. These elements positively influence individuals' attitudes toward internet banking, impacting their intention to adopt the technology. The study recognizes innovation spreading over time in a social system, aligning with established economic frameworks. In this research,

diffusion refers to the spread of cashless payment methods, influenced by consumer preferences for fast transactions and businesses' pursuit of additional revenue channels. According to Tee and Ong (2016), the diffusion of electronic payment results in cashless transactions, with differences observed among societies based on innovator adopters and decision-making processes.

2.2.2 Technology Acceptance Theory

Davis et al. (1989) introduced the Technology Acceptance Theory (TAT) as a framework aimed at understanding users' intention or acceptance level towards information systems or technology. TAT centers around two main constructs: perceived usefulness and perceived ease of use. Perceived usefulness refers to an individual's belief in the enhancement of job performance through the adoption of new technology, while perceived ease of use reflects the ease of learning and operating new technology. The theory posits that perceived ease of use positively influences perceived usefulness and considers exogenous variables, such as the environment, as antecedents influencing both factors. TAT has become widely employed in information technology research.

Liu and Arnett (2000) extended TAT's application by identifying variables crucial for the development of successful websites. Gefen et al. (2003) further expanded TAT by integrating it with trust to elucidate online consumer behavior. Additionally, Pavlou (2003) proposed an e-commerce acceptance model for online consumers, utilizing experimental designs and surveys. This study combined TAT factors with public experiences and perceived risk to analyze e-government principles. Empirical findings revealed that trust in government organizations and a strong identification with information technology play pivotal roles in e-government success. These studies collectively suggest that TAT is not limited to examining the acceptance of new information technology but also holds relevance for understanding online user behavior (Liu & Arnett, 2000; Gefen et al., 2003; Pavlou, 2003).

2.2.3 The Quantity Theory of Money

The origins of monetary policy can be traced back to the seminal work of Irving Fisher (1996), who laid the foundation for the quantity theory of money with his equation of exchange. Fisher's theory posited that money primarily impacts prices rather than broader economic aggregates. However, the role of money in an economy extends beyond direct price effects and

has an indirect influence on various economic variables, particularly through its impact on interest rates. Changes in interest rates, in turn, affect investment decisions and the cash holdings of economic agents.

Monetary policy operates through several transmission channels that shape economic activities. Monetarists argue that adjustments in the money supply directly influence the real value of money. Tight monetary policies, characterized by constraints on liquidity and banks' lending capacity, result in reduced lending to prime borrowers and business firms, excluding mortgages and consumption spending. This constriction of effective demand and investment stems from the curtailment of lending activities, thereby influencing economic dynamics.

The relationship between a cashless policy and monetary policy, as outlined by Irving Fisher's quantity theory of money, can be understood through the lens of the impact of cashless transactions on the various channels through which monetary policy influences the economy.

In Fisher's quantity theory, the velocity of money is a key determinant of the overall price level in an economy. The velocity of money refers to the speed at which money circulates within an economy as it is exchanged for goods and services. A well-implemented cashless policy may affect the velocity of money by promoting faster and more frequent transactions. This dynamic can affect the total money supply and influence the efficacy of monetary policy in managing inflation. Fisher highlighted the role of money in influencing interest rates, which in turn affects investment decisions. Changes in interest rates impact borrowing costs and, consequently, investment levels. The shift to cashless transactions can influence interest rates by altering the demand for money. Increased efficiency in financial transactions through cashless means may affect interest rates, influencing investment dynamics as perceived in Fisher's analysis.

Fisher's analysis suggests that tight monetary policies can impact liquidity and banks' ability to lend, restricting loans to specific sectors and affecting overall economic demand. A successful cashless policy may enhance liquidity in the financial system, potentially mitigating some of the constraints posed by tight monetary policies. This, in turn, can influence lending capacity and impact economic dynamics, aligning with Fisher's insights. Fisher's quantity theory emphasizes the transmission channels through which changes in the money supply affect real economic variables.

The adoption of cashless transactions can be considered a modern evolution of these transmission channels. Electronic transactions may affect money supply dynamics, influencing economic activities and validating Fisher's conceptual framework. In essence, the implementation of a cashless policy can have implications for the key variables and channels through which monetary policy traditionally operates. The increased efficiency, altered velocity of money, and changes in interest rate dynamics resulting from a cashless system may influence the broader economic aggregates in line with Fisher's foundational insights into the quantity theory of money and monetary policy.

Having reviewed pertinent theories regarding the relationship between cashless policies and economic growth and development in Nigeria, this study adopts the innovation diffusion theory as its theoretical framework. The rationale for this choice lies in the acknowledgment of innovation spreading gradually through a social system, aligning with established economic frameworks. In the context of this study, diffusion specifically refers to the proliferation of cashless payment methods, spurred by consumer demand for swift transactions and businesses exploring novel revenue avenues. Furthermore, it can be contended that the diffusion of electronic payment methods ultimately results in varying degrees of cashless transactions within societies, influenced by the characteristics of innovation adopters and the decision-making processes involved.

2.3 Empirical Review

In a study conducted by Nwala et al. (2023), the examination of electronic payment systems' impact on economic growth in Nigeria was undertaken. Utilizing pre-estimation tests, the researchers employed the Johansen cointegration test to ascertain the existence of a long-run relationship. Once cointegration was established, a Vector Error Correction Model (VECM) was utilized for further analysis. Dynamic Ordinary Least Square regression was applied to evaluate the influence of electronic payment systems on Nigeria's economic growth. The results revealed that point of sale and mobile payment channels significantly contributed to economic growth, whereas web pay channels had an insignificant effect.

Similarly, Andrea et al. (2022) conducted research on the impact of e-payment systems on Nigeria's gross domestic product (GDP). The study aimed to assess the effects of Automated Teller Machine (ATM), Point of Sale (POS), and mobile applications payment

systems on GDP. Employing an ex-post facto research design, the study focused on quoted telecommunication companies listed on the Nigeria Stock Market as of 2020, with a sample including MTN Nigeria, eTranzact, Chams Plc, Courteville Business Solutions Plc, and Omatek Plc. The Auto Regressive Distributed Lag Model (ARDL) served as the analytical technique, revealing significant effects of ATM, POS, and mobile application payment systems on economic growth in Nigeria.

Furthermore, Njoku et al. (2020) investigated the impact of electronic banking on Nigeria's economic growth spanning from 2009 to 2018 using quarterly data. The study relied on secondary data from the CBN Statistical Bulletin and the Nigerian Bureau of Statistics. The Vector Error Correction Model (VECM) was adopted, indicating that electronic banking significantly influenced the economic growth of Nigeria. The VECM results explained approximately 58.97% of the total variations in economic growth during the study period. The analysis revealed a significant relationship between electronic banking and Nigeria's economic growth. Notably, while Point of Sales, Internet Banking, and Mobile Banking individually had no significant effects, Automated Teller Machine exhibited a notable impact on economic growth during the considered period.

John (2019) conducted an analysis to assess the relationship between electronic payment systems and economic growth in Nigeria. Using monthly data spanning from 2012 to 2017, the Autoregressive Distributed Lagged regression (ARDL) method was employed to investigate the impact of various payment systems. The findings unveiled a significant positive correlation between electronic payment systems and economic growth, particularly in terms of real gross domestic product (GDP) growth. Notably, Automated Teller Machines were identified as having a positive and substantial impact on economic growth.

In a related study, Onwe (2018) examined the repercussions of Nigeria's cashless rural economy using a survey research approach and questionnaires as data collection instruments. Utilizing simple percentages, frequency tables, and the chi-square (χ^2) test to assess the hypothesis, the study discovered

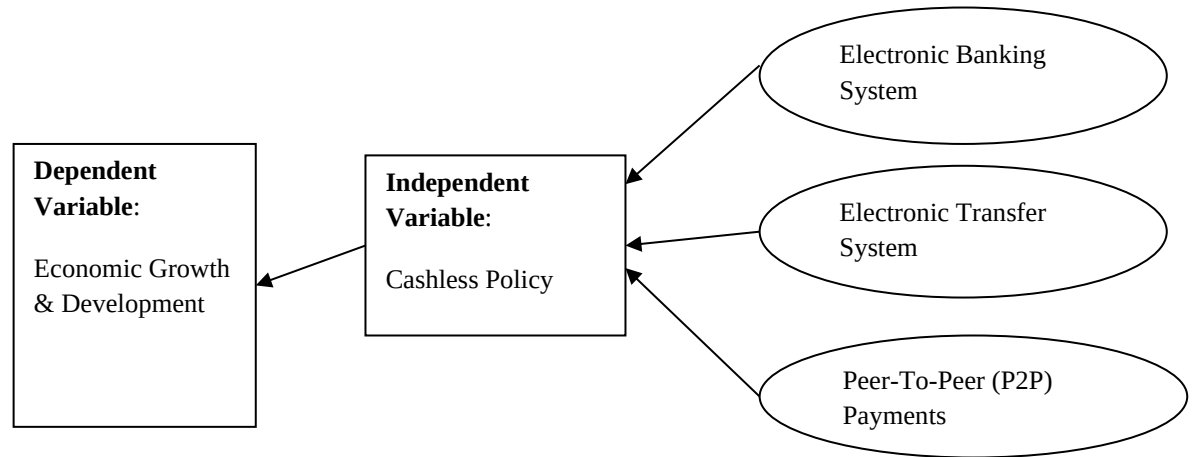
widespread acceptance and implementation of the CBN cashless policy in Ikwo Local government. The chi-square test further highlighted a robust and significant impact of the CBN cashless policy in the rural area of Ikwo Local government.

Additionally, Ogbeide et al. (2016) explored the influence of electronic banking on Nigerian economic growth, employing the Autoregressive Distributed Lag (ARDL) bond testing technique. Analyzing quarterly data from 2009 to 2014, the study examined economic growth (RGDP) in relation to various measures of e-banking, including Automated Teller Machines, Mobile Banking, Web Banking. Furthermore, the study by Ogbeide et al. (2016) explored the influence of electronic banking on Nigerian economic growth, incorporating the analysis of Point of Sales Terminal. Employing the Pairwise Granger Causality test to determine causality direction, the study unveiled a significant impact of e-banking on economic growth. Automated Teller Machines and Mobile Banking were found to positively influence growth, while Point of Sales and Web Banking had a negative impact. Moreover, a long-run relationship between e-banking and economic growth was identified, with e-banking Granger causing economic growth in Nigeria.

Siyanbola (2013) delved into the effect of cashless banking on the Nigerian economy, utilizing a descriptive research design and questionnaires for data collection. Employing the nonparametric chi-square tool for data analysis, the study revealed the dynamism in the financial system, as evidenced by the nature and quality of payment products. Similarly, Olorunse (2010) examined the impact of electronic banking in the Nigerian banking system, utilizing both primary data from questionnaires and secondary data from the CBN electronic banking guidelines and Unity Bank Plc's annual report. The study employed descriptive and inferential statistics, indicating that the electronic banking system in Nigeria has enhanced banking transactions by bringing services closer to customers.

Additionally, Marco and Bandiera (2004) argued that increased usage of cashless banking instruments enhances the effectiveness of monetary policy and asserted that the current level of e-money usage does not pose a threat to the stability of the financial system.

2.3 Conceptual Framework



Source: Author's concept (2024)

Conceptual framework on cashless policy and economic growth and development in Nigeria

3. Research Method

The study's research design is ex-post facto, selected to address the research questions outlined in the introduction section. Data collection involved the meticulous development and distribution of a structured questionnaire among respondents specifically chosen for this study. The target population consisted of ten selected deposit money banks located within the South West Zone. Purposive sampling methods were employed to select participants, resulting in a sample size of 200 consumers. Each of the ten banks received 20 questionnaires, and a total of 181 completed questionnaires were retrieved. This sampling technique was chosen due to the accessibility of data from the specified population.

The questionnaire was strategically crafted in a Likert-scale rating format, ranging from strongly agreed (4-point) to strongly disagreed (1-point). This format facilitates quantitative analysis by allowing researchers to assign numerical values to responses, thereby streamlining the process of data interpretation and analysis.

In specifying the model for the study, the independent variables were grouped into three namely: Electronic Banking System (EBS), Electronic Transfer System (ETS) and Peer-To-Peer (P2P) Payments. Economic Growth and Development (EGD) is assumed to be a function of Electronic Banking System, Electronic Transfer System and Peer-To-Peer (P2P) Payments. as formulated the following model.

$$EGD = f(CP)$$

This can be expressed clearly in equations 1 and 2.

$$EGD = f(EBS, ETS, P2P) \dots \dots \dots Eq. (1)$$

Equation (1) is expressed explicitly as:

$$EGD = \beta_{0it} + \beta_1 EBS + \beta_2 ETS + \beta_3 P2P + \mu \dots \dots \dots Eq. (2)$$

Where: EGD= Economic Growth and Development"; β_0 = Intercept of the regression line; β_{1-3} = Coefficient or slope of the regression line or independent variables; "Electronic Banking System" (EBS), Electronic Transfer System (ETS) and Peer-To-Peer (P2P) Payments; μ =Error term that represents other independent variables that affect the model but not captured.

4. Descriptive Statistics of Respondents

Table 4.1 Descriptive Statistics of Respondents

	EGD	EBS	ETS	P2P
Mean	3.500000	3.420000	3.200000	3.410000
Median	4.000000	4.000000	4.000000	4.000000
Maximum	4.000000	4.000000	4.000000	4.000000
Minimum	3.000000	3.000000	2.000000	2.000000
Std. Dev.	2.117373	0.754380	0.90034	1.009931
Skewness	0.093828	0.036356	0.474550	0.161745
Kurtosis	2.595522	3.326104	3.090308	2.617868
Jarque-Bera	19.98646	19.27289	41.01148	22.52231
Probability	0.143046	0.070065	0.056210	0.057323
Sum	6070.000	447.0000	440.0000	431.0000
Sum Sq. Dev.	45651.00	60.91000	86.00000	103.3900
Observations	181	181	181	181

Source: Researcher's Compilations (2024)

Table 4.1 furnishes descriptive statistics for four variables: Economic Growth and Development (EGD), Electronic Banking System (EBS), Electronic Transfer System (ETS), and Peer-To-Peer (P2P) Payments. The mean scores indicate a consistent level as they fall within the range defined by the minimum and maximum scores. EGD, with a mean value of 3.50, stands out as the variable with the highest average, surpassing EBS (mean: 3.42), ETS (mean: 3.20), and P2P (mean: 3.41).

The standard deviation, a measure of variation or dispersion, reveals values of 2.12, 0.75, 0.90, and 1.01 for EGD, EBS, ETS, and P2P, respectively. EGD exhibits the highest standard deviation, indicating greater variability in its values compared to the other variables. Skewness, which gauges the distribution's asymmetry, and Kurtosis, reflecting the "tailedness," affirm normal distribution for the variables. The skewness values, closely approximating zero, and kurtosis values within ± 3 indicate normal distribution characteristics. The Jarque-Bera statistics stand at 19.98646, 19.27289, 41.01148, and 22.52231 for EGD, EBS, ETS, and P2P, respectively. Despite suggesting deviation from a normal distribution, the p-values exceeding 0.05 imply insufficient evidence to reject the null hypothesis of normality, affirming the variables' normality.

All variables share a common observation count of 181, providing a consistent and comprehensive dataset for analysis. Overall, the descriptive statistics underscore the central tendencies, variabilities, and distribution characteristics of the variables in preparation for further analysis.

4.2 Correlation Analysis

Table 4.2: Correlation Analysis

	EBS	EBS	ETS	P2P
EGD	1.000000			
EBS	0.073785	1.000000		
ETS	0.099453	0.088487	1.000000	
P2P	0.133615	0.060518	0.060815	1.000000

Source: Researcher's Compilations (2024)

Table 4.2 displays the Pearson correlation matrix for variables analyzed in the study, providing insight into the relationships between "Economic Growth and Development" (EGD) and three key variables: Electronic Banking System (EBS), Electronic Transfer System (ETS), and Peer-To-Peer (P2P) Payments.

The correlation coefficient between EGD and EBS is 0.0738, indicating a positive but weak relationship. This suggests that as EBS increases, EGD tends to increase slightly. Similarly, the correlation coefficient between EGD and ETS is 0.0995, indicating a positive but still weak relationship. The mild positive association suggests that EGD and ETS tend to increase together, though the relationship is not very strong. The correlation coefficient between EGD and P2P is 0.1336, reflecting a slightly stronger positive relationship compared to EGD and EBS or EGD and ETS. Moving on to the relationships between the independent variables, the correlation coefficient between EBS and ETS is 0.0885, indicating a positive but weak relationship. This suggests that EBS and ETS tend to increase together, but the relationship is not very strong. The correlation coefficient between EBS and P2P is 0.0605, signifying a positive and very weak relationship. The correlation between ETS and P2P is 0.0608, similar to the relationship between EBS and P2P. These coefficients indicate a very mild positive relationship between ETS and P2P.

In conclusion, all correlation coefficients are positive, indicating a tendency for variables to increase together. However, the coefficients are below 0.8, suggesting no significant problem with correlation. Nonetheless, the presence of multicollinearity, characterized by the existence of a linear relationship between two or more independent variables, should be considered. This underscores the need for careful interpretation and consideration of potential multicollinearity effects in the regression analysis.

4.3 Ordinary least square regression method

Ordinary least square regression method was employed to test the research objective one to three. The regression analysis was engaged to examine the relationship between cashless policy and economic growth and development in Nigeria.

Table 4.3: Estimation of Ordinary Least Square Results

Dependent Variable: EGD				
Method: Least Squares				
Date: 01/29/24 Time: 08:18				
Sample: 1 181				
Included observations: 181				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
EBS	12.85575	2.971306	4.326634	0.0000
ETS	8.003040	2.001424	3.998672	0.0002
P2P	8.852025	3.055446	2.897130	0.0047
C	41.88069	5.066495	8.266206	0.0000
R-squared	0.774264	Mean dependent var		3.500000
Adjusted R-squared	0.770959	S.D. dependent var		2.147373
S.E. of regression	7.030910	Akaike info criterion		6.794682
Sum squared resid	4823.977	Schwarz criterion		6.898889
Log likelihood	-338.7341	Hannan-Quinn criter.		6.836857
F-statistic	270.6391	Durbin-Watson stat		2.009819
Prob(F-statistic)	0.000000			

Source: *Researcher's Compilations (2024)*

Table 4.3 provides the outcomes of an Ordinary Least Squares (OLS) regression analysis, where Economic Growth and Development (EGD) serves as the dependent variable, while Electronic Banking System (EBS), Electronic Transfer System (ETS), Peer-To-Peer (P2P), and a constant term (C) are independent variables.

The coefficients for EBS, ETS, and P2P are 12.85575, 8.003040, and 8.852025, respectively, with a constant term (C) of 41.88069. Notably, the coefficient for EBS (12.85575) implies that, on average, a one-unit increase in EBS correlates with an approximately 12.86-unit rise in EGD. The associated t-Statistics for EBS (4.33), ETS (3.99), and P2P (2.90) gauge the statistical significance of the estimated coefficients, with higher absolute t-statistic values indicating

stronger evidence against the null hypothesis (coefficients equal to zero). All p-values for the coefficients are very small (close to zero), signifying statistical significance. Consequently, the study rejects the null hypothesis regarding the coefficients being equal to zero.

The R-squared and Adjusted R-squared values stand at 0.7743 and 0.7710, respectively. These metrics denote the proportion of variance in the dependent variable (EGD) explained by the independent variables. In this context, approximately 77.43% of the variability in EGD is elucidated by the regression model. The F-statistic, with a value of 270.6391 and a Prob(F-statistic) of 0.0000, suggests that at least one independent variable is significantly related to the dependent variable. The Durbin-Watson statistic, at 2.009819, indicates the absence of significant autocorrelation.

In summary, the regression results affirm the statistical significance of the model, indicating that the included independent variables (EBS, ETS, P2P) significantly influence the dependent variable (EGD). The relatively high R-squared value underscores a good fit of the model to the data.

5. Discussion of Findings

The results of hypothesis one aligns with expectations, revealing a significant positive relationship between Electronic Banking System (EBS) and Economic Growth and Development (EGD). The obtained P-values (0.000) and T-statistic (4.33) were below the 5% significance level, leading to the rejection of the null hypothesis in favor of the alternate hypothesis. Consequently, an increase in EBS correlates with a 12.86-unit rise in EGD in Nigeria. This outcome concurs with the findings of Ogbeide et al. (2016) and is consistent with Njoku et al.'s (2020) research. The rationale behind this finding may stem from the fact that Electronic Banking Systems enhance the efficiency of financial transactions, resulting in faster and more secure fund transfers. This efficiency minimizes transaction costs for both businesses and individuals, thereby contributing to overall economic growth. Additionally, the shift from cash to electronic transactions promotes transparency, reduces reliance on the informal economy, and fosters economic development.

Moving to hypothesis two, the findings demonstrate a significant positive relationship between "Electronic Transfer System" (ETS) and "Economic Growth and Development" (EGD). With P-values (0.000) and T-statistic (3.99) below the 5% significance level, the

alternate hypothesis is accepted, indicating that an increase in ETS leads to an 8.003-unit addition to EGD in Nigeria. This outcome is in line with the works of Nwala et al. (2023) and John (2019). The observed positive relationship can be attributed to the security features embedded in electronic transfer systems, which mitigate risks associated with cash transactions. This reduction in risks fosters confidence among businesses and consumers, encouraging greater economic activities and investments. Furthermore, the positive relationship may reflect technological advancements in the financial sector, making electronic transfer systems more user-friendly, secure, and efficient, thereby promoting greater adoption and usage.

For hypothesis three, the findings reveal a significant positive relationship between Peer-To-Peer (P2P) Payments and "Economic Growth and Development" (EGD) in Nigeria. The P-values (0.005) and T-statistic (8.852) were below the 5% significance level, leading to the rejection of the null hypothesis. This implies that an increase in P2P payments results in an 8.852-unit rise in EGD in Nigeria. This finding is consistent with the works of Andrea et al. (2022) and Njoku et al. (2020) but contradicts the findings of Ogbeide et al. (2016). Possible reasons for this relationship include government policies and initiatives supporting the growth of digital payment systems. Regulatory frameworks that promote a secure P2P payment ecosystem can enhance confidence and adoption. Additionally, P2P payment systems can facilitate access to capital for small businesses and individuals, injecting additional capital into the economy and supporting economic development.

6. Conclusion and Recommendation

This study investigated cashless policy and economic growth and development in Nigeria. The study concluded that there are significant positive associations between cashless policy and "economic growth and development" in Nigeria. Based on the positive relationships observed between Electronic Banking System (EBS), "Electronic Transfer System" (ETS), Peer-To-Peer (P2P) Payments, and Economic Growth and Development (EGD) in Nigeria, it recommends that government should implement programs to enhance digital financial literacy among the population to ensure effective utilization of electronic banking systems, electronic transfer systems, and peer-to-peer payment platforms. It should invest in and improve digital infrastructure to support seamless and secure electronic transactions. Government should involve in enhancing internet connectivity, promoting the development of digital

payment platforms, and ensuring ‘cybersecurity’ measures are in place as well as continuously review and update regulatory frameworks to keep pace with technological advancements.

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Nigeria's Foreign Policy in a Democratic Setting: An Appraisal of the Fourth Republic

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Abstract. Foreign policy deals with the pursuit of a nation's national interest in its interactions with other nation. Nigeria attained independence in 1960 and since then has continued to play active roles in the area of foreign policy decision making. The military epochs in Nigeria's foreign policy were replete with incessant challenges which culminated in the excommunicated of the nation from the common wealth of nations. The swearing in of Obasanjo was perceived as the dawn of a new era in Nigeria's foreign policy, however democracy has presented new challenges for leaders since the inception of the fourth republic, the study therefore examines the challenges of Nigeria's foreign policy in a democratic setting with a focus on Obasanjo's administration in the fourth republic. The secondary data collection was employed in the study. The descriptive and explorative research design was used in the study. Findings revealed that there were incessant challenges; however, some of these challenges were surmounted. The study therefore recommends that the foreign affairs ministers should take more proactive decisions that will uplift the national integrity of the nation when making foreign policy decisions in Nigeria.

Keywords: Foreign policy, Democratic era, Governance, decision making, international system, military regime, democratic administration.

1. Introduction

The instrument of governance of the Nigerian state was transferred from the military to a civilian administration on the 29th of May 1999; this was a major turning point in the history of Nigeria. Military ended as General Abdulsalami Abubakar led his military team back to the barracks and pledged the subordination of the military to civilian rule given the enormous goodwill, he was able to garner for himself after assuming office. General Abubakar's sincerity to

hand over power to the civilians was little doubted. In an electoral process that was perceived by many to be imperfect but nonetheless acceptable Chief Olusegun Obasanjo, presidential candidate of the People's Democratic Party (PDP) was elected the President of the Federal Republic of Nigeria on the 20th of February, 1999. His swearing in on the 29th of May, 1999 was held amid pomp and pageantry with an impressive representation from the international community. In all, about forty head of state governments including former South African President Nelson Mandela and Prince Charles of the British Monarchy graced the occasion. This marked the institutionalization of Nigeria's fourth democratic republic and signed the beginning of a process of full reintegration into the international system from which Nigeria was isolated a few years earlier (Anietie; 1999: 20). General Abdulsalami Abubakar handed over a newly promulgated Constitution of the Federal Republic of Nigeria to President Olusegun Obasanjo as the basic instrument of governance. As a supreme and sacrosanct instrument, the constitution provides the basic guidelines for the conduct of domestic and foreign policies by the new democratic administration.

1.1 Statement of the Problem

Obasogie and Okeibunor (2024) emphatically stated that in a democratic administration, public opinion is paramount in decision making and therefore advised that the Nigeria government and United States of America to allow citizens input in the democratization of these countries. Democracy was a welcome development in 1999 after a long reign of military misrule, the international community including several Africa nations were happy when Nigeria embraced democracy in the fourth republic, however, since the commencement of democracy in Nigeria, there social vices have continued to plagued the nation's development. Corruption on the part of the

political elites is on the increase and has affected the country's national image in the eyes of the international community. These problems have negative implications on both domestic and foreign policy of Nigeria.

Oyegeola (1996) stated that the lack of transparency, accountability, honesty etc have created negative image in Nigeria's democracy in the fourth republic and these vices have negative implications in Nigeria's foreign policy.

2. Methodology

The descriptive and explorative research design was adopted in the study. The secondary source of data collection was used to elicit vital information from existing literatures. The method of data analysis was descriptive. The specialized library of the Nigeria institute of International Affairs was used for research in the course of investigation.

3. Foreign Policy Analysis: Conceptual Clarification

Foreign policy is an important aspect of International Relations. In the 21st century nations round the world plays active in foreign policy relations, no nation in the contemporary international system is an island, every nation craves to make meaningful contribution and progress in every area of growth and development therefore foreign policy plays a vital role in this regard. Foreign policy is the pursuit of a nation's national interest in its interactions with other states. The concept of foreign policy is complex and equivocal and this is only the inevitable consequence of its being a synthesis of the ends and means of states. Foreign policy incorporates national orientation, roles and objectives which are all composed of images in the minds of policy makers as well as national actions. The things governments do to others in order to effect certain orientations. (Oyegeola, 1996)

4. Literature Review

According to Adeniji, (2000), he stated that foreign policy is a very crucial aspect of governance in a democratic state and therefore admonished the need for good and effective governance in foreign policy decision making. Akintiruwa, (2004), in his work "Nigeria New Foreign Policy Thrust; Essay in honour of Ambassador OluyemiAdeniyi" also asserted that Nigeria foreign policy should focus on good and inclusive governance and that government should be transparent and accountable to their citizens. Obayuwana, (2004), in his work title "a study of the Nigerian foreign policy under Olusegun Obasanjo,

stated explicitly that democracy should be given a place by democratic leaders, in the same vein Nweke, (1986) in his work on Nigeria foreign policy, an appraisal of twenty five years stated that Nigeria should put in place new foreign policy initiatives in order to move the country forward in terms of growth and development.

The 1999 Constitution addresses the issues of foreign policy under Section 19 of its first chapter, the foreign policy objectives of Nigeria are clearly outlined as follows: Promotion and protection of the national interest. Promotion of Africa integration and support for African unity. Promotion of international cooperation for the consolidation of universal peace and mutual respect among all nations and elimination of discrimination in all its ramifications. Respect for international law and treaty obligations as well as the seeking of settlement of international disputes by negotiation, mediation, conciliation, arbitration and adjudication, and Promotion of a just world economic order. The Constitution vests the power to appoint the emissaries of Nigeria (Ambassadors, High Commissioners or other principal Representatives) in the President but subject to confirmation by the Senate. The Constitution grants the President wide latitude to act but his policies and actions are subject to the dictates of the laws made by the National Assembly. The National Assembly is required to ratify treaties and agreements before they can become laws, approves/disapproves deployment of the armed forces of the nation for combat duties outside the country and approves or disapproves a declaration of war by the President (The Constitution of the Federal Republic of Nigeria). Obasanjo's Foreign Policy Challenges The civilian administration of President Olusegun Obasanjo inherited a fairly congenial foreign policy. The ignominies of the Abacha years were slightly removed by his successor Abdulsalami regime while the international community gradually opened up to the humane military rules. Its acceptance was not instantaneous, although General Abubakar had earned respect as a sincere leader, it was not impossible that he wanted to play pranks like his predecessors had done. As such, it was not until he eventually handed over power that the task of fully repositioning Nigeria in the international system began. This task was largely reserved for the Obasanjo administration (This Day, 2000:6). The foreign policy challenges of the new democratic administration revolve around the restoration of Nigeria's lost glory in the comity of nations.

There is the need for a consolidation of democracy at home respect for human rights, encouragement of liberal economic reforms to find accommodation in

the globalized world economy, offer leadership to the Africa continent and champion the course of attaining a fair international economic system that favour the third world. In accomplishing this task, a lot depends on the leader; the personality perception and concentration of the leader are important factors in the conduct of foreign policy. (Anietie, 1999).

There is no controversy that the warm reception Nigeria enjoyed in the comity of nations is partly due to the international community's perception of the personality of President Olusegun Obasanjo. Obasanjo was a respected international figure who had served in several international bodies and was a one-time contender for the Secretary Generalship of the United Nations. Since coming to power, he had traversed the globe in grand style. He was the chairman of the G.77 an influential voice of the Non-Aligned movement, a passionate apostle of Africa's unity and a sub-regional peace maker in pursuit of a vibrant foreign policy course for Nigeria. Obasanjo confers extensively with other world leaders. He has played host to several foreign dignitaries in Abuja. The visit of the former President of the United States, Bill Clinton from August 26-28, 2000 was perhaps the heights of his popularity as President and therefore an indication that Nigeria has been fully reintegrated into the comity of nations.

President Obasanjo military leadership objectives differed from what was under a democratic regime, and also differed from what General Murtala Mohammed or Yakubu Gowon before him had prioritized, support for liberation movement across Africa, involvement in international peace keeping as well as fighting apartheid. Between May 26th 1999 and May 29th 2007, Chief Olusegun Obasanjo did veer quite noticeably away from the priorities of its predecessors since Balewa in the early 1960s invented a complicated crisis in Sierra Leone and neighboring Liberia in the former, some ten thousand Nigerian troops sent in by General Abacha had been bogged in operations against RUF-ARFC rebels as part of an ECOMOG peace enforcement contingent.

The Abdulsalami junta had inherited same from the Abacha regime only to bequeath the situation to his democratically elected successor, Chief Obasanjo, within the first three months of his administration had an exit strategy i.e. involving the United Nations so that the Nigerian military presence in Sierra Leone could be seriously downgraded in favour of leaving a much smaller contingent under a much larger UN peace keeping structure. The government of Chief Olusegun Obasanjo remarkably did also agree to be bound by a ruling of the ICJ that the disputed Bakassi

Peninsula belongs to neighbouring Cameroon; this is an indication that President Olusegun Obasanjo administration pursued a pro-active foreign policy. It also tried to deviate from the more confrontational attitude of its predecessor by abiding to the ruling of the ICJ demanding that Bakassi be handed over to Cameroon, contrary to the approach adopted by previous military regimes. According to a publication of this issue, Chief Obasanjo at this point in time preferred the use of carrot to the stick approach. This he did by effectively supporting the use of diplomacy, by also granting of asylum, to persuade Mr. Taylor to vacate power in Liberia and Mr. Fare Nyasingbo not to take power in Togo through unconstitutional means. Through the effective use of diplomacy, the government was able to persuade its neighbors as well as the UN that international peace keepers were needed in Liberia, Sierra Leone, Cote d'Ivoire, Darfur in Western Sudan.

The administration of the outgoing president also hosted talks in Abuja with Africa leaders such as Somalia, Guinea Bissau and following the attack of 9/11 in the United States of America, the Nigerian government also opted for American war against terrorism. After all, some ten percent of US oil inputs originate from Nigeria plus the fact that America has overtaken Britain as the single biggest investor in the Nigerian economy. In response, the government of Nigeria adopted a balancing act in its policy towards Washington and its allies in the terrorism arena while secretly pursuing military cooperation and some degree of exchange of intelligence with America, the administration under Obasanjo also tried hard to maintain the goodwill of few Muslim Arab states such as Iran, Syria and Sudan which may have fallen apart with America viewpoints on certain crucial international issues, such as the war on terror and the occupation of a post Saddam Iraq. Obasanjo during the time of the bombing of World Trade Center on behalf of Nigeria and Africa commiserate with the American state for the tragedy that befell them at the point in time thereby strengthening the nation's foreign policy with United States of America. George W. Bush acknowledged and appreciated the African nations for their concern and kindness in their time of national tragedy. President Bush in his much-anticipated speech before a joint session of Congress on 20 September, 2001 said "America will never forget the sounds of our national anthem playing at Buckingham Palace, on the streets of Paris and at Berlin's Brandenburg Gate, we will not forget South Korean children gathering to pray outside our embassy in Seoul, or the prayers of sympathy offered at a mosque in Cairo. We will not forget moments of silence and days of mourning in Australia and Africa and Latin

America.” Conclusively, Obasanjo administration played an enormous role in the launching of the African Union thereby strengthening regional integration among states in Africa. The government also presided over many meetings before the formation of the United Nations, on international issues, the Obasanjo administration was not left out, in this address to Africa leaders in Kingston, Jamaica, the President admonished Africa leaders to approach globalization with caution.

5. Trends in Nigeria’s Foreign Policy in the fourth republic

The unfolding trends in Nigeria’s foreign policy indicate that it is characterized by an African focus but with an eye to the Western world. Obasanjo’s foreign policy centers on the core issues of Africa unity, peaceful dispute resolution, non-intervention and non-alignment in sovereign affairs and promotion of regional development and economic cooperation. This Afro-centric thrust of Nigeria foreign policy was well articulated by the then Foreign Affairs Minister Alhaji Sule Lamido, who stated that “We need to give the African focus of our foreign policy dynamism by getting direct to the people instead of remaining at a government-to-government level.” He further expressed faith in this re-enforced policy direction. (Oyegeola,1996).

6. Challenges in Nigeria’s Foreign Policy in the fourth republic

The Obasanjo administration was faced with certain issues to be addressed in Nigeria’s foreign policy. In the West Africa sub-region, Obasanjo diplomatic headache was the unending crisis in Serra Leone. The intractable civil war that has ravaged that country since 1991 was a major headache or an issue in Nigeria foreign policy. It is important to assert that Nigeria involvement in the fratricidal war dates back to February 1998 when ECOMOG forces were deployed by the late General Sani Abacha to invade the country and remove the Johnny Koroma led junta which had earlier in 1997 overthrown the civilian government of Tejan Kabah. Although President Obasanjo had promised to pull Nigerian troops out of Sierra Leone before he was sworn in, he had to rescind that promise and find a lasting solution to the imbroglio, he need to resolve the crises and release Nigeria of heavy burden that was at the root of the Lome Peace Accord signed on July 7, 1999 between the government of Tejan Kabah and the Revolutionary United Front led by Foday Sankoh. (Oyegeola,1996).

The agreement brokered by ECOWAS spearheaded by Nigeria granted an unconditional pardon to Foday Sankoh and his rebels, guaranteed his return from exile and reintegrated him into government in a power sharing deal which gave the RUF four cabinet positions and Sankoh, the Chairmanship of the Commission in charge of strategic mineral resources. As the events were later revealed, this agreement was a demonstration of naiveté on the part of the sub regional leaders. They grossly underestimated Sankoh capability for ruthlessness and insincerity by not insisting on, obtaining a firm commitment on disarmament and demobilization of the rebel forces. Also, by handling the economic wherewithal to continue funding of his operations over to Sankoh, the seed of a protraction of the war was sown. This was demonstrated when the RUF began its systematic violation of the agreement no sooner than it was signed.

The rebel group abducted and held members of UN monitoring team, ECOMOG soldiers, journalists, etc. and the violence continued unabated. Amnesty International had uncovered the defects of the agreement (See Amnesty International’s view in Africa Today, August, 1999; 36). By failing to tackle impunity for gross human rights abuses, the peace agreement brokered provides no deterrent to continuing human rights abuses or contempt for human rights and international law (Africa Today: 36). The Sierra Leonean imbroglio and Nigeria’s failed attempt at imposing a Pax Nigeriana spawns certain lessons for the nation’s foreign policy making elite. First, Nigeria may not always succeed in imposing its will on its neighbours and it must learn to tread with caution, for no nation has control over events and situations outside its own borders. Second, Africans need to come to terms with the antics of a global community that has no patience with the continent’s internal problems. Another major issue handled by the Obasanjo administration was the country’s debt profile.

President Obasanjo made repeated appeals on almost all available platforms, for debt cancellation not only for Nigeria, but also for other heavily indebted third world countries. Nigeria’s latitude to chart a vibrant foreign policy was hampered by the crushing weight of \$32 billion. The administration’s belief that without economic clout, there can be no room for a dynamic foreign policy led it to champion the crusade for debt forgiveness. Obasanjo appealed to both the Paris and London clubs, and to individual leaders of creditor nations.

When Bill Clinton visited Nigeria, Obasanjo saw it as an opportunity to raise and discuss the issue. These and more other diplomatic moves finally succeeded in the debt cancellation for the country of the sum of \$18 billion. The Sharai problem was another domestic issue that had external ramifications. Since Zamfara state adopted the legal system in October 1999, several other northern states joined the bandwagon and this created a political problem with its attendant diplomatic consequences in the process. The controversial measure was widely suspected to be supported by Saudi Arabia and Libya. The former is well known for its sponsorship of Islamic organizations and groups in the country. As a democracy, the foreign policy machinery of the Obasanjo administration was elaborate, and seldom accepted inputs from the Civil Society, the Press, Public opinion, pressure groups, etc., in the conceptualization of national interest and formulation and implementation of foreign policy.

7. Theoretical Framework

7.1 Decision making theory

Decision making is the act of choosing in the mist of several alternatives, in every society, leaders make policies that guide the behaviors of the citizen. Easton (1953) emphasized the importance of decision making and how it affects political system in the world. Decision making can be classified into three and these are the rational economic model, the incremental model and the mixed scanning model. Three models attempt to explain the importance of decision making in a political system, the decision-making models also explains the role of government and other stake holders in decision making.

8. Conclusion

Nigeria has experienced turbulent times in the area of foreign policy since the attainment of independence. The military era witnessed hullabaloo in the era of the late maximum dictator, after this era, a new era was born and Olusegun Obasanjo took over the mantle of leadership, Nigeria since then has continued to play a very active role in foreign policy decision making not only towards the growth and development of the country but also to Africa as a continent. Nigeria has also contributed to the growth of Africa and Ecows. However, the country is currently facing the Boko Haram insurgency in the north and this has made the country a place of trepidation for foreigners who would have love to invest in the economy of the country, this and other challenges has continued to pose a threat to Nigeria's foreign policy.

9. Recommendations

Nigeria foreign policy in contemporary period should be centered on citizen diplomacy.

The public and other professional bodies in Nigeria should contribute to the development of Nigeria's foreign policy.

Nigeria is the center piece of Africa's foreign policy; therefore, Nigeria should help to support good and inclusive governance in Africa and also help to promote their foreign policy initiatives.

Nigeria is no longer a military regime; therefore, democratic leaders and foreign affairs ministers only should be the ones to be innovative in making foreign policy decisions for the nation

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The Constitution of the Federal Republic of Nigeria



Forensic Accounting Services as a tool for Fraud Mitigation in Selected Kwara State owned Tertiary Institutions in Nigeria

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Abstract. This study examined the impact of forensic accounting services on fraud mitigation in selected tertiary institutions in Kwara State. Specific objectives examined the impact of investigation service and digital forensic service on fraud. The study adopted survey research design. The population for the study comprised of principal officers, bursary, account/audit staff of the six selected tertiary institutions in Kwara State. Stratified Random Sampling was used comprising of 157 staff of the selected institutions. Data were collected using a structured questionnaire. Data collected were analyzed using Partial Least Square and Structural Equation Model (PLS-SEM). With a path coefficient of 0.592 and 0.747 respectively, findings revealed that investigation service and digital forensic service of forensic accountants have a statistically significant negative impact on fraud. It was concluded that forensic accounting services have a significant impact on fraud in tertiary institutions in Kwara State. The study recommended amongst others that tertiary institutions should adopt a comprehensive anti-fraud strategy that combines fraud prevention, detection and prompt response measures. It was also recommended that tertiary institutions should engage the services of forensic accountants at the early stage of a suspected fraud case.

Keywords: Forensic Accounting, Fraud, Fraud Mitigation, Investigation Services, Digital Forensic Services, Kwara State, Tertiary Institutions, Corruption.

1. Introduction

Corruption and criminal activities pose significant challenges to the social, economic, and political well-being of nations worldwide. In Nigeria, these

issues are pervasive and almost an acceptable way of life. According to Dada and Jimoh (2020), financial crimes and fraudulent activities are identified as one of the most serious challenges faced by economies worldwide. These practices negatively impact the economy of any nation and society. Academics and stakeholders recognize these threats as fundamental problems in the Nigerian economy, negatively affecting its growth and development. The prevalence of such practices is most rampant among operators in public institutions, hindering the overall development of the Nigerian economy. The menace of unethical practices in various economic and government institutions, including financial, health, education, and public service, may be linked to employees' greed and lackadaisical attitudes within the regulatory environment. Despite laws and regulations aimed at discouraging such practices, they have not effectively reduced employee involvement, as evidenced by a progressive increase in such tendencies (Beggs & Harvison, 2023).

Control mechanisms have been put in place to discourage employees from engaging in fraud in Nigerian educational institutions. These mechanisms include internal audit departments and corporate governance codes. However, continuous fraud reports have not been resolved. To combat this, organizations have adopted forensic accounting practices (Harwood, 2016). Forensic accounting involves using auditing and investigative skills to examine financial statements for court use. This process differs from regular financial auditing, searching only for suspicious transactions and using a strict digital forensic process (Yang & Lee, 2020). This approach is crucial in Nigerian institutions to prevent such

fraudulent activities and maintain a strong corporate governance.

Institutions of learning require huge resources to fund research activities, physical infrastructure, and easy movement. These resources include government grants, budgetary provisions, internal revenues i.e. tuition fees and other charges, grants from donor agencies, individuals, and foreign institutions, and special interventions grants by government agencies e.g. Tertiary Education TrustFund (Tetfund), Sustainable Development Goals (SDGs) office of the federal government, NEEDS Assessment and so on (Ogunode, 2023). However, the availability and accessibility of these funds can lead to growing tendencies to commit fraud (Okoye & Mbanugo, 2020). To prevent required progress, it is crucial to capture these institutions for this study. In Kwara State, selected tertiary institutions fall into the categories of fully funded, partly funded, or receiving interventions from government agencies. This study aims to capture the importance of these resources in ensuring the optimal functioning of these institutions.

Nigerian educational institutions have consistently performed poorly globally due to a high level of fraudulent activities by employees (Eze & Okoye, 2019). This mismanagement of funds and fraud has negatively impacted the overall performance of these institutions, reducing the quality of education and knowledge acquired by students. The negative effects are felt by all, highlighting the need for improved funding and governance in educational institutions (Odudu & Okpe, 2021). According to Occupational Fraud (2022), published by the Association of Certified Fraud Examiners (ACFE), organizations lose about 5% of their total annual revenue to fraud. The US Chamber of Commerce estimates that 75% of employees steal from the workplace, with most doing so repeatedly. According to Kaoje et al. (2020), fraud negatively impacts economies and moral integrity, and is often perpetuated by employees who are expected to uphold professional responsibilities.

Awodiran et al. (2023), Okoye and Mbanugo (2020), Ombu (2023), Ugwu (2021), Nikkel (2020), Haruna et al. (2020), and Ombu (2023) have all mentioned the benefits of forensic accounting services (investigation and digital forensic services) in preventing and detecting fraud. Their research showed how important it has been to use forensic accounting in fraud instances. Despite this, there are still a number of fraud incidents at Nigerian tertiary institutions. The

general expectation in Kwara State is that forensic accounting can help curb financial crimes in tertiary institutions, but there is a lack of emphasis on its impact on fraud prevention.

1.1 Research Objectives

The main objective of the study is to investigate the impact of forensic accounting services on fraud mitigation in selected Kwara State owned tertiary institutions. The specific objectives are to:

- examine the impact of investigation services of forensic accountant on fraud in tertiary institutions in Kwara State.
- determine the impact of digital forensic services of forensic accountant on fraud in tertiary institutions in Kwara State.

2. Literature Review

2.1 Conceptual Review

2.1.1 Fraud

Ribaux and Souvignat (2020) defined fraud as a non-violent crime and illicit activity aimed at obtaining illegal wealth, either individually, in a group, or in an organized manner. This act violates existing legislation governing the economic activities of the government and its administration. Common motivations for fraud include meeting personal, social, and economic needs, as well as the need to meet compensation-based targets (Li, Chang, Wang, & Zhu, 2023). Fraud in financial reporting is a deliberate attempt by corporations to deceive or mislead users of published financial statements, especially investors and creditors (Whitty, 2019).

In law, fraud is intentional deception to secure unfair or unlawful gain, or to deprive a victim of a legal right. Fraud can violate civil law (a victim may sue the fraud perpetrator to avoid the fraud or recover monetary compensation) or criminal law (a fraud perpetrator may be prosecuted and imprisoned by governmental authorities). The purpose of fraud may be monetary gain or other benefits, such as obtaining a passport, travel document, driver's license, or mortgage fraud (Narsa & Afifa, 2023).

From another perspective, fraud refers to human behavior involving deceit, strong desire, and trust violation. It can be committed by individuals, former employees, and outright outsiders, and involves the intentional alteration or manipulation

of material financial records and supporting documents (Ozili, 2020; Zhang, Wang & Kong, 2020). Fraud schemes vary in scope and context, and some types of fraud are industry-specific which include financial misappropriation, budget padding, vendor fraud, payroll fraud among others.

2.1.2. Forensic Accounting

Forensic accounting involves the application of financial skills and investigative mentality to resolve unresolved issues within the context of evidence rules (Casey & Nikkel, 2020). This involves accounting and auditing, financial and investigative skills, to address unsettled issues. Ozili (2020) opined that forensic accounting helps in introducing internal control and fraud prevention by combining auditing and investigation skills. It is also used by competent courts to handle matters in contention in criminal and civil litigation, ensuring the competence of the accounting and analytical skills.

Tombs & Whyte (2019) posited that forensic accountants play a crucial role in detecting and preventing fraud in various sectors, including the public sector. They are trained to look beyond mere numbers and deal with business realities, extracting and analyzing financial evidence, developing computerized applications to assist in the analysis and presentation of financial evidence, communicating their findings in the form of reports, exhibits, and collect documents, and assisting in legal proceedings.

According to Beggs and Harvison (2023), forensic accountants are experts in analyzing business reality, focusing on the origins of money and the responsibility of those involved. They have proven effective in detecting and preventing fraud in the public sector, particularly in Nigeria. According to Kaur et al., (2022), their expertise in forensic accounting allows them to detect manipulated evidence, analyze financial documents, assess damages caused by auditor negligence, and use fact-finding as evidence against defaulters. Their role extends to various sectors, including the public sector, where they provide valuable insights and support in legal proceedings, ensuring the protection of financial evidence and transaction integrity.

2.1.2.1. Investigation Services of Forensic Accountants

AICPA (2008), forensic accountants are essential professionals in the field of accounting, specializing in the investigation of financial fraud, misconduct, and irregularities. They use specialized techniques and forensic analysis to identify suspicious transactions, trace financial irregularities, and gather evidence to support fraud allegations (Haruna et al. 2021). Forensic accounting proactively integrates accounting, criminology, computer forensics, litigation services, and auditing investigative services into the investigation of future-oriented business problems, meeting legal standards (Oyeleye & Obi, 2018). They conduct thorough reviews, examining and analyzing financial and non-financial information to assess the integrity, risks, and compliance of a business or individual. Their services are crucial in uncovering evidence, analyzing financial data, and providing expert opinions in legal proceedings.

2.1.2.2. Digital Forensic Service

The continuous increase in electronic accounting has led to a significant rise in the use of computer and network technologies in business accounting functions. This has led to the development of techniques to identify, preserve, analyze, and present digital evidence in investigations and legal proceedings. Forensic accountants have developed techniques to identify, preserve, analyze, and present digital evidence in investigations and legal proceedings (Yakubu & Oyedokun, 2021).

According to Haruna et al. (2021), digital forensic involves using scientifically derived and proven methods to present, collate, validate, identify, analyze, interpret, document, and present digital evidence derived from digital sources. This process aims to facilitate or further the reconstruction of events found to be criminal or help anticipate unauthorized actions that disrupt planned operations.

With the increased reliance on digital systems, forensic accountants specialize in e-discovery and computer forensics. The four aims of the digital forensic process are to identify the evidence, preserve the evidence, recover the evidence, and present the evidence. Digital evidences should be organized, presented in a clear overview of the investigation, explained effectively, and presented in a transparent manner (Collie & Overill, 2020).

2.1.2.3. Penalty

The Advanced English Dictionary defines penalties as punishments imposed for breaking laws, rules, or contracts within an organization. These punishments serve as a deterrent and maintain order, justice, and adherence to established norms. In the context of fraud, an employee's violation of these rules and laws is susceptible to punishment. Treadwell (2022) argues that imposing penalties on fraud perpetrators deters other employees from considering fraud as a solution to personal financial problems. Basuki and Ferdinandus (2021) also agree, concluding that sanctions have a negative effect on employee fraud. Nwanyanwu (2018) suggests organizations can impose various punishments, such as suspension from work, dismissal, and refund of stolen amounts, to discourage fraudulent practices. Meerts (2018) identifies warnings, demotion, suspension, and termination as settlements outside the purview of the justice system, based on internal regulations. It is expected that the punishment should match the offence committed, in line with the organization's fraud policy.

2.2 Theoretical Review

2.2.1 Policeman Theory

Policeman theory suggests that the audit process was responsible for searching, discovering and preventing fraud. The theory was popular and largely accepted until the 1940s. This theory claims that the auditor is responsible for searching, discovering and preventing fraud. In the early 20th century this was certainly the case. However, more recently the main focus of auditors has been to provide reasonable assurance and verify the truth and fairness of the financial statements. The detection of fraud is, however, still a strong topic in the debate on the auditors' responsibilities, and typically after events where financial statement frauds have been revealed, the pressure increases on increasing the responsibilities of auditors in detecting fraud. Policeman theory asserts that the auditor acts like a policeman who focuses on mathematical accuracy and prevents potential misstatements and also detects fraud (Brunelli, 2018).

The theory explains that auditing rests on the principle of arithmetic accuracy where the auditor is responsible for prevention and detection of fraud (Dauda & Olawale, 2019). Overtime, however, the focus of auditing has shifted from verifying the truth and fairness of financial statements to

providing reasonable assurance. In its development, policeman theory was unable to explain the role and purpose of auditing. The policeman theory narrows the auditor's responsibility to prevention and detection of fraud. It describes the expectations the stakeholders have of the auditors including protection against fraud, warning of future insolvency and the general reassurance of financial well-being (Olaoye et al., 2019). The weakness of policeman theory was later refined in Credibility theory. The Credibility theory explains that the main essence underlying an audit is the ability to strengthen the reliability of financial statement. The ability of financial information to influence the decision of users will depend on how credible the information is which comes from the technical abilities of the compilers of such information (Tjeng&Nopianti, 2021).

2.2.2 Fraud Diamond Theory

The Fraud Diamond Theory is a conceptual framework used to explain the factors that contribute to the occurrence of fraud within an organization. It is an extension of the fraud triangle theory, which was initially developed by Donald Cressey in the 1950s. The fraud diamond theory was proposed by Wolfe and Hermanson in 2004 and expands upon the original theory by introducing an additional dimension. The theory suggests that four elements interact to create an environment conducive to fraudulent behavior. These elements are: pressure, opportunity, rationalization and capability. This theory suggests that the four elements need to be present for fraud to occur. According to Wolfe and Hermanson (2004), capability refers to an individual's knowledge, skills and abilities to carry out fraudulent acts. It includes factors such as circumventing controls, technical proficiency, or knowledge of vulnerabilities within an organization's systems. Individuals with the necessary capabilities are more likely to exploit the opportunity and commit fraud.

By understanding these factors and their interactions, organizations can implement effective fraud prevention measures and strengthen their internal controls to reduce the likelihood of fraudulent behavior. It is important to note that the Fraud Diamond Theory is a conceptual model and does not provide a definitive explanation for every instance of fraud. Nevertheless, it offers a useful framework for understanding the underlying dynamics that contribute to fraudulent activities within an organization.

The study hinged on both policeman theory and fraud diamond theory. The fraud diamond theory focuses on how pressure, rationalization, opportunity, and capability influence staff's behavior towards fraud. The policeman theory, on the other hand, emphasizes the role of forensic accountants in collating fraud-related evidence to guide judges in convicting fraudulent employees.

2.3 Empirical Review

Claveria and Carrasco (2023) carried out a study on forensic accounting tools for fraud deterrence. The purpose was to understand how forensic accounting tools contribute to the deterrence of fraud in the financial statements, considering the expertise of forensic accountants on ex-post activities and that the traditional mechanisms to prevent this type of fraud have not been sufficient to stop the impact on stakeholders. The study employed qualitative exploratory design with a phenomenological approach conducted through in-depth interviews with professional experts in the field of forensic accounting. Findings revealed that the use of forensic accounting technique and tools could contribute to the prevention of fraud in financial reporting not only when the risk of fraud has been materialized. The study revealed a paradigm shift from the traditional ex-post forensic auditing activity towards an ex-ante activity to improve management control systems within organizations anywhere in the world.

Heese, Krishnan and Ramasubramanian (2021) examined drivers and consequences of U.S. Department of Justice (DOJ) oversight of whistleblower cases of corporate fraud against the government. Panel design was employed for the study while data collected were analyzed using descriptive statistics, correlation and regression analysis. The study found that the DOJ is more likely to intervene in and conduct longer investigations of cases that have a higher chance of victory and yield greater monetary proceeds, indicating that DOJ enforcement is influenced by its performance measures. DOJ intervention also affects the firm- and aggregate-level fraud environment. Firms subject to DOJ interventions improve their employee relations, internal controls, and board independence, and experience lower future whistle blowing risk. Whistleblowers avoid courts and agencies with low DOJ intervention rates. In contrast, the study did not find that cases pursued by whistleblowers alone affect firms' or whistleblowers' behavior, suggesting that public enforcement through DOJ

intervention has a greater deterrent effect on fraud than private enforcement by whistleblowers acting alone.

Kaur, Sood & Grima (2023) conducted a systematic review on forensic accounting and its contribution towards fraud prevention and detection in India. The study investigated the significant challenges that hinder the application of forensic accounting in fraud prevention and detection as well as the standard techniques for fraud prevention and detection. The study employed preferred reporting items for systematic reviews and meta-analysis (PRISMA) method to carry out a systematic literature review to identify and assess the existing literature in forensic accounting. The findings revealed a positive correlation between forensic accounting and fraud detection and prevention. The study noted fraud as being complex and in carrying out fraud investigation, there is need to be aware of its complexity.

Olaniyan and Awe (2021) examined the influence of forensic accounting as a tool for fraud prevention and detection in the public sector. It specifically examined the influence of forensic accounting on fraud prevention and fraud detection in ministries, departments and agencies (MDAs) in Nigeria. The study was predicated on the policeman theory, white collar theory and fraud diamond theory. The study employed primary source of data questionnaire which covered the period of 10 years spanning from 2010-2020. A cross sectional Survey design was adopted.

Questionnaire was used in data collection from staff of Integrated Personnel Payroll Information System and Office of the Account General of Federation. Seventy-five questionnaires were used as sample size. The study adopted descriptive statistics which involves the use of mean and standard deviation while regression analysis was adopted to test the stated hypotheses. Findings revealed that forensic accounting have significant influence on fraud detection and prevention. It was also revealed that forensic litigation has no significant positive effect on recovery of funds lost to fraud.

Ugwu (2021) also carried out a study on forensic accounting and fraud control in Nigeria. The study critically reviewed the application of forensic accounting in fraud detection, investigation and litigation support services. The study adopted descriptive research design with extensive and intensive literature review. It was concluded that although the emergence/ introduction of forensic accounting contributes significantly in fraud

control, it however seems not to be a complete panacea for fraud issues in Nigeria.

3. Methodology

The study utilized a descriptive survey research design to gather data from 259 principal, bursary, and account/audit staff from selected tertiary institutions, including Kwara State University, Malete, Kwara State Polytechnic, Kwara College of Education, College of Education (Technical), College of Education, Ilorin, and School of Arabic, Islamic, and legal studies. The sample size was selected randomly based on the proportion of the

population for each institution in relation to the entire population, using Taro Yamane, a formula for determining sample size. This approach ensured the collection of relevant data for dependable findings.

Using Taro Yamane, $n = \frac{N}{1+N(e)^2}$

Where N is total population

e= margin of error (5%)

n= sample size

Therefore, $n = \frac{259}{1+259(.05)^2}$

Sample size = 157

Table 1: Population and Sample Size

Category	Kwara State University	Kwara State Polytechnic	College of Education Oro	College of Education Ilorin	College of Arabic and Islamic Legal Studies	College of Education Technical Lafiagi	Total
Principal Officers/Bursary/Accounts staff	34	81	23	70	28	26	259
Sample Size	20	49	14	42	17	15	157

The study conducted in Kwara State utilized primary data to provide relevant answers to research questions. A structured questionnaire was administered to staff of bursary and audit departments, as well as principal officers of selected tertiary institutions. 151 responses were collected for data analysis. The Partial Least Square and Structural equation model (PLS-SEM) was used for data analysis, which involved assessing the Measurement Model (Outer model) through convergent validity tests, discriminant validity, and collinearity statistics (VIF), and the Structural Model (inner model) through path assessment, predictive relevance, and explanation power. The decision rule of this study indicated that the null hypothesis should be rejected if the calculated p-value of f-ratio is lower than 0.05 significance level, otherwise, it will be accepted.

3.1 Model Specification

This study adapted the model of Ogundana et al. (2018). The study was carried out on forensic accounting and fraud prevention and detection in Nigerian banking industry. The dependent variable of the study was fraud while the independent variables were fraud investigation (I), litigation support(S) and expert consultancy (C). The model specified was as below:

$$F = \beta_0 + \beta_1 I + \beta_2 C + \beta_3 S + \varepsilon$$

The model was modified to suit the specific objective of this study. The study investigated forensic accounting and fraud in selected tertiary institutions in Kwara State. Two variables were identified in this study (independent and dependent). The dependent variable used in this study is fraud while the independent variable is forensic accounting.

$$Y = f(X) \text{ ----- eq 1}$$

Where Y = Dependent variable and X = Independent variable

Y = Fraud (FR), and X = Forensic Accounting (FA)

Functional Relationship

$$FR = f(FA) \text{ eq 2}$$

The Models

$$FR = \alpha + \beta FA + \varepsilon \text{ eq 3}$$

Hence, the model is re-written as:

$$FR = \alpha_0 + \beta_1 IS + \beta_2 DS + \beta_3 PE + \varepsilon \text{ eq 4}$$

Where: FR = Fraud (dependent variable), IS = Investigation Service; and DS = Digital Forensic Service (independent variables), PE = Penalty (control variable)

It is expected that there would be a negative relationship between the dependent variable (Fraud) and independent variable (Forensic Accounting).

4.1 Discussion of Results

4.1.1 Descriptive Statistics of Indicators and Constructs

Table 2: Result of Outer Weight (Loading Factor) from Bootstrapping

Indicators of constructs	Loading Factors (LF)	Sample Mean (M)	Standard Dev(STDEV)	T statistics (O/STDEV)	P values
DS1<- DS	0.878	0.821	0.175	5.029	0.000
DS2<- DS	0.652	0.605	0.207	3.149	0.002
DS3<- DS	0.592	0.527	0.242	2.448	0.014
FR1<- FR	0.957	0.957	0.007	134.411	0.000
FR2<- FR	0.910	0.909	0.012	72.999	0.000
FR3<- FR	0.906	0.905	0.021	42.620	0.000
FR4<- FR	0.957	0.957	0.007	134.411	0.000
FR5<- FR	0.910	0.909	0.012	72.999	0.000
FR6<- FR	0.906	0.905	0.021	42.620	0.000
FR7<- FR	0.957	0.957	0.007	134.411	0.000
FR8<- FR	0.910	0.909	0.012	72.999	0.000
FR9<- FR	0.906	0.905	0.021	42.620	0.000
IS1<- IS	0.738	0.669	0.234	3.150	0.002
IS2<- IS	0.757	0.687	0.203	3.735	0.000
IS3<- IS	0.774	0.707	0.224	3.455	0.001
PE1<- PE	0.983	0.983	0.003	334.797	0.000
PE2<- PE	0.938	0.938	0.010	94.038	0.000
PE3<- PE	0.983	0.983	0.003	334.797	0.000

Source: Smart PLS 4 Results

Table 2 present the descriptive statistic of the indicators used in the model of this study. Investigation Services and Digital Forensic Services are two construct variables that are assessed using indicators. The outer weight of these indicators must be greater than the 0.708 threshold, as any value below this indicates they are not contributing much to the construct. Further tests will determine if these items should be removed. The construct validity and reliability test for internal consistency reliability is used to determine this. The outer weight indicators of every construct are significant with a p-value less than 0.05. The confirmatory factor test results reveal that each indicator has a loading factor greater than 0.5, indicating that all indicators are considered valid as indicators of their respective construct variables. The results can be seen in Figure 1.

Table 3: Discriminant Validity Test (Fornell-Larcker Criterion (FLC))

Latent Constructs	Digital Services	Fraud	Investigation Services	Penalty
Digital Services	0.697			
Fraud	0.188	0.936		
Investigation Services	0.647	0.161	0.716	
Penalty	0.187	0.997	0.158	0.933

Source: Field Survey, 2023

The discriminant validity test evaluates the distinctness of different latent constructs in a model using the Fornell-Larcker Criterion (FLC). The square root of the Average Variance Extracted (AVE) for each construct is compared with its correlations with other constructs. If the square root of AVE is greater than its correlations, it indicates good discriminant validity. The FLC test results indicate good discriminant validity for the constructs in the study, except for the control variable, indicating the absence of multicollinearity, which will be tested in the subsequent table.

Table 4: Collinearity Statistics – Variance Inflation Factor (VIF)

Inner model – List	VIF
Digital Services -> Fraud	1.981
Investigation Services -> Fraud	1.743
Penalty -> Fraud	1.039

Source: Field Survey, 2023

In PLS-SEM, the VIF is calculated for each endogenous latent variable. It measures the extent to which the variance of an endogenous variable is inflated due to multicollinearity. Lower VIF values as shown in table 4 suggest no multicollinearity because the VIF value of each latent construct is less than 3, which indicates no multicollinearity issue at all.

Table 5: Quality Criteria

R-square		
	R-square	R-square adjusted
FR (Fraud)	0.653	0.653

Source: Field Survey 2023

The table 5 measures how well the model explains the variation in the endogenous latent variables. The R^2 of this model is 0.653, which indicates that independent variables (Investigation services, Digital Services, and Penalty) in this model explain (causing) 65.3% of variation (changes) in the dependent variable (Fraud).

4.3 Hypotheses Testing

Table 6: Results of Path Coefficient

Variables	Path Coefficient (O)	Mean (M)	Stand (STDEV)	Dev	T statistics ((O/STDEV))	P values
DS ->FR	-0.592	0.527	0.242		2.448	0.014
IS ->FR	-0.747	0.624	0.293		2.552	0.011
PE ->FR	-0.691	0.360	0.007		98.714	0.001

Source: Field Survey, 2023

H₀₁: Investigation services of investigate accountants have no significant impact on fraud in tertiary institutions. The path coefficient for Investigation Services of Forensic Accountants (IS) on Fraud (FR) shows a negative relationship, with a unit increase in IS causing a 0.747 (74.7%) decrease in fraud. This indicates that investigation services have a negative impact on fraud in tertiary institutions. The p-value of this coefficient (0.011) is less than the 0.05 level of significance, rejecting the null hypothesis that investigation services of forensic accountants have no significant impact on fraud.

H₀₂: Digital forensic services of forensic accountants have no significant impact on fraud in tertiary institutions. The path coefficient for Digital Forensic Services (DS) on Fraud (FR) shows a negative relationship, with a unit increase in DS causing a 59.2% decrease in fraud. This indicates that forensic accountants' digital forensic services have a negative impact on fraud in tertiary institutions. The p-value of this coefficient (0.014) is less than the 0.05 level of significance, rejecting the null hypothesis that forensic accountants have no impact on fraud.

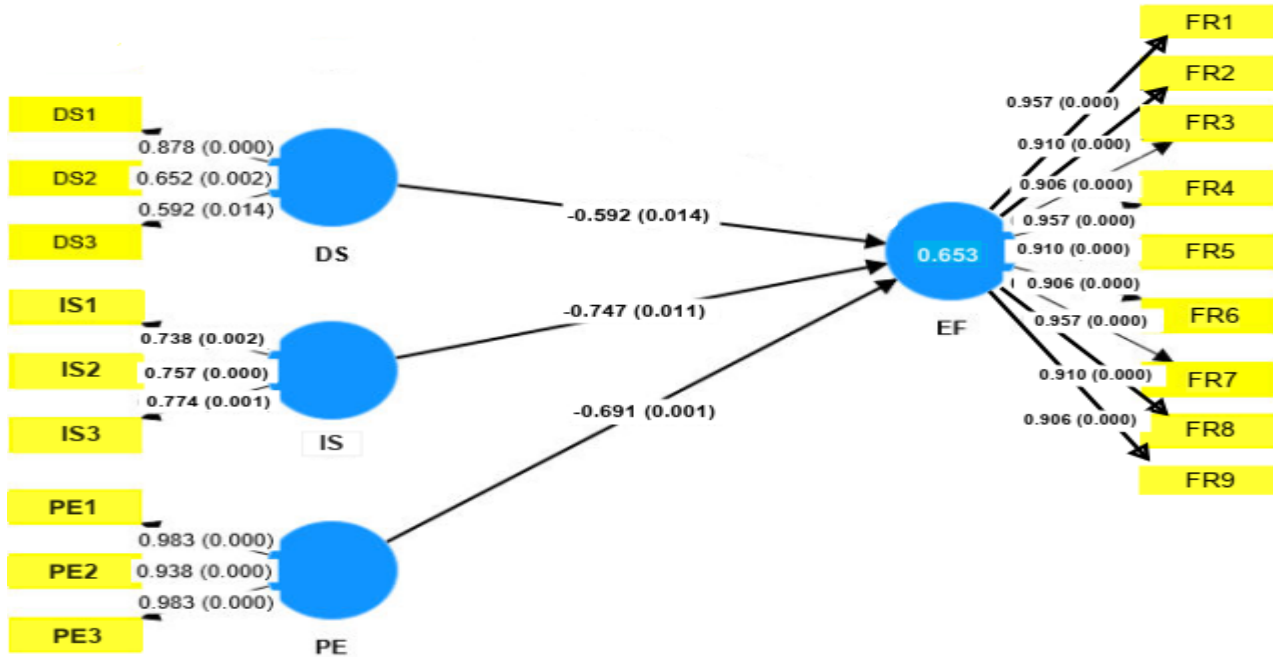


Figure 1: Results of PLS-SEM

Figure 1 present the results of Partial Least Square and the Structural Equation Model built for the variables of this study. The results were elaborated in the sections relevant to various respective parts of the diagram.

4. Discussion of Findings

This study investigated the impact of various services (investigation service and digital forensic service) provided by forensic accountants on fraud within tertiary institutions. The findings revealed interesting insights into the effectiveness of different forensic accounting services in mitigating fraud risks. Therefore, the results of the two hypotheses tested in the study are discussed as follows:

The first finding revealed that investigation services of forensic accountants have a statistically significant negative impact on fraud in tertiary institutions. This aligns with the findings of Haruna et al. (2021), Eneisik (2021) and Park and Kim (2020). The studies argued that timely and thorough investigations can act as a strong deterrent. This implies that there exists a potentially deterrent effect of investigation services which could consistently lead to a substantial reduction in fraud cases.

The second hypothesis pertains to the impact of digital forensic services provided by forensic

accountants on fraud. The finding revealed that digital forensic service has a negative impact on fraud. This finding aligns with that of Ordu and Abowei-Afagha (2021), Yang and Liu (2019) and Haruna et al. (2021) whose studies indicated that digital forensic services had a significant negative impact on fraud. The researchers argued that the use of advanced digital forensic techniques could serve as a robust deterrent. This finding however contradicts the work of Ismaila et al., (2023) whose study revealed an insignificant positive relationship between digital forensic service and fraud.

The result of this hypothesis suggests that the utilization of digital forensic tools and techniques have a potential deterrent effect on fraudsters and could be used as part of solution for preventing fraud within tertiary institutions. This finding aligns with the deterrence theory which posits that the perception or belief that there is high risk of getting caught and facing severe consequences for fraudulent activities can deter individuals from engaging in such behavior.

In summary, the findings of this study suggested that forensic accounting services, including investigation and digital forensic services may have some impact on reducing fraud in tertiary institutions and the observed effects were statistically significant. This implies that tertiary

institutions should engage the services of forensic accountants in preventing and detecting fraud.

5. Conclusion and Recommendations

The study concludes that forensic accounting services play a crucial role in mitigating fraud in tertiary institutions in Kwara State. Based on the conclusion drawn, the following recommendations were made:

- Kwara state-owned tertiary institutions should collaborate with forensic accountants to enhance internal controls and conduct regular audits. These audits should focus on reviewing financial records, processes, and controls to identify potential fraud vulnerabilities and strengthen internal controls.
- Kwara state-owned tertiary institutions should leverage on technology for fraud detection and prevention. Highlighting the significant impact of digital forensic services, strengthening internal controls related to financial processes, procurements, access to information, and data security is crucial for effective fraud detection in Kwara.

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Assessing the Impact of Non-Interest Banking on Financial Inclusion: A Study of Selected States in Nigeria

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Abstract. This paper investigated the transformative potential of non-interest banking on financial inclusion within selected Nigerian states. Non-interest banking, grounded in Islamic principles, has garnered substantial scholarly attention across Muslim-majority nations. However, its nuanced effects on financial inclusion in Nigeria necessitated comprehensive examination. This study sought to address this gap by scrutinizing the intricate dynamics and discerning whether non-interest banking engenders heightened financial inclusion and socio-economic advancement. Interrogating the linkages between accessibility of non-interest banking services, individuals' attitudes toward non-interest banking, customer satisfaction, government support, trustworthiness of non-interest banks, and their collective impact on financial inclusion constitutes the focal point of inquiry. The study adopted a quantitative research paradigm, employing purposive random sampling to solicit responses from 380 participants encompassing Nigeria's diverse geopolitical zones. A tailored questionnaire, informed by extant scholarship, was meticulously administered, with data analysis done using Structural Equation Modeling (SEM) facilitated by SmartPLS v3.2.7. The findings underscored that customer satisfaction, perceived government support, and trustworthiness of non-interest banks significantly and positively influence financial inclusion. Nevertheless, the nexus between accessibility of non-interest banking services and attitudes toward non-interest banking with financial inclusion did not attain statistical significance within this model. The research attains an R² value of 0.704 for financial inclusion, signifying an explanatory capacity of 70.4%. This research extended valuable insights for policy formulation and decision-making, by accentuating the pivotal role of customer-centric strategies, governmental endorsement, and credibility in

amplifying financial inclusion through non-interest banking channels.

Keywords: Non-interest banking, financial inclusion, Nigeria, Structural Equation Modeling

1. Introduction

The level of financial inclusion is essential to achieving and maintaining economic development in the financial system of a country. Financial inclusion is the range, quality and availability of financial services to the under-served and financially excluded. It is critical to the survival of the financial institutions as a determinant of their performance to the economy of a country anywhere around the globe. The performance of financial institutions can be traced to the banking sector which constitutes economic and business activities that are responsible for achieving competitive advantage. Therefore, the banking sector is catalyst to the economic growth and development of any country's economy.

Financial inclusion enhances the financial status as well as improves the standard of living of the poor and vulnerable. It further enables them to increase their participation in economic activities thereby increasing wealth and providing employment to members of the society. Furthermore, financial inclusion is crucial to achieving poverty reduction, addressing the challenges on economic participation of disadvantaged and low-income sector of the society. From the Islamic perspective, financial inclusion is seen as a Shariah compliant financial scheme that continue to gain acceptance by economists who refer to it as critical for poverty reduction which may result in building a healthy and vibrant economy. Therefore, Islam has presented financial inclusion as a remedy to

close the gap between the poor and the rich through fair distribution of income.

Islamic finance has emerged in the recent years as an alternative means for providing financial services globally even in the non-Muslim countries. Nigeria has a Muslim population of over 80 million, representing a population of almost equals the whole Muslim population of Algeria, Morocco and Tunisia indeed offers a substantial market for Islamic banking operation in the country. Despite the fact that the ability to access finance is measured as a huge step in connecting the poor segment of the society to a higher and broader world (Abdullahi, Othman, & Kassim, 2021), yet World Bank stated that around 2 billion adults were financially excluded in 2014 and about 17% of them belonging to Sub-Saharan Africa. Yet again, 5 % of the financially excluded adults mentioned religious beliefs or reasons as the justification for financial exclusion and majority of these adults are likely to be Muslims.

The financial system of any country is a function of the growth of its economy. A growing economy portrays more tasks on the financial sector to organize the required capital to facilitate production, create employment and income. On the other hand, economy that does not experience growth on constant basis is likely to have a very inactive financial sector as there are no encouragements. Thus, access to financial services is a matter of concern for most of the low-income member of the society as well as the potential entrepreneurs among them regarding lack of adequate security to access asset-financing. Particularly, financial inclusion, it is still poor in Nigeria.

The benefit of this study is to assess the impact of financial inclusion through providing Islamic banking services which is an emerging and alternative mode of banking that can result in improved economic welfare. It can further assist managers to identify Islamic banking services to prioritize and allocate resources to attract prospective customers increasing the financial inclusion. Generally, financial inclusion has been recognized to be associated to desirable economic outcomes. Notably, the association between financial penetration and long-term economic growth is constantly stronger in countries that tend to perform better on financial inclusion. However, Nigeria like other sub-Saharan African countries is faced with the issue of access to financial services, which is generally lower in sub-Saharan Africa, especially in the region's fragile and low-income countries, compared with other developing regions (Cuberes & Teignier, 2015). Non-interest banking could be a veritable tool in

closing the gaps in financial inclusion, along the lower income group, it could reduce income inequality.

The adoption of non-interest banking became a well-researched field across the Muslim majority countries involving a wide spread of study areas, problems and issues related to non-interest banking. For instance, past studies have examined awareness and challenges of adoption of Islamic banking (Butt, Ahmad, Naveed & Ahmed, 2018; Butt, Ahmed, Altaf, Jaffer & Mahmood, 2011; Islam & Rahman, 2017); another set of research focused on understanding the challenges and prospects in Islamic banking and finance (Amin, Abdul-Rahman & Dzuljastri, 2014; Iqbal & Molyneux, 2005), while others have aimed to study on the role of Islamic banking on financial inclusion in recent years, Demirguc-Kunt, Klapper & Randall (2013)

For instance, a study such as one conducted in Pakistan, believed that the system has not been well-known among the grassroots due to the popularity of the conventional banking system. There has not been any study that specifically dwelt on the role of non-interest banking on economic welfare through financial inclusion in six geopolitical zones of Nigeria. The present study intends to fill this gap and to determine whether non-interest banking serve as a gateway to improving the economic welfare of the people. The broad objective of this study is to examine the effect of Non interest banking on the financial inclusion in selected states in Nigeria. The specific objectives include to examine:

- i. the relationship between the accessibility of Non-Interest Banking Services and Financial Inclusion.
- ii. the impact of individuals' attitudes towards Non-Interest Banking on Financial Inclusion
- iii. customer satisfaction with Non-Interest Banking Services, analyze its influence on Financial Inclusion.
- iv. the relationship between individuals' perception of government support and Financial Inclusion
- v. individuals' perception of the trustworthiness of Non-Interest Banks, assess its impact on Financial Inclusion

2. Literature Review

2.1 Theoretical and Conceptual Review

This research work is anchored on Islamic banking theory which is based on the tenet of profit sharing and forbids interest payment on loans. According to Maber and Nwokpfero (2019), there is no justification for a money owner to earn interest on funds except he is equally ready to share in the risk of loss. So,

benefiting from the increase in wealth presupposes that such wealth must be exposed to the risk of loss as well. The money owner should function as a shareholder in the business and the profit-sharing principle which is floating in nature must reflect on the actual return on investment. Equally, the Finance-growth theory can justify the non-interest banking practice. The theory advocates clearly that creates an enabling environment for economic growth through the “supply leading” and “demand following” effects. The theory holds that access to safe, affordable and easy finance, creates equal opportunities and enables socially excluded people to be actively integrated into the economy and lead to accelerated growth. Naveed and Kashif (2010) defined “Islamic bank as a non-interest financial institution which complies with Islamic laws which follows creative and progressive financial engineering efforts to offer efficient and competitive banking, investment, trade finance, commercial and real estate financial services”.

Financial Inclusion on the other hand is a state where financial services are rendered by a range of providers mostly the private sector to reach everyone who could use them. Theoretically, increased access to deposit facilities enhances the ability of financial intermediaries to mobilize funds from the surplus sectors to the deficit sectors of the economy which facilitates economic growth and improved living standard of the people.

2.2 Empirical Review

Prior studies have been conducted on the nexus of non-interest banking and financial inclusion both in Nigeria and outside the country. Some of these studies are reviewed in this section.

Asaolu (2022) examined the link between non-Interest banking and financial inclusion in Nigeria. The study applied the descriptive analysis on the data generated from both primary and secondary sources. Interviews were also conducted to augment the questionnaire data. The results of the primary data analyzed confirmed the acceptance of non interest banking products of Jaiz bank which was the case in point while that of the secondary data confirmed the soundness of Jaiz bank to offer both the existing and prospective investors the needed comfort. Also in the same year, Aigbovo and Sibor (2022) evaluated the level of awareness, understanding and willingness of non-Muslims in patronizing Islamic banking in Nigeria. Data was derived from respondents who were drawn from customers of conventional banks. Analysis of data was done using the descriptive method which was basically the simple percentages.

The results showed that respondents had very little knowledge of Islamic banking system and the level of willingness to patronize the Islamic banking products were equally very low.

Olunuga (2020) assessed the influence of non-interest banking on the growth of Micro and Small and Medium Enterprises (MSMEs) in Nigeria. The study made use of primary data derived from questionnaires distributed to MSMEs entrepreneurs and managers of banks. Data analysis was conducted using the regression method. The findings showed that non-interest banking significantly the growth of MSMEs in Nigeria.

Anifowose (2015) examined the effects of non-interest banking on Entrepreneurship development in Nigeria. The study being theoretical in nature, clearly identified that the most difficult factor bedeviling every entrepreneur was the sourcing of capital yet Islamic banking came to break the barrier by ensuring that entrepreneurs are availed capital and funds where applicable.

David, Abubakar and Aminu (2018) conducted an impact analysis of Islamic finance on financial inclusion and economic growth in selected Muslim countries with focus on lessons for Nigeria. The countries investigated included Saudi Arabia, Malaysia, UAE, Kuwait, Qatar, Turkey, Indonesia, Bahrain and Pakistan. The study adopted the simultaneous Equation Model (SEM) with panel data from 2011 to 2014. The major results revealed significant relationship between Islamic finance and economic growth in Nigeria. The results also confirmed that financial inclusion was positively impacted by Islamic finance.

Mbaeri and Nwokefero (2019) explored the issues and justification for Islamic banking in Nigeria. The authors noted that the aim of the introduction of the Islamic banking system was to accelerate economic growth and development through risk sharing and prohibition of interest on loans. The study adopted descriptive survey design thus questionnaires were administered to both entrepreneurs and bank staff within Imo State. The results showed that interest free banking positively impacted on entrepreneurs, reduced unemployment levels and positively affected the real sector of the Nigeria economy.

Akinyemi (2011) espoused on the survival of Islamic banking vis-à-vis non-interest banking in Nigeria. The author gave a theoretical insight on the enabling laws and guidelines on the operations of non-interest banking as well as laying bare the inherent benefits of

the banking system. The study concluded that the Islamic banking system should be giving a chance to succeed as it serves as a veritable tool for economic growth and development.

Emmanuel (2022) assessed the impact of free banking on sustainable economic development in Nigeria. The study adopted the logistic model and multiple probability regression analysis on data collected via structured questionnaires. The results confirmed that the absence of regulation is equal to free banking regime. The study noted that the heavy regulation practiced by the Central Bank of Nigeria (CBN) imposed on the market demand a lot of improvements and structuring. The author recommended that the operational guidelines for free banking should be revisited to inculcate other non-Muslim banking products. The results confirmed that interest free banking significantly impact on sustainable economic development in Nigeria.

The various studies reviewed clearly showed that the acceptance of non-interest bank is still at its lowest ebb and that scanty literature exist on the impact of non-interest banking on financial inclusion in Nigeria. The available results however, suggest that a link exist between non-interest banking and financial inclusion in Nigeria and other countries especially in the Muslim states. Therefore, the need for further studies to unravel the impact of non-interest banking on financial inclusion cannot be overemphasized.

3. Research Methodology

The study focuses on customers subscribed to non-interest banking in selected states where non-interest banking is operational both from the Northern and Southern parts of Nigeria. In terms of period of coverage, the study searchlight covers from 2012, when the first non-interest Bank started operations to date which is a sufficient period saturated enough to warrant a study.

A quantitative approach would be employed. Quantitative data would be collected and analyzed from non-interest (Jaiz and Taj) bank subscribers across the six geo-political zones in Nigeria. Morgan and Krjcie &1970) table would be used to determine the sample size of the study from the obtained population using Purposeful Random Sampling method. The questionnaire of the study was adapted from extant studies will consist of two sections. Part A will contain the profiles of respondents, whereas Part B shall encompass the constructs and all the items used to test them. The items will be rated on a five-point Likert Scale with "1" denoting Strongly Disagree and

"5" for Strongly Agree. Additionally, the questionnaire's validity and reliability will be assessed. All items were adapted from the studies of (Zauro et al., 2016). Three Hundred and Eighty Respondents were sampled from a population of 750,000 Jaiz and Taj Bank Customers using purposeful sampling.

Expert assessment will be used to ensure the content validity of the questions. A pilot study will be conducted to determine reliability of the question. To collect the Data (survey), six research assistants who are based in each of Nigeria's six geo-political zones would be trained and employed to administer the survey questions. For better understanding, professional translators shall translate the questionnaire into local Languages of Hausa, Igbo and Yoruba. Measurement instruments for the study shall be adapted from extant studies. The reliability analysis and content validity of the instruments shall be carried out prior to the main study. Equally, to analyse the Quantitative Data for this study, Statistical Package for Social Sciences (descriptive statistics /demographics) and SmartPLS v3.2.7 (Ringle, Christian., Wende, Sven, & Becker, 2016) would be used.

The study focused on customers subscribed to non-interest banking in Nigeria's six geopolitical zones (North Central (NC), North East (NE), North West (NW), South West (SW), South East (SE) and South (SS)). In terms of period of coverage, the study searchlight will cover from 2012, when the first non-interest Bank started operations to date which is a sufficient period saturated enough to warrant a study.

3.1 Data Analysis and Result

This research used the Statistical Package for Social Science (SPSS) version 23 to analyse the descriptive statistics of the respondent. Inferential statistics were achieved utilizing PLS-SEM strategy employing SmartPLS 3.2.7 (Ringle et al., 2016). Data screening was carried out prior to the analysis to ensure the cleanliness of the data. The selection of PLS-SEM, in particular, the choice of using SmartPLS was attained from its capability to deal with small samples and data that is not distributed normally (Hair et al., 2014, p. 19). Therefore, the use of PLS-SEM method was reasonable with the small sample size of 380 respondents. Also, PLS-SEM has been used in most recent studies across different disciplines. For example, in Management Information System (Owusu, Ghanbari-Baghestan, and Kalantari, 2017; Owusu et al., 2017; Weli, 2019), and in Advertising and Marketing (Abdurrahman and Osman, 2016;

Abdurrahaman, Owusu, Soladoye, and Kalimuthu, 2018; Bakare, Owusu, and Abdurrahaman, 2017)

3.2 Demographic Profile of Respondents

The demographic profile of the respondents (N = 380) revealed diverse characteristics across various demographic variables. In terms of age, the distribution was as follows: 16.8% of the respondents fell within the age range of 18-24, while 22.6% were aged between 25-34. The largest age group consisted of individuals aged 35-44, accounting for 31.3% of the sample. Additionally, 11.1% of the respondents were aged 45-54, and 18.2% were 55 years old or above. Regarding gender, the majority of the respondents identified as male, comprising 75.0% of the sample, while female respondents accounted for the remaining 25.0%.

In terms of educational qualification, the respondents exhibited a range of educational backgrounds. Bachelor's degree holders constituted the largest group, representing 46.6% of the sample. The next highest group consisted of individuals with a Master's degree, accounting for 31.8% of the respondents. Those with a Diploma comprised 6.3% of the sample, while the same percentage of respondents held a Ph.D. Furthermore, individuals with primary/secondary education constituted 8.9% of the total.

The respondents exhibited various occupational profiles. The largest proportion of respondents (48.7%) reported being employed, followed by students (28.2%) and self-employed individuals (13.4%). Retirees accounted for 8.7% of the sample, while smaller percentages were observed among those employed as a student (0.8%), unemployed (0.3%), and employed while being a student (0.8%).

Geographically, respondents were distributed across different regions of Nigeria. The North West region had the highest representation, accounting for 34.5% of the sample, followed by the North Central - Middle Belt region (21.6%). The South West region comprised 17.6% of the respondents, while the North East, South East, and South-South regions represented 12.1%, 10.0%, and 4.2% of the sample, respectively.

Regarding previous experience with non-interest banking, 61.1% of the respondents reported not having used such services. On the other hand, 25.5% indicated that they had used non-interest banking services. A smaller proportion (8.7%) reported non-applicability or lack of familiarity with non-interest banking, while 4.7% expressed uncertainty or lack of knowledge regarding the subject.

3.3 Inferential Statistics

The data was subjected to analysis using SmartPLS 3 software to examine the measurement and structural model. The analysis involved two main stages. The measurement model assessment and structural model evaluation. (Hair et al., 2017, p. 171).

During the measurement model assessment, we assessed the relationships between observed variables and their underlying latent constructs. We ensured the reliability and validity of the measurement model by examining internal consistency measures such as Cronbach's alpha and composite reliability. Additionally, we evaluated the factor loadings of the observed variables to establish convergent validity, and compared the average variance extracted (AVE) to assess discriminant validity.

In the structural model evaluation, we tested the hypothesized paths and causal relationships between latent constructs. We conducted hypothesis testing to determine the significance and directionality of the estimated path coefficients. To assess the overall fit of the structural model, we used various fit indices, including the chi-square test, CFI, TLI, and RMSEA. These indices provided insights into how well the proposed model explained the observed data.

By utilizing SmartPLS 3 software, we were able to analyze the structural equation model effectively. This software facilitated the input of data, specification of latent constructs and indicators, and the execution of reliability and validity assessments. It also enabled hypothesis testing, evaluation of model fit, and interpretation of path coefficients.

Overall, the analysis conducted using SmartPLS 3 software has provided valuable insights into the relationships among variables and the theoretical model under investigation. The findings will be presented in the subsequent sections, highlighting the measurement model's reliability and validity, as well as the structural model's significant paths and overall fit.

3.4 Construct Reliability and Validity

The table presents the reliability and validity measures for each construct. Cronbach's Alpha values indicate the internal consistency of the constructs, with values ranging from 0.752 to 0.884, demonstrating good reliability (Hair et al., 2014, p. 107; Nunnally, 1978). The rho_A values, which assess the construct's reliability when the measurement model is considered reflective, range from 0.811 to 0.931, indicating satisfactory reliability. Composite Reliability values,

ranging from 0.819 to 0.906, also indicate good internal consistency.

The Average Variance Extracted (AVE) values, ranging from 0.538 to 0.660, represent the construct's convergent validity (Hair et al., 2017). These values exceed the recommended threshold of 0.5, indicating adequate convergent validity.

Overall, the constructs in the model exhibit good internal consistency reliability and satisfactory validity, suggesting that they are reliable and accurately measure the intended latent variables.

The Heterotrait-Monotrait Ratio (HTMT) was employed to assess the discriminant validity between the constructs in the model. The HTMT values provide insights into the extent to which the constructs measure distinct underlying concepts. The diagonal values in the HTMT matrix represent the reliability and validity of each construct, as they compare a construct with itself. These values should ideally be below 1.000 to demonstrate discriminant validity. When examining the off-diagonal values, which represent the heterotrait-monotrait ratios, it can be determined whether pairs of constructs exhibit discriminant validity. In general, for discriminant validity, the HTMT values should be below a threshold of 0.85 (Hair et al., 2017).

Upon analyzing the HTMT values presented in the table, the following conclusions can be drawn regarding the discriminant validity:

The construct of "Accessibility of Non-Interest Banking Services" demonstrates discriminant validity from "Attitude towards Non-Interest Banking"

(HTMT = 0.386), indicating that these constructs capture distinct concepts. "Customer Satisfaction with Non-Interest Banking" exhibits discriminant validity from both "Accessibility of Non-Interest Banking Services" (HTMT = 0.807) and "Attitude towards Non-Interest Banking" (HTMT = 0.476), supporting the distinctiveness of these constructs. "Financial Inclusion" demonstrates discriminant validity from "Accessibility of Non-Interest Banking Services" (HTMT = 0.557), "Attitude towards Non-Interest Banking" (HTMT = 0.402), "Customer Satisfaction with Non-Interest Banking" (HTMT = 0.834), and "Perceived Government Support" (HTMT = 0.379), thereby confirming that these constructs measure unique underlying concepts. "Perceived Government Support" exhibits discriminant validity from "Accessibility of Non-Interest Banking Services" (HTMT = 0.370), "Attitude towards Non-Interest Banking" (HTMT = 0.305), "Customer Satisfaction with Non-Interest Banking" (HTMT = 0.279), and "Perceived Trustworthiness of Non-Interest Banks" (HTMT = 0.379), indicating distinct conceptual domains. Similarly, "Perceived Trustworthiness of Non-Interest Banks" demonstrates discriminant validity from "Accessibility of Non-Interest Banking Services" (HTMT = 0.715), "Attitude towards Non-Interest Banking" (HTMT = 0.561), "Customer Satisfaction with Non-Interest Banking" (HTMT = 0.868), "Financial Inclusion" (HTMT = 0.847), and "Perceived Government Support" (HTMT = 0.325), substantiating the unique nature of this construct.

These findings provide evidence for the discriminant validity of the constructs in the structural equation model, indicating that they measure distinct underlying concepts.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Accessibility_of Non-Interest Banking Services	0.830	0.867	0.877	0.591
Attitude towards_Non-Interest Banking	0.752	0.920	0.819	0.538
Customer Satisfaction _with Non-Interest Banking	0.852	0.857	0.894	0.629
Financial Inclusion	0.875	0.899	0.902	0.540
Perceived _Government _Support	0.884	0.931	0.906	0.660
Perceived _Trustworthiness _of Non-Interest Banks	0.797	0.811	0.861	0.556

R² Coefficient of Determination

The R² value for Financial Inclusion is 0.704, indicating that approximately 70.4% of the variance in the Financial Inclusion construct can be explained by the latent variables included in the model. The R² Adjusted value of 0.700

suggests that the model accounts for a substantial portion of the variability in Financial Inclusion while considering the number of predictors.

F² Effect Size

The f^2 values in the table represent the amount of variance in each dependent variable (construct) that is explained by the predictors (independent variables). From the table, we can observe that the Accessibility of Non-Interest Banking Services has a small effect on Financial Inclusion ($f^2 = 0.060$). Similarly, Attitude towards Non-Interest Banking and Perceived Government Support have negligible effects on the Financial Inclusion construct ($f^2 = 0.006$ and 0.134 , respectively). However, Customer Satisfaction with Non-Interest Banking and Perceived Trustworthiness of Non-Interest Banks have a moderate impact on Financial Inclusion ($f^2 = 0.379$ and 0.252 , respectively).

Fit Summary

The model fit indices were assessed to evaluate the adequacy of the estimated model compared to the saturated model. These indices provide insights into how well the estimated model fits the observed data.

The fit summary for the saturated model and the estimated model is presented in the table. The standardized root mean square residual (SRMR) is a measure of the discrepancy between the model-implied and observed covariance matrices. In both the saturated model and the estimated model, the SRMR value is 0.133, indicating a reasonable fit to the data. The d_{ULS} and d_G indices measure the model's departure from the ideal saturated model. In this case, both the saturated model and the estimated model have a value of 9.383 for d_{ULS} and 5.521 for d_G , suggesting a relatively good fit.

The chi-square test statistic assesses the difference between the observed covariance matrix and the model-implied covariance matrix. For both the saturated model and the estimated model, the chi-square value is 7967.808. It is worth noting that the chi-square statistic is influenced by sample size, and in larger samples, even minor discrepancies can lead to significant chi-square values.

Lastly, the normed fit index (NFI) compares the fit of the estimated model to the fit of a baseline model. In this case, both the saturated model and the estimated model have an NFI value of 0.400. This suggests that the estimated model does not provide a better fit to the data compared to the baseline model.

Overall, the fit indices indicate that the estimated model fits the data reasonably well, as evidenced by the SRMR, d_{ULS} , and d_G values. However, the chi-square test statistic and NFI values suggest that the model may not provide a significant improvement over a baseline model.

Assessment of Structural Model

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Accessibility _of Non-Interest Banking Services -> Financial Inclusion	-0.195	-0.191	0.056	3.469	0.001
Attitude towards Non-Interest Banking -> Financial Inclusion	-0.049	-0.044	0.041	1.217	0.224
Customer Satisfaction _with Non-Interest Banking -> Financial Inclusion	0.555	0.553	0.071	7.814	0.000
Perceived _Government Support -> Financial Inclusion	0.219	0.218	0.032	6.874	0.000
Perceived _Trustworthiness _of Non-Interest Banks -> Financial Inclusion	0.422	0.421	0.064	6.573	0.000

The bootstrapped structural model results for the hypothesized relationships are presented in the table, including the mean, standard deviation, t-statistics, and p-values. These results provide insights into the significance and directionality of the relationships between the latent constructs in the model.

Regarding the relationship between "Accessibility of Non-Interest Banking Services" and "Financial Inclusion," the original sample coefficient is -0.195. The sample mean coefficient is -0.191, indicating a negative association. The standard deviation is 0.056, suggesting relatively low variability in the estimates. The t-value of 3.469 indicates that the relationship is statistically significant at a significance level of 0.001.

For the relationship between "Attitude towards Non-Interest Banking" and "Financial Inclusion," the original sample coefficient is -0.049. The sample mean coefficient is -0.044, suggesting a negative association. The standard deviation is 0.041, indicating relatively low variability in the estimates. The t-value of 1.217 suggests that the relationship is not statistically significant ($p = 0.224$).

The relationship between "Customer Satisfaction with Non-Interest Banking" and "Financial Inclusion" shows an original sample coefficient of 0.555. The sample mean coefficient is 0.553, indicating a positive association. The standard deviation is 0.071, suggesting moderate variability in the estimates. The t-value of 7.814 indicates that the relationship is highly significant ($p < 0.001$).

Regarding the relationship between "Perceived Government Support" and "Financial Inclusion," the original sample coefficient is 0.219. The sample mean coefficient is 0.218, indicating a positive association. The standard deviation is 0.032, suggesting relatively low variability in the estimates. The t-value of 6.874 indicates that the relationship is highly significant ($p < 0.001$).

Finally, the relationship between "Perceived Trustworthiness of Non-Interest Banks" and "Financial Inclusion" exhibits an original sample coefficient of 0.422. The sample mean coefficient is 0.421, indicating a positive association. The standard deviation is 0.064, suggesting moderate variability in the estimates. The t-value of 6.573 indicates that the relationship is highly significant ($p < 0.001$).

In summary, the results of the bootstrapped structural model support the hypothesized relationships. "Customer Satisfaction with Non-Interest Banking," "Perceived Government Support," and "Perceived Trustworthiness of Non-Interest Banks" have a significant positive impact on "Financial Inclusion." However, "Accessibility of Non-Interest Banking Services" and "Attitude towards Non-Interest Banking" do not show significant relationships with "Financial Inclusion" in this model.

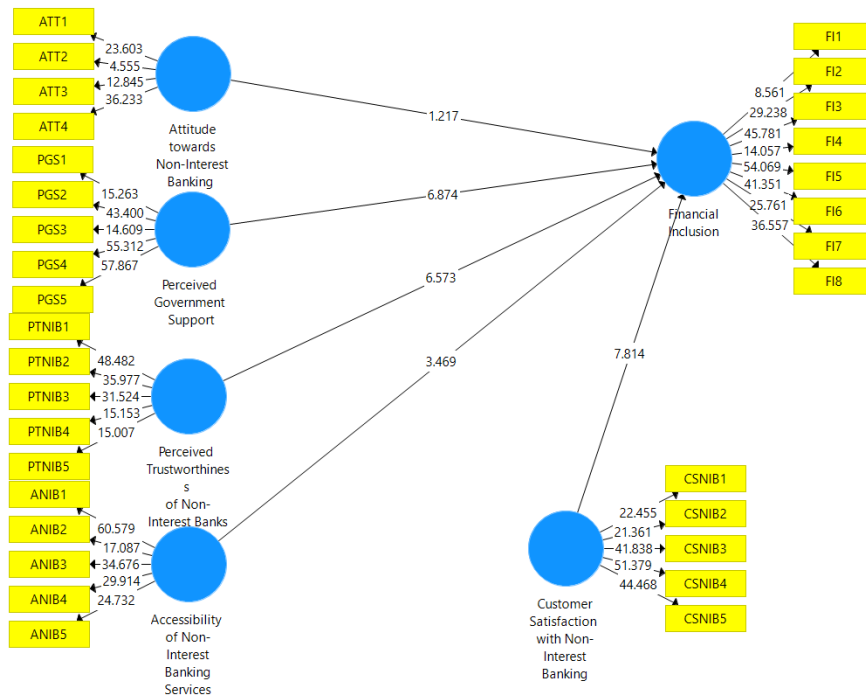
Blindfolding

According to Fornell (1994), a model should attain a Q^2 value higher than 0 to achieve predictive importance. The results from blindfolding using cross-validated redundancy are presented in the table, indicating the sum of squares explained (SSO), sum of squares error (SSE), and Q^2 values for each latent construct in the model.

For the latent construct "Financial Inclusion," the SSO value is 3056.000, indicating the total sum of squares explained by the model. The SSE value is 1937.554, representing the sum of squares error or unexplained variance. The Q^2 value, calculated as 1 minus SSE divided by SSO, is 0.366. This suggests that the model explains approximately 36.6% of the variance in "Financial Inclusion," indicating a moderate level of predictability.

The other latent constructs, including "Accessibility of Non-Interest Banking Services," "Attitude towards Non-Interest Banking," "Customer Satisfaction with Non-Interest Banking," "Perceived Government Support," and "Perceived Trustworthiness of Non-Interest Banks," have equal values for SSO and SSE, indicating that the model explains the same amount of variance as the unexplained variance for these constructs.

Overall, the blindfolding analysis using cross-validated redundancy provides insights into the extent to which the model captures and explains the variance in the latent constructs. The Q^2 value for "Financial Inclusion" suggests a moderate level of predictability, while the equal SSO and SSE values for the other constructs indicate that the model may have limited explanatory power for these variables.



4. Conclusion and Recommendations

4.1 Conclusion

In conclusion, this study examined the nexus of non-interest banking and financial inclusion in Nigeria across the six geopolitical zones in Nigeria. The study made use of primary data sourced from the distribution of structured questionnaires to bankable public which constitutes customers of existing non-interest banks in Nigeria and non-customers as well. In summary, the results of the bootstrapped structural model support the hypothesized relationships. "Customer Satisfaction with Non-Interest Banking," "Perceived Government Support," and "Perceived Trustworthiness of Non-Interest Banks" have a significant positive impact on "Financial Inclusion." However, "Accessibility of Non-Interest Banking Services" and "Attitude towards Non-Interest Banking" do not show significant relationships with "Financial Inclusion" in this model.

Based on the data and analysis, the lack of a significant relationship between "Attitude towards Non-Interest Banking" and "Financial Inclusion" may suggest that other factors not accounted for in the model, such as economic considerations, cultural beliefs, or individual preferences, could play a more prominent role in influencing financial inclusion outcomes. Additionally, it is possible that the measurement of

"Attitude towards Non-Interest Banking" or the operationalization of "Financial Inclusion" in the current study may not fully capture the complex nature of their relationship. Further research and exploration are needed to better understand the potential reasons behind this non-significant finding.

4.2 Recommendations

The government of Nigeria through the apex bank should mount more sensitization campaigns both in print and electronic media to enhance positive altitudinal dispositions with a view to boosting the patronage of non-interest banking products especially in the southern part of the country.

The regulatory authority i.e., the Central Bank of Nigeria (CBN) should revisit and overhaul the framework of non-Interest banking in Nigeria to capture non-Islamic-faith based products and services to guarantee the full patronage of non-Muslims in Nigeria.

The account opening modalities should be made as flexible as possible and conditions for obtaining credit facilities should recognize the peculiarities of MSMEs entrepreneurs who are the drivers of the economy for better product penetration and patronage.

More training and retraining should be targeted towards building capacity in terms of experts in non-

interest banking to drive the entire process of marketing and monitoring the non-interest credit facilities in Nigeria especially in the southern part of the country where patronage is at the lowest ebb.

The government through the Central Bank of Nigeria (CBN) should consciously develop incentives to customers in the form of tax holidays and waivers on profit shared from the proceeds of non-interest loans especially for MSMEs entrepreneurs that are in critical sectors of the economy.

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Effect of Public Debt on Economic Growth in Nigeria with or without Domestic Investment

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Abstract. The paper examines the effect of public debt on economic growth in Nigeria with or without domestic investment between 1981 and 2020 using a technique of Dynamic Least Square (DOLS). The findings of the study reveal that public debt in Nigeria retards economic growth through reduction in the level of investment. This indicates the possibility that the current levels of public debt in the Nigeria might not have been reducing the volume of growth but have the tendency to create a poorer macroeconomic and uncertain climate for investment. The implication is that the nonlinear relationship between debt and economic growth is a reality. It is suggested that there should be big push investment into all sectors of the economy that serve as engine of growth to the nation and whenever public debt is acquired, domestic investment must be given priority.

Keywords: Effect, Public Debt, Economic Growth, Domestic Investment, Nigeria

1. Introduction

Debt as a global phenomenon is seen virtually in all countries of the world to encourage economic growth. Fischer and Easterly (1990) stated four different ways of supporting fiscal deficit, each of them resulted to certain macroeconomic imbalances. The approaches include minting of currency which may fuel inflation, depleting foreign reserves might result into exchange rate crisis, borrowing from outside the country might end up in an external debt crisis, and borrowing within the economy might raise interest rates and also result in debt crisis. The first two scenarios may be initially fascinating but has harsh macroeconomic implications on the economy. But, borrowing from within and outside the country if properly managed and channeled

towards productive investment will bring desirable growth.

Public debt allows a nation to invest and consume more than the present national income limit. It is an essential stimulator for driving economic growth and a means to balance the budget deficit of developing countries. It allows a country to finance capital and development projects which help her in building production ability and facilitate improved economic growth. However, excessive debt generates serious debt service obligations and a constraint on economic growth, which may become a burden to future generations (Chiang and Moss, 2020).

Before the debt relief in 2006, foreign debt constituted the larger part of the total debt in Nigeria. In the early 1970s, Nigeria's foreign debt was below 1billion dollar; by 1980s, 1990s and 2004 it had raised to 3.4billion, 33billion 36billion dollars respectively (DMO, 2006). The rationale behind the rapid increase in external debt in the 1970's and 1980's was the desire to finance the reconstruction and development projects after Nigeria's civil war of 1967 - 1970. Nigeria as an exporter of crude oil, acquired large revenues from the upward increase in the price of oil in 1970's up to early 1980's, it was regarded as under-borrowed and credit worthy. The sudden breakdown of oil prices in 1982 reduced the revenue based of the country and started to witness difficulties in meeting its debt payment obligation.

Several government reforms to curtail debt albatross in Nigeria have been adopted over the years. Some, among them include debt rescheduling and debt relief of Paris and London clubs in 2005 and 2006. More so, records from Debt Management Office (DMO) and

National Bureau Statistics (NBS) in 2017 revealed that Nigeria's debt profile remained at about \$66 billion as at the fourth quarter in 2017; with the external debt and domestic debt accounting for \$15 billion and \$51 billion respectively. Domestic borrowing has distortionary effects on the economy when excessively done. The alarming rate of internal debt accumulation followed debt relief of 2006 has been a point of concern; most especially the debt service problem.

Public expenditure funding using debt is often the norm in Nigeria. Nigeria's debt portfolio, just like the case of many developing countries, has increased without corresponding increase in GDP growth. Despite the government conscious effort in managing the nation's debt, the issue of debt has been a burden to the Nigerian economy with respect to her large debt services payment and related obligations. Debt burden has depressed investment and economic growth via illiquidity and disincentive effects. Nigeria has been experiencing resource underutilization, high level of poverty and decay of infrastructures (Udo and Antai, (2014); Kalu, Okai, Chukwu and Amadi, 2016). According to Ijeoma (2003), debt inflict hard string on the economy of a nation for a number of reasons; first, the foreign debt could be large relative to what the economy take and this leads to capital flight, disallow investments. Secondly, it could lead to debt burden with its clear problems in underdeveloped economy. In all, external debt, just like capital flight, could create unfavorable macroeconomic environment. Lastly, debt service payments absorb a major part of export earnings, GDP and other revenues that would have been used to provide essential infrastructures to improve the general welfare of the masses.

The civilian administration of Olusegun Obasanjo won the battle for debt relief and this became as an accepted aid because of its expected advantages. In spite of debt relief received by Nigeria, the evidence of rapid economic growth looks dicey (Bakare, 2010). The effect of this relief which ought to be felt in improved foreign exchange earns, investment and economic growth is not in place. The output from education, health and other sectors do not show evidence of improved poverty status. In the light of debt relief given to Nigeria, its total debt continues to increase. This could be ascribed to internal debt which has been issue within the economy which the government did not take seriously. This brings another phase of government debt, which in itself might not be good for the nation.

Public debt has been greatly researched in recent decades. There are three categories of arguments in the literature. Balbir and Atr, (2017) and Adesola, (2019)

studied how public debt impact economic growth. The studies indicated a point above which debt become negative to growth of an economy. The second category of past studies in Nigeria showed negative relationship. Studies by Kalu, Okai, Chukwu and Amadi (2016) and Adofu and Abula (2010) revealed that public debt has a negative effect on economic growth. The results showing negative relationship complement the Classical view that public debt slowdown development. The third category in literature sees debt as expansionary fiscal policy which aid investment and produces positive growth as argued by the Keynesians. The Classical economists take a much conservative stand on public borrowing unlike the Keynesians that are flexible toward it (Majumder, 2007). Therefore, increases in public spending stimulate the aggregate demand and employment level.

The conclusion that debt has inverse effect on an economic growth, may inspire nations to see debt as bad and never to be acquire to argument budget deficit. From the perspective of Keynesian, that sees debt as an injection into an economy to stimulate aggregate demand and employment level. Going by Cecchetti and Mohanty and Zampolli, (2011) debt is two-edged sword, it proper usage enhance economic growth up to a point before its retardation on growth. There is need to investigate this point.

From the above, studies have clearly explored the linear effect of public debt on growth with little attention paid to non-linear specification as explained by the debt-laffer curve hypothesis. The study, therefore, intends to investigate the amount of public debt in Nigeria that justifies the intended purpose of stimulating economic growth. The study leans on the works of Ghosh, Kim, Mendoza, Ostry and Qureshi, (2011), Shiamptanis, (2015), and Vdovychenko (2016).

2. Literature Review

The study by Igbodika, Jessie and Andabai,(2016) examined relationship between domestic debt and economic growth in Nigeria using data covering (1987-2014). Ordinary Least Square (OLS) model was used for the estimation. There is a positive significant relationship between gross domestic debt and Gross Domestic Product in Nigeria. The result indicates that interest rate has negative significant relationship with Gross Domestic Product in Nigeria. The coefficient of determination indicates that about 68% of the variations in gross domestic product can be explained by changes in domestic debt variables in Nigeria. Government should maintain a debt bank deposit ratio

below 35 percent and resort to increase in the use of tax revenue to finance its projects. Government should divest itself of all projects which the private sector can control and handle including refining crude oil and transportation but should provide good environment for private sector investors to strengthen the growth.

The effect of domestic debt payments on economic growth in Nigeria was examined by Ugwu (2017). The data are estimated using ordinary least-square (OLS) method of multiple regressions. The finding shows that domestic debt has significant relationship with Gross Domestic Product in Nigeria. The GDP is positive related to domestic debt. Also, there is significant relationship between interest rate and debt service payment on Gross Domestic Product in Nigeria but case of negative relationship is established between the two. A large proportion of gross domestic product can be explained by changes in domestic debt variables.

A study by Ijeoma, (2013) examined the impact of debt on selected macroeconomic indicators in Nigerian economy from 1980 to 2010. Empirical analysis was done using Linear Regression. The study found that Nigeria's external debt stock has a significant effect on her economic growth. It also revealed that there is a significant relationship between Nigeria's Debt service payment and her Gross Fixed Capital Formation. To sustain the economy, government should avoid borrowing as much as possible however since developing countries need to borrow at one time or the other to supplement internal savings. Borrowing then should become an option only when high priority projects are being considered and borrowed funds should be strictly monitored and evaluated to ensure they are used for the purpose for which they are borrowed and government should make policies that will promote industrialization which will in turn attract foreign direct investment.

Ajayi and Oke (2012) analyzed the effect of the external debt burden on economic growth and development of Nigeria. The finding revealed that external debt burden had an adverse effect on the nation income and per capital income of the nation. High level of external debt led to devaluation of the nation currency, increase in retrenchment of workers, continuous industrial strike and poor educational system. Based on the finding the study suggest that debt service obligation should not be allowed to rise than foreign exchange earnings and that the loan contracted should be invested in profitable venture, which will generate a reasonable amount of money for debt servicing and debt repayment.

Olasode and Babatunde (2016) employed Autoregressive Distributed Lag (ADL) model to capture the effect of external debts on Nigerian economy growth from 1984 to 2012. The existence of long-run relationship between the variables was confirmed by the Johansen Co-integration test. The result from the ordinary least squares method confirms the existence of a dual behaviour as the lag of external debts has positive while external debts of present year posed a negative effect on the performance of the economy. The funds acquired were better used for productive projects compare to the subsequent year where the funds were diverted to private pursed and brought negative impact on Nigerian economic growth.

Kalu, Okai, Chukwu and Amadi, (2016) examined the impact of Debt Service Payment (DSP) on economic growth for the period 1981 to 2013 using empirical evidence from Nigeria. Description analytical tools coupled with ordinary least square regression (OLS) method and the Granger Causality Test were employed. DSP proved to be a positive and significant function of economic growth while the causality tests showed a bi-directional causality running for DSP to GDP and feedback from GDP to DSP. This goes to show that Debt weight evidenced by the quantum of servicing payment by the government limits growth Nigeria and other economies alike.

External debt, servicing and debt relief transmissions in Nigeria was analyzed by Ekperiware and Oladeji (2014) with using descriptive and structural VAR to trace out the structural effect of these variables in the Nigerian economy. Also, the study examined the 2005 external debt relief to Nigeria by the London Paris club through descriptive techniques to show how the relief was channeled down to other macroeconomic variables in the economy. The descriptive analysis showed that soon after the debt relief, government expenditure on health and Education improved. Also, the position of the foreign exchange appreciated which cumulated to higher economics growth rate in Nigeria. Results from the structural VAR showed a decomposed shock to exchange rate was absorbed by external debt and external debt service after itself. This shows that external debt and debt servicing affects the country's exchange rate. Decomposed shock from health and education outputs were strongly influenced by external debt servicing. The study concluded that external debt is a crucial variable to developing countries and the trickle-down effect of its components are felt in the Nigerian economy. The authors therefore, recommend good policies to effectively transmit the gains from external borrowing to boost critical infrastructural deficit in the country.

Study by Adesola (2019) examined the implications of debt on economic growth in Nigeria. It discusses how public debts can be managed. The data for the analysis covers from 1990 to 2011 and Ordinary Least Squares Method (OLS) model was used to analyze. The result shows that the debt holding of government far above certain healthy threshold has negative effect on economic growth. The loan becomes debt crisis when such it is mismanaged or not channeled to development-oriented project. The burdens of principal and interest payments drain the nation resources and limit the possible expenditure on other productive resources. It can also lead to capital flight and discourage private investment. Hence, the dramatic growth in the domestic debt /GDP ratio has raised many doubts about fiscal sustainability of the current economic policy.

Chiang and Moss, (2020) examined the empirical issues concerning the structure and composition of domestic debt and its impact on private investment in Nigeria. The study used multiple regression models complied secondary data from 1970 to 2019. The result showed that domestic debt has a significant negative impact on domestic private investment in Nigeria. The domestic debt has a significant negative impact on foreign private investment in Nigeria with exchange rate and debt servicing having positive effect on foreign private investment in Nigeria. The study concluded that domestic debts if unchecked and not well managed will crowds-out private investment in the country.

Angela and Frida, (2016) investigated the influence of the two components of public debt which comprises of internal and external public debt burden on the economy growth in Nigeria using data which covered the periods from 1961 to 2013. The study employed both descriptive research design and Vector Error Correction Estimation (VECM) to determining the impact of public debt accumulation on the long-run economic growth in Nigeria. The empirical results from the study confirmed that public debt has a negative short-run and long-run impact on the Nigerian economic growth. The implication of this current finding is that an accumulation of public debts retards the growth of Nigerian economy. He suggests that policy makers should always strive to ensure that debt-GDP ratio does not go beyond international ratio for debt sustainability in Nigeria to ensure economic growth.

Donatus and Mordecai (2016) examined the role domestic debt play on economic growth of Nigeria. They employed Vector Autoregressive (VAR) method

for analysis. The result revealed that domestic debt plays an important role in the growth process of Nigerian economy. The variance decomposition analysis revealed that federal governments of Nigeria bonds exert more pressure on the growth rate of gross domestic product in Nigeria. This was followed by shocks received from treasury bonds, while development stocks and interest rate contributed the least to shocks in gross domestic product. The findings of the impulse response function in support of the variance decomposition analysis showed that economic growth responded positively to shocks in federal government of Nigeria bonds and inversely to shocks in treasury bonds throughout the ten-year period. Meanwhile, the response of gross domestic product to shocks in development stocks and interest rate was unstable.

Nazif (2014) investigated the causality between debt service payments and provision of social services in Nigeria from 1980-2010. Ordinary Least Square (OLS) technique was used for empirical analysis. Total social services spending by the federal government serve as dependent variable, while internal debt, external debt, debt service payments and exchange rate as independent variables. The results show a positive relationship between internal debt, exchange rate and social services provision, while an inverse relationship exist between external debt and social service provision. Increase in domestic debt and exchange rate led to increase in social infrastructural development which aid economic growth in the country.

The effect of debt service payment on economic growth using a time series data of 20 years (1996-2015), was examined by Hope and Eugene (2016). To achieve the research objective data collected were analyzed using unit root, co-integrations and ordinary least square regression. The analysis result revealed a significant long run relationship between real gross domestic product (RGDP) and external debt (EDEBT) and debt service (DEBT) and an insignificant long run relationship between real gross domestic product (RGDP) and domestic debt (DDET). More so, the regression analysis results revealed that external debt and debt servicing has a positive significant effect on economic growth in Nigeria. Real gross domestic product and external debt services exhibit the inelastic relationship which implies a change in external debt has little or no effect on RGDP.

With respect to private investment and domestic debt in Nigeria, Obudah and Tombafa (2013) assessed the effect of interest rate and domestic debt on private equity investment growth in Nigeria covering the

period 1987-2010. Co-integration technique, standard OLS and error correction methods were employed by the authors. The study utilized domestic private equity investment and borrowing. The parsimonious ECM result indicated that the domestic debt and GDP had positive effect on equity investment in Nigeria while monetary policy rate showed a negative effect on equity investment in Nigeria. On the basis of the findings, the authors recommended further expansion in the stock of domestic debt in Nigeria but indicate that the funds from the debt should be used for productive and avoid misappropriation.

Investigating domestic debt crowding-out existence in Nigeria, Apere (2014) studied the nonlinear effect of public debt on private investment in Nigeria over the period 1981-2012. He employed instrumental variable technique of estimation and bootstrapping approach for the computation of normal standard errors for the domestic and external debt turning points. The results confirmed a linear and positive effect of domestic debt on private investment in Nigeria. External debt, on the other hand, showed a U-shape impact on private investment, having it turning point at about 124.69 percent. Private consumption expenditure showed a negative impact on private investment.

3. Methodology

Model Specification

The baseline model of the study is anchored on production function which is specified in this form:

$$Y_t = f(X_t, PUD_t) \quad 1$$

The function is augmented with public debt as input, showing government borrows both home and abroad to stimulate consumption and investment so as to promote economic growth. More so, equation 1 is expressed in an explicit form as:

$$Y_t = \beta_1 + \alpha X_t + \delta PUD_t + \varepsilon_t \quad 2$$

The standard debt-cum growth model in equation 2 is adapted following the work of Partillo, Poirson and Ricci (2011); Balbir and Atri (2014) and many others who also used the same to examine the non-linear impact of public debt on growth.

Where Y_t represents the real gross domestic product (RGDP), X_t stands for set of explanatory variables (like domestic investment, money supply, openness, growth rate of labour force, population), α and δ are slope coefficient, ε_t is the error term which is assumed to iid $(0, \sigma^2)$. Specifically, the study adopted Partillo et al., (2011) which specified debt-growth model in the form;

$$RGDP_t = \beta_1 + \beta_2 INV_t + \beta_3 M2_t + \beta_4 OPN_t + \beta_5 LF_t + \beta_6 PUD_t + \varepsilon_t \quad 3$$

The above model assumed a linear relationship between public debt and economic growth. RGDP_t and PUD_t are Real Gross Domestic Product and Public debt comprises domestic and external debt. INV is the gross domestic investment, M2 as money supply, OPN as index of openness and LF represents growth rate of the labour force.

The linear model in equation 3, the coefficient of PUD can either be negative or positive (because it does not consider diminishing returns). In reality, on the basis of debt laffer curve hypothesis, as debt rises beyond certain point, we expect diminishing return to set in. To depict this, equation 3 can be re-modified in a quadratic form or nonlinear form, as follows:

$$RGDP_t = \beta_1 + \beta_2 INV_t + \beta_3 M2_t + \beta_4 OPN_t + \beta_5 LF_t + \beta_6 PUD_t + \beta_7 PUD_t^2 + \varepsilon_t \quad 4$$

Here, PUD_t^2 represents public debt-squared which makes $\beta_6 > 0$ and $\beta_7 < 0$. This indicates that unlike before it is expected that the response of growth to a change in debt to be positive when debt is zero (that is $\beta_6 > 0$). Also, to achieve diminishing returns, the marginal effect of change in debt must decline as public debt rises (that is, $\beta_7 < 0$). It implies that public debt increases growth at lower levels and when it reaches higher levels, negative impact on growth prevails (Balbir and Atri, 2012).

To evaluate the impact of public debt on economic growth in Nigeria with or without domestic investment, the study followed the works of Partillo et al., (2011); Abbas and Christensen, (2017) which estimated debt-growth model with and without investment variable under the nonlinearity assumptions as follows;

$$RGDP_t = \beta_1 + \beta_2 INV_t + \beta_3 OPN_t + \beta_4 LF_t + \beta_5 INF_t + \beta_6 DeF_t + \beta_7 PUD_t + \beta_8 PUD_t^2 + \varepsilon_t \quad 5$$

and

$$RGDP_t = \beta_1 + \beta_2 INV_t + \beta_3 OPN_t + \beta_4 LF_t + \beta_5 INF_t + \beta_6 DeF_t + \beta_7 PUD_t + \beta_8^* PUD_t^2 + \varepsilon_t (INV = 0) \quad 6$$

Where in equation 5 and 6, $\beta_2 > 0, \beta_3 > 0, \beta_4 > 0, \beta_5 < 0, \beta_6 < 0, \beta_7 > 0, \beta_8 < 0$ and $\beta_8^* < 0$. It is also expected that $\beta_8^* > \beta_8$ significantly.

The study restricts domestic investment in equation (6) by equating $INV = 0$. This is to depict the importance

of public debt when it is devoted to viable domestic investment and when it is not. Unlike the past studies identified above alters the original nonlinear model by incorporating variables like inflation (INF) and budget deficit (DEF).

For modeling perspective, exclusion of INV in equation (6) will bring about a change in magnitude of β_8^* , the study restrict investment where actually its coefficient may not be zero (Nazif, I. A. (2014).

Estimation Technique

The study employs a technique of Dynamic Ordinary Least Square (DOLS) to actualize the research objective. The non-linear effect of debt on economic growth will also be captured using Dynamic Least Square (DOLS) method on quadratic model in equations 4, 5 and 6. The DOLS works on the assumption that there is co-integration relationship among the variables of interest. It has some special and attractive features. It has the ability to copy with small

sample and dynamic source of bias. Also, as a single equation estimation approach, it corrects for possible endogeneity in the model by using lead and lags. DOLS provides robust results when compared to other techniques such as OLS and Maximum Likelihood approach (Stock and Watson, 1983).

To employ DOLS on the model in equation 7, we simply regress RGDP on the explanatory variables in the model, leads and lag of these variables are first differences and constant term using Ordinary Least Square (Gunduz, 2017).

$$Y_t = \beta_0 + \vec{\beta}X + \sum_{j=-q}^p \vec{d}_j \square X_{t-j} + v_t \quad 7$$

Where Y_t is dependent variable proxy for RGDP in this study, X is a matrix of explanatory variables, $\vec{\beta}$ stand for co-integrating vector indicating long run cumulative multiplier, p is lead and q is the lag. Lag and lead in DOLS regression work to make its stochastic error term independent of all past shocks in stochastic regressor (Gunduz, 2017).

Data Description and Measurement of Data

Table 1: Description of Variables and Sources

Variables	Symbol	Description And Measurement	Sources
Real Gross Domestic Product	RGDP	This measures the production capacity of the economy. It indicates the overall wellbeing of a nation.	Central of Nigeria (CBN) Statistical Bulletin, 2022
Public debt	PUD	This comprises of domestic and external outstanding loan acquired the by central government in Nigeria.	
Investment	INV	Investment is proxy by the gross fixed capital formation, express by as the ratio for real GDP	
Openness	OPN	It stands for transfer of knowledge and efficient gains that measures the level of economy competitiveness. It is a sum of export and import of a nation express as a ratio of GDP	
Inflation	INF	It is the measure of the consumer price index (CPI). It is the percentage change of price index over time.	
Budget deficit	Def	This measures as the balance of receipt over expenditure and expressed as a ratio of RGDP	World Development Indicator (WDI)
Labour force	POP	The economically active of the population between ages of 15-65.	

4. Results and Analysis

Time Series Nature of the Data

In the use of regression analysis, non-stationary time series data posed some challenges. To prevent the outcome of spurious regression, unit root testing was performed on all the variables used in this study to determine their stationarity properties. From Table 2, it was observed that LRGDP, LINV, LM2, public debt and public debt square (PUD and PUD²) were stationary at first difference I(1) using Augmented Dickey – Fuller test and Phillip Perron test. Trade openness (OPN) was stationary at first different using Phillip Perron test. Since the application of DOLS requires our variable to be I(1), I(0) or the combination of the I(1) and I(0). The series are all I(1), thus, DOLS was used.

Table 2: Unit Root Test results

Variables	ADF			PP		
	Levels	First Difference	Status	Levels	First Difference	Status
LRGDP	0.032145	-3.339751	I(1)	0.857782	-3.179804	I(1)
	0.9553	0.0205		0.9937	0.0298	
LINV	1.494421	-5.473272	I(1)	-1.49442	-5.462625	I(1)
	0.5250	0.0001		0.5250	0.0001	
PUD	2.380352	-4.243958	I(1)	2.192748	4.25075	I(1)
	0.1542	0.0020		0.2123	0.0020	
PUD ²	-2.28035	-4.243958	I(1)	-2.19275	4.25075	I(1)
	0.1542	0.0020		0.2123	0.0020	
LM2	-1.47462	-2.526489	I(1)	-0.55166	-3.043854	I(1)
	0.5333	0.1186		0.8690	0.0405	
LPOP	1.428992	0.255323	I(1)	1.733415	0.255323	I(1)
	0.9987	0.9723		0.9995	0.9723	
OPN	-1.83678	-1.947480	I(1)	-1.92813	-5.894548	I(1)
	0.3576	0.3072		0.3162	0.0000	

Source: Author's computation

Note “*” means significance at 5% level, ADF= Augmented Dickey – Fuller test, PP = Phillip Perron test. The automatic maximum lag length based on Schwarz information criterion was used.

Cointegration Test

The results of the unrestricted cointegration rank tests (Trace and Max-Eigen) for the data series used in this study were presented in the Table 3 below. The relevance of the cointegration test statistic is very imperative as; first, it is used to verify if there exists at least one (linear), or nonlinear as the case may be, long run relationship among the variables in the model. More so, it guides on the technique(s) of analysis to be used. Both the Trace and Max-Eigen statistics reported here indicated the existence of at least six cointegration and five cointegrating vectors among the variable in the study at 5% level of significance. Thus, this shows that there exists long run relationship among the economic growth, public debt, domestic investment and other variable used in this study in Nigeria. The correlation indices also showed this collaboration when correlation coefficients recorded high values for these variables. All these supported the use of Dynamic Ordinary Least Squares (DOLS) model in equation 7 of this work. Therefore, DOLS was applied within the framework of cointegrating vector existing among the variables to produce robust results.

Table 3: Unrestricted Cointegration Rank Test (Trace)

Hypothesized	Max-Eigen		0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None *	0.800195	56.36451	46.23142	0.0031
At most 1 *	0.780079	53.00707	40.07757	0.0011
At most 2 *	0.650329	36.77671	33.87687	0.0219
At most 3	0.483543	23.12674	27.58434	0.1681
At most 4	0.429961	19.67178	21.13162	0.0790
At most 5	0.196600	7.661570	14.26460	0.4141
At most 6	0.148917	5.643589	3.841466	0.0175

Max-eigenvalue test indicates 3 cointegratingeqn(s) at the 0.05 level

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

Table 4: Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized		Max-Eigen	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None *	0.800195	56.36451	46.23142	0.0031
At most 1 *	0.780079	53.00707	40.07757	0.0011
At most 2 *	0.650329	36.77671	33.87687	0.0219
At most 3	0.483543	23.12674	27.58434	0.1681
At most 4	0.429961	19.67178	21.13162	0.0790
At most 5	0.196600	7.661570	14.26460	0.4141
At most 6	0.148917	5.643589	3.841466	0.0175

Max-eigenvalue test indicates 3 cointegratingeqn(s) at the 0.05 level

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

Investment as a Channel by which Public Debt Affect Economic Growth in Nigeria

The results of estimation of debt growth-model in equations 5 and 6 are reported below. This represents information on the role of domestic investment as a line between public debt and economic growth.

Table 5: Effect of Public Debt on Economic Growth with Investment in Nigeria

Dependent Variable: LR GDP Regression Result of equation (5)				
Method: Dynamic Ordinary Least Square (DOLS)				
Variables	Coefficient	Std. Error	t-Statistic	Prob.
LINV	0.267703	0.072383	3.698429	0.0343
LOPN	-0.086831	0.188362	-0.460982	0.6762
LPOP	-6.524537	6.337844	-1.029457	0.3790
DEF	-0.028737	0.014565	-1.972997	0.1430
INF	0.000870	0.001177	0.739089	0.5134
PUD	0.686015	1.572305	4.371516	0.0221
PUD ²	-0.131455	0.049241	-2.669612	0.0757
R ² = 0.999896		R ² Adjusted = 0.998860		

Source: Author's Computation

Table 6: Effect of Public Debt on Economic Growth without Investment in Nigeria

Dependent Variable: LR GDP Regression Results of equation (6)				
Method: Dynamic Ordinary Least Square (DOLS)				
Variables	Coefficient	Std. Error	t-Statistic	Prob.
LOPN	-0.074886	0.079312	-0.944202	0.3765
LPOP	12.68531	2.386387	5.315699	0.0011
DEF	-0.074656	0.007427	-10.05244	0.0000
INF	0.004378	0.000746	5.872242	0.0006
PUD	0.533405	1.431305	3.521865	0.0005
PUD ²	-0.228847	0.037518	-6.099729	0.0015
R ² = 0.999745		R ² Adjusted = 0.998797		

Source: Author's Computation

It is important to clarify the behavior of public debt or to consider its effect on domestic investment and thus on economic growth. From tables 5 and 4.6, the estimation of public debt square from the model with domestic investment (model 5) is not significantly different from that of the model 6 which excludes domestic investment. Public debt and public debt square with domestic investment can only explains 0.69 and -0.13 growth Nigeria economy respectively while without domestic investment it explains 0.50 and -0.229 growth of an economy. This implies that only small proportion of the public debt goes into

domestic investment. This is because the least squares estimates remained unbiased as the impact of the levels of high public debt square did not produce significant difference on the growth when domestic investment is added and removed from the models (Gunduz, 2017). The result otherwise means there is need for efficient and quality domestic investment rather than the volume of investment in Nigeria to ensure economic growth via public debt acquisition.

Keynes view of public debt states that a large public debt is not a burden on an economy but national asset.

He asserted that the rise in public debt would raise the national production through multiplier effect. He linked public borrowing with deficit financing and authorized government to borrow for all reasons in order to enhanced job opportunity and production. Consumption borrowing was as desirable as borrowing for investment because consumption expenditure induced investment to rise. The study findings are in line with Keynes's perspective of investment as a means of stimulating economic growth via public debt. Nigeria government is needed to put public debt on productive activities.

The above result is consistent with the findings by Abbas and Christensen (2017) on the domestic debt market in LICs and in developing countries and Pattillo et al. (2002) on the external debt in developing countries. The studies revealed that the results of the specification with and without investment as a control variable were not particularly difference from each other in their respective studies. According to them, this thus indicated that the channel of influence of debt in developing countries is through efficiency of investment that works through total factor productivity rather than the volume or the level of investment in those countries.

The outcome produces result that explains that inclusion of both public debt and investment in the growth model relies on investment effectiveness rather than the level of domestic investment. This implies that in the midst of high debt level, efficiency of investment tends to be retarded. This emanates from some thought in the literature that tend to provides more possible explanation for the existence of debt overhang in developing nations. Debt overhang posits that high debt levels depress investment and economic growth by increasing uncertainty. The private investors under uncertain atmosphere prefer the option of waiting or directing their activities to investment with fast returns rather than to long-term, high-risk and irreversible investments (Ugwu, 2017)

More so, the labour force coefficient is positive without investment in negative with investment. This can be explained by the ineffective investment that was done, the investment was not in any way directed towards human capital. Without investment, government engages in empowerment programs that impact positively on the growth of the labour force. The coefficient of trade openness on the other hand shows a negative impact on growth with or without domestic investment. The negative influence can be explained by the rate at of dependence on the imported products by the country with less export. These results are not in line with the studies by Olasode and

Babatunde, (2016) and Abbas and Christenen (2017) which validate the expectation that trade openness contributes positively to growth.

The inflation coefficients are positive but insignificant. This conforms to the findings by Igbodika, Jessie and Andabai, (2016) and Abbas and Christensen (2017) that empirically supported that low inflation is a pre-condition for growth. Most of these findings often obtained the relationship between growth and inflation at insignificant levels.

5. Conclusion

It has been demonstrated that the nonlinear relationship between debt and economic growth is a reality. Even, when debt is still contributing to economic growth such country should maintain the optimal level of public debt. Hence, excessive debt acquisition will automatically translate to negative growth and reduce investment. Furthermore, the study concludes that public debt in Nigeria retards economic growth through reduction in the level of investment. This thus indicates the possibility that the current levels of public debt in the country might not have been reducing the volume of growth but have the tendency to create a poorer macroeconomic and uncertain climate for investment and consequently, impact long-term growth negatively. It is therefore suggested that attention should shifted to factors than reduce and make domestic investment inefficient in the country. There should be big push investment into all sectors that serve as engine of growth to the nation. Whenever public debt is acquired, domestic investment must be given priority.

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From Wild Palm to Plantation System: A Trajectory of Colonial Policies on Palm Oil Production in Annang, Nigeria, 1900-1960

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Abstract. This paper examines colonial economic policies and the oil palm production in Annang, of Calabar Province of Nigeria from 1901-1960. Before the establishment of colonial rule, the people of Annang were engaged in the production of wild oil palm for domestic use. The colonial period witnessed the introduction of plantation system for the cultivation oil palm trees and production of palm oil for export. Annang produced large quantities of palm oil and thus contributed greatly to colonial economy. In spite this, the contribution of Annang to colonial economy has over the years been treated as an appendage to the Ibibio colonial historical experiences. The neglect is what this article attempts to correct. Oil palm tree, has a long history in Annang, especially as most its byproducts served both domestic and commercial needs of the people. This article examines Annang unique experiences during colonial period in the light of the fast-developing interest in micro studies in Nigerian historiography. It therefore focuses on the colonial policies on palm oil production, especially the various measures formulated and implemented in Annang from the inception of British colonial rule in Annang in 1901 to 1960 when Nigeria attained independence. It adopts the historical method, relying extensively on primary sources obtained from oral interviews and archival sources to interrogate palm oil production in Annang during the period under consideration.

Keywords: Oil palm Trees, Palm Oil, Plantation System, and Colonial Policies.

1. Introduction

The oil palm is an indigenous plant not only to the people of Annang of Nigeria but to the people of West Africa. The pre-colonial Annang had a viable economy in which palm oil production was major

parts that met the needs of the people and the society. When the British colonial rule was imposed on the people, this indigenous economy was however, altered by the colonial economic policies which emphasized the production of cash crops for export to metropolitan markets and importation of finished goods. Of all the export crops during the colonial period, palm oil was the major agricultural commodity exported from Annang. Palm oil became important to the European industries with the abolition of slave trade and the introduction of legitimate trade. Major reasons were that, European industries required palm oil as lubricant for industrial machine and for the manufacture of soap, candles, margarine and a cooking fat. What emerged from these was a new economic structure that was a blend of the indigenous and nascent colonial economic systems in which the people of Annang derived some benefits. This article focuses on the development of palm oil industry in Annang during the colonial period and the involvement of the indigenous people in the palm oil industry and the impact it made on their life and society.

1.1 Overview of Annang Society

Annang people occupied the North-Western part of the present-day Akwa Ibom State of Nigeria which lies within the Cross River Basin, between latitudes $40^{\circ}.25'$ and 70° North and longitudes $70^{\circ}.15'$ and $90^{\circ}.30'$ East. Pre-colonial Annang was made up of thirty-five clans (*Aduk*), each of which had its own independent political institutions headed by a clan head (*Akuku*). Therefore, there were thirty five clan heads in Annang. During the colonial period the Annang were constituted into the Ikot Ekpene and Abak Divisions in Calabar Province, with some other sub-set occupying 150 square miles in the north of Opobo Division in Rivers Province. These communities had a cultural bond and they all looked up to Afaha Obong

where the Annang supreme deity was situated, as their place of origin and traditional headquarters. To the North, Annang is bounded by Ini and Ikono Local Government Areas and to the South by Ikot Abasi Local Government Area of Akwa Ibom State. To the West, Annang is bounded by Ngwa and Azumini communities of Abia state and Ndoki community of Rivers State and to the East, by Uyo and Mkpattenin Local Government Areas of Akwa Ibom State.

Geographically, Annang lies almost entirely in the rain forest belt of Southern Nigeria. The area has a level landscape, covered by relatively low vegetation and myriad of palms. There is a mean annual rainfall of 2,030-2,540mm. Annang has a tropical climate with wet and dry seasons. The wet season spans from March to October when the monsoon winds blow from the South-West, while the dry season spans from November to February when the harmattan (*ekarika*) blows from the North-East. The landscape is generally flat and low-lying, with no part rising above 300 feet and no part less than 100ft feet above sea level. It has a level landscape covered by relatively low vegetation with abundant palm trees. Annang with a population of more than one million is the second largest ethnic group in present-day Akwa Ibom State of Nigeria. The Annang are constituted into eight Local Government Areas of Akwa Ibom State, namely; Abak, Essien Udim, Etim Ekpo, Ika, Ikot Ekpene, Obot Akara, Oruk Anam and Ukanafun. In spite of this, the people are culturally homogenous.

The Annang people put in place political and socio-economic structures that encouraged every member of the society to contribute to the growth and development of the society. From the family through the villages to the clan council, institutions were established for effective administration of Annang. In this regard, every political level of the society such as family (*idip*), extended family (*Ufok*) lineage (*Ekpuk*), village (*Idung*) and clan (*Aduk*) had its area of influence and this helped in the smooth running of the communities. Decision at each political level of administration was taken after due consultation with the people concerned. In this way, the people were represented at each level of the decision-making bodies. This helped to minimize conflicts in the society and thereby encouraged peaceful coexistence of every member of the society. This paved way for the people to carry out their economic activities in a peaceful atmosphere, leading to high level productivity. In this regard, the people were engaged in farming, craft industries and trade. The effects of all of these were the emergence of an economically viable society that was not only self-sufficient but also had surpluses to exchange with their immediate and distant

neighbours. The subjugation of Annang to British colonial control at the beginning of the twentieth century have in several ways radically disrupted and transformed the traditional political and economic structure of the people.

1.2 Conquest and Imposition of Colonial Rule

British political intervention in Annang began in 1901 when one of the columns of the British expedition forces passed through Ikot Ekpene village while pursuing the Obinkits-Aro westward. The expedition was the “severest single blow” that the British military patrol dealt to the Aro oligarchy in Annang. The punitive expedition was justified on the grounds of stopping slave raiding, abolishing the fetish practices and stimulating legitimate trade in Annang which the Aro were seen as obstructing. This expedition had serious political consequences on the Annang people. For instance, after raiding Arochukwu, the four columns of the British expedition forces led by Lt. Col. Morrison launched war of conquest against Annang which swept through northern Annang clans with the aim of bringing the people under colonial rule. The people’s reaction to this aggression by British forces was one of surprise and resolve to protect their land and sovereignty from foreign forces hence they did not easily succumb to British ‘maxim Gun’ without stiff resistance.

The people thus resisted the British forces for about ten years (1901-1912), before the whole of Annang was brought under the control and influence of British colonial authorities. As a result of such resistance from the people, British subjugation of Annang was initially confined to such clans in the southern parts. The resistance put up by the people was enhanced by the fact the people did not belong a single clan ruled by a single King (*Akuku*). So, the British expedition forces had to fight and defeat each of the thirty-five clans of Annang before the people were finally subjected in 1912. With the subjugation of Annang and imposition of colonial rule on the people, the British government was set to exploit the human and natural resources especially palm produce which abound in the area.

1.3 Palm Oil Production (Pre-Plantation Era)

In the traditional Annang society, oil palm trees, *Elois Guinensis*, grew wild in the Annang forest. The palms trees were public property and, so, were commonly owned. In this case, the fruits from the tree could be harvested by anyone when it ripened. The only exceptions to that practice were those within someone else’s farm and could not be harvested by anyone except the owner or by his permission. The palm tree

was highly rated due to the fact that all by-products of the tree were useful to the people. Palm oil constituted the most important cash crops exported from Annang during the colonial period. But before their contact with the Europeans, it had been utilized domestically by the people. The oil extracted from the pericarp of the fruits was a valuable source of fat and edible oil for cooking all types of food. The oil obtained from the kernel when heated in clay pot was widely used as body lotion and for treatment of some diseases such as cough. With the increased demand of palm oil in Europe, the Europeans directed their attention to Nigeria as source of palm produce. The peasant farmers were, therefore, forced or persuaded to increase production of palm oil export. The palm oil exported at the early stage was obtained from the trees that grew wild in the forest. In order to ensure protection of wild oil palm trees, especially felling, the Ikot Ekpene District Council in 1912 promulgated some rules and regulations among which were:

- The felling of oil palms trees for the purpose of obtaining palm wine is prohibited; and
- No oil-bearing palm tree shall be felled for any purpose whatsoever or tapped for palm wine without the consent of the Native Council within the area of whose jurisdiction it grows.

Any breach of the above rules was punishable. For the first offence, a fine not exceeding five pounds was paid and for the second offence a fine not exceeding five pounds or imprisonment with hard labour for a period not exceeding six months. For any subsequent offence, a fine not exceeding twenty-five pounds and or imprisonment with hard labour for a period exceeding twelve month was prescribed.

With these rules established, the peasant farmers in Annang were constantly under pressure or coercion from British authorities to engage in harvesting fruits from wild oil palm trees and the production palm oil for export. This was due to the fact that palm oil became highly demanded in Europe as lubricant for keeping the wheels of industrial machines turning and as raw materials for soap making. Writing on the importance of palm oil to the European industries during this period, Oluwasanmi (1966) posits that: *Economic conditions in Europe in the nineteenth century were favourable to the reappearance of the produce of the oil palm in international trade and to the development of other vegetable oils. The demand for lubricating oils and greases expanded with the rapid expansion of industries. The traditional sources of animal and fish fats were inadequate to cope with increasing demands for crude oils. Palm oil slowly replaced animal fats in the manufacture of soap.*

The survival of industrial production in Britain, therefore, depended on a constant flow of palm oil from all parts of palm oil producing areas in Nigeria of which Annang was a part. To expand the scope of oil palm exploitation from Annang, the people were encouraged by the colonial authorities to cultivate oil palm trees in plantations. In order to achieve this, the colonial authorities supplied the people with improved oil palm seedlings. This and among others were to ensure maximum production of palm oil hence every available means to boost production was encouraged. In Annang, women were the main producers of palm oil and like in the past, the men did the climbing of the trees and cutting the oil palm bunch. European firms especially United Africa Company (UAC) and John Holt, through their agents were the main buyers of palm oil in Annang. The table below show wild palm oil exported from Annang between 1912 and 1919.

Table 1: Palm Oil from Wild Palm Trees

Palm Oil	1912	1913	1914	1915	1916	1917	1918	1919	1920
Tons	2,112	1,986	1,820	1,447	56,784	37,295	2,2682	19,273	19,054

Source: N.A.E. (C.S.) CSE 1/85/6495, A Report on the Annang Groups, p.13

These figures did not represent the actual tons or quantity of palm oil in Annang during the period under consideration as palm oil was highly consumed locally. It was only the surplus after meeting local demand that was sold to the trading firms for export to Europe. It should be emphasised that the initial palm oil that was exported from Annang was obtained from the trees that grew wild in forests. When this source was no longer generating sufficient quantities of palm oil for export, the colonial authorities introduced plantation system for the cultivation of oil palm trees.

1.4 Plantation Era and Palm Oil

The cultivation of oil palm plantation in Annang was initiated by the colonial Department of Agriculture from 1929. Before this period as mentioned earlier, palm oil that was produced and exported from Annang was derived from wild oil palm trees. However, this source became inadequate due to high demand of palm oil in Europe. The reasons for these inadequacies were many; first the wild palm trees were communally owned as such was not properly taken care of. Second the quantity of palm oil produced from wild palm

became insufficient to meet local as well as export demands. Third, there was the need to introduce varieties of palm trees that could produce high quality palm oil. So, by 1929 the peasant farmers were persuaded to cultivate oil palm with improved seedlings which were brought in from Calabar and distributed free initially to the farmers by the colonial authorities. At the initial stage, only a few peasant farmers embraced the plantation system for the cultivation of oil palm tree as most of them did not see the need for cultivating the trees that were readily available in the forests. Notwithstanding this challenge, strenuous efforts were made by the Agricultural Departments to stimulate its cultivation of plantations. Accordingly, a number of experimental

farms with palm nurseries where oil palm seedlings were supplied to farmers freely were established in some communities in Annang. Agricultural Department also dispatched agricultural extension service personnel to the various villages to enlighten the farmers on the method of cultivation of oil palm seedlings in plantations. The introduction of individual plantation system was to ensure regular inflow and good quality of palm oil. Thus, in 1929, in Ikot Ekpene District Council area, about 3,000 improved palm seedlings were produced and distributed to farmers. In April, 1952, the following persons were supported by the colonial extension workers in Ikot Ekpene to cultivate oil palm seedlings in their plantations as show in the table below:

Table 2: Individual Palm Oil Plantations in Ikot Ekpene Division, 1952

S/N	Name	Locality	Total Stands	Date
	Mr. Iyoho Ekerete	Ntak Ikot Akapa	132	8/4/62
	Mr. E. U. Essen	Obiakpe	40	15/4/53
	Mrs O. A. Bassey	Afaha	290	16/4/52
	Mr Ukpong	Ikot Ekpene	50	18/4/52
	Mr J. P. Inyang	Uwa West	60	19/4/52
	Mr E. U. Akpan	Afaha Ikot Offiong	85	21/4/52
	Mr U. U. Etefia	Ndiya	20	24/4/52
	Mr U. U. Udo	Ukana	12	24/4/52
	Mr Uom Umo	Ukana	21	25/4/52
	Mr J. Ukpong	Nyiara Enyia	24	28/4/52
	Mr J. Udofia	Ukana	48	28/4/52
	Mr J. U. Ineme	Nyiara Enyia	24	29/4/52
	Mr O. A Essen	Ibong	18	29/4/52
	Mr K. Udom	Ikpe	12	29/4/52
	Mr J. O. Essen	Ikot Aka	12	29/4/52
	St Michael School	Uyo Road	72	29/4/52
	Mr U. A. Ekpe	Ukana	36	30/4/52

Source: N.A.E. (I.D.) IKOTDIST 13/1/583, Agricultural Asst. Monthly Reports, 1952,

To further enhance the widespread cultivation of oil palm trees in plantations, the Agricultural Department the Agricultural Department trained several agricultural officers as extension workers and deployed them to the villages to enlighten local farmers. For example, in 1952, the Agricultural Officer in Abak reported that visits were made to several oil palm plantations in the area and that the owners were instructed on the care and maintenance young oil palm plant. These efforts by the Agricultural Departments to stimulate large scale individual cultivation of oil palm trees in plantations however, attracted a few peasant farmers. These farmers adopted the recommended spacing of about 25 feet apart which allowed about 50 oil palm trees per acre as suggested by the extension workers. At the early stage of introduction of cultivation of palm trees, most farmers, as stated earlier did not embrace the cultivation of oil palm plantations mainly due to the fact that there were abundant wild oil palm trees in the forests even though the colonial authorities thought that this source was not enough to meet the high

demand of palm oil in Europe. Again, the wild oil palm trees were not properly maintained by the farmers because they were communally owned, hence there was need to explore other sources such as individual oil palm plantations. Some other challenges that hindered the oil palm plantation system at the initial stage were local habits, customs and land tenure system of the Annang people. Land tenure system did not encourage individual acquisition and ownership of large portion of land in one location. Besides all these, the initial government indifferent policy of not forcing the farmers into plantation cultivation also accounted for the slow pace of adoption of oil palm plantation system by farmers in Annang. Lastly, local farmers were of the view that cultivation of oil palm plantation system was too demanding in term of cost and labour.

In order to solve the challenges arising from individual ownership of oil palm plantations, the colonial authorities in Abak and Ikot Ekpene Divisions, began to arouse the interest of school children - as a way of catching them young.¹² As such, schools were visited

from time to time by Agricultural Officers and extension workers and lectures delivered on the importance subject oil palm plantation system. Teachers were instructed by colonial officials to establish and maintain oil palm plantation in their schools where school children would imbibe the method of cultivation of oil palm trees in plantation. They were also encouraged to mobilize their pupils to use oil palm trees to fence their school compounds against any encroachment. It was expected that the knowledge acquired by pupils and students from their school's oil palm plantations would be transmitted to their parents. Some of the schools that established oil palm plantations included, Methodist School, Afaha,

Methodist School, Ukpua, S. M. School, Uqot, C. S. School, Mbiabet, St Ignatius School, Adiasim, Convent School, Nto Nsek, Convent School, Ukana, Convent School, Itak, St Michael School, Uyo Road, St Michael School, Okon, Jnr. Primary School, Ikot Edon, Jnr. Primary School, Ifuho, Jnr. Primary School, Ninya, R. C. M. School, Adiasim, C. S. M. School, Ibahehit, R. C. M. School, Ibahehit, R. C. M. School, Urankpan, Q. I. M. School, Abiakpo, R, C. M. School, Uradetobo, and A. C. M. School, Ibam Edet. Apart from schools' oil palm plantations, the colonial authorities also set up several "demonstration oil palm plantations" in strategic locations in Annang out of which seven were located in Ikot Ekpene Division

Table 3: Demonstration Palm Plots In Ikot Ekpene Division

Localities	Established (year)	No. of Trees	Acres
Nkalu	1928	36	.6
Mbiabong	1928	72	1.2
Obot Akara	1928	57	1.0
Ikot Abia	1928	57	1.0
Ududu Ikpe	1929	57	1.0
Nung Ukim	1929	43	.7
Ikot Ama	1929	57	1.0

Source: N.A.E. (C.S.) CSE1/85/5261, Annual Report Ikot Ekpene Division-Agricultural Department.

These efforts coupled with the distribution of free oil palm seedlings to farmers, the efforts of the colonial authorities yielded positive results as a large number of farmers in Annang embraced oil palm plantation system. By 1930s, several in Ikot Ekpene Division had established large scale oil palm plantations and some of them became known as "big time oil palm farmers". In fact, there were about forty of such big-time oil palm farmers in Ikot Ekpene Division in 1930 with each of them cultivating about fifty acres of oil palm plantation.

2. Palm Oil Processing

The colonial authorities were against the crude method that was used in the processing of palm oil by the people which resulted in low quantity and quality of palm oil. So, to ensure high quality and quantity of palm oil, they introduced simple mechanical means of pressing the fruit to enhance higher oil production. This attempt by the colonial authorities to influence oil production amounted to the introduction of rudimentary industrialization into the indigenous oil palm industry in Annang. With the introduction of the oil press machines, agricultural officers were deployed to oil producing localities to arouse the interest of the people on the new method of palm oil production and to also demonstrate to farmers how to operate the oil processing machine. The machines yielded a higher percentage of oil per fruit as indicated in the table below:

Table 4: Percentage of Palm Oil to Fruit in some Places in Abak and Ikot Ekpene

Place	Press Machine method	Traditional Method
Ekparakwa	17.8	15
Abak	16.7	13.3
Ikot Ekpene	17.5	13.5
Nung Udo	17.5	11

Source: N.A.E. (C.S.) CSE 1/85/4734, Palm Oil Presses.

From the table, the percentage of oil extracted from the new method was higher than that of traditional method in all the centres where demonstration took place. The new method enjoyed a superior technical advantage in efficiency, quality and quantity of oil produced. It further had the advantage of eliminating the delay and waste associated with the traditional method. Even

with this obvious advantage, the attempt to introduce these oil press machines was not very successful largely because of their high prices.

While the big oil palm farmers could purchase the oil press machines, the smaller farmers could not and so, obtained them through from the District Councils at a

high price of eighteen pounds each which they paid by instalment – hire purchase. The high price of the machine-made majority of the smaller farmers uninterested in the new method. This became a source of worry to the colonial officials who believed that if something was not done, the quantity of palm oil from the area would drop. In a letter by the Resident, Calabar Province to the Secretary, Southern Province, he stated that “there is now a demand in this area for palm oil presses, but the natives are unable to pay the full purchase price.” In suggesting solution to this problem of affordability of the press machine, he proposed that oil presses machines should be bought by the Native Administration and sold to local farmers on the hire purchase system. In approving this proposal, the Secretary, Southern Provinces laid down some conditions, among them were:

(a) it should be ascertained if the Native Authorities is in favour of the proposal; (b) no profit or loss should be incurred in the re-sale; and (c) presses should not be bought by the Native Administration unless there is a prospective purchaser.

With this approval, the numbers of oil press machines increased although the actual number of the machines was not known as there were no records in both Ikot Ekpene and Abak Divisions. In spite of its advantage, the mechanization of the processing of palm oil did not completely displace the traditional method, as both methods coexisted. This was due to the fact that majority of the small-scale farmers depended on the traditional method due to their inability to purchase the oil pressing machines.

The decision by the colonial authorities to industrialize (or mechanise) palm oil production sector of the economy was not essentially founded on a desire to

alleviate the working conditions of the local producers, neither was it aimed at transforming the character of the economy through some form of Industrial Revolution. Fundamentally, the efforts of the colonial authorities at introducing the plantation system in Annang was designed in line with the plantation economies of the East Indies which protected imperial economic interest. The mechanize technique of processing palm oil was perceived to be the dominant factor that increased palm oil production in Belgian Congo, Malaya in the East and the Dutch East Indian Colonies. For example, the export of palm oil from the Belgian Congo and Malaya stood at 26,000 tons and 1,000 tons respectively in 1928. Ten years later, exports from the Belgian Congo and Malaya were 69,000 tons and 54,000 tons respectively. Similarly, the export of palm oil from the Dutch East India colonies of Sumatra and Java rose from 28,000 tons in 1928 to 217, 000 tons in 1938; a rise of approximately 165 per cent. In contrast, Nigeria’s export from palm oil producing areas declined from 127,000 tons in 1928 to 110,000 tons in 1938.

The decline was attributed mainly to the waste caused by the traditional method of processing and also partly to the inadequate labour in the labour-intensive indigenous method. The hand oil press machine was therefore introduced in Annang to solve these problems. The fluctuation in palm oil and palm kernels production in Annang as shown in the table below marked a turning point in colonial authority’s attitude towards the plantation system as the initial indifference exhibited by the colonial authorities had changed in favour of calculated interference through mechanisation as the best means of increasing yield and improving quality.

Table 5: The Comparative Figures of Grade Palm Oil and Kernels for Ikot Ekpene and Abak, May-July 1942 and 1943

Area	Year	Month	Kernels in Tons	Oil in Drums
Ikot Ekpene	1942	May	3,047	632
Ikot Ekpene	1942	June	3,045	386
Ikot Ekpene	1942	July	2,887	315
Ikot Ekpene	1943	May	4,444	478
Ikot Ekpene	1943	June	4,217	347
Ikot Ekpene	1943	July	3,996	101
Abak	1942	May	1,259	945
Abak	1942	June	1,211	755
Abak	1942	July	1,150	353
Abak	1943	May	905	864
Abak	1943	June	928	580
Abak	1943	July	1,150	353

Source: N.A.E. (C.S.) CSE 1/85/8650, *Palm Oil and Kernel Production, 1943*, p.35

From the table, a decrease in production in both Ikot Ekpene and Abak was particularly noticeable in the month of July. This development partly triggered the introduction of the mechanised approach by the colonial authorities to boost the quantity and quality of palm oil produced in the area.

3. Impact of Second World War on Palm Oil Production

On the outbreak of the war, the Resident of Calabar Province sent the following circular, Ref. No. D.A. 14/252, to all the District Officers on the war instruction of the Secretary of State to Agricultural Department on the urgent need to intensify efforts on maximum production of export crops which included palm oil.

War instructions were issued by the Secretary of the State that the agricultural Department should start every possible effort to obtain maximum production, and particular emphasis was laid on the question of export crops. And that if we are to obtain maximum production, we cannot afford to relax any effort which will help us to maximum production.

This war instruction changed was totally implemented in respect of the production of palm oil in Annang. The intensification of the demand for palm oil from the Annang and other areas in Nigeria was necessitated by the shortages which was due to the blockade by German forces in 1942 of the Far East Asia countries which were hitherto, the major source of palm oil to world market. According to Kehinde Faluyi, “since the East Asian market had been lost, efforts were geared towards ensuring maximum production of palm oil and other commodities which could sustain the allies throughout the duration of the war”. It was against this background that the British officials in Annang embarked on aggressive propaganda to ensure that the people sustained or increased the production of palm oil.

In this regard, aggressive propaganda was carried out to encourage oil palm planting and production. Agricultural assistants were sent to plantations at Abak and Ikot Ekpene, while improved seedlings were also distributed free of charge to farmers. However, these efforts did not make much impact in palm oil production as several able-bodied men either migrated to the cities in search of white-collar job or drafted into the military to fight on behalf of their colonial overlords. The consequence of these was that seedlings distributed to farmers in Abak Division decreased as there was decline in able bodied farmers willing to go into the cultivation of oil palm plantation. For example, in 1944, the number of new oil palm farmers in Abak Division was 40, 50 acres of plantation and 3,430 seedlings distributed to farmers while in 1945 number of palm tree farmers was 26, acres of plantation and 1,350 seedlings distributed to farmers. The decrease in the number of planters and acreage also led to a reduction in palm oil production in Annang as shown in the table 6 below:

Table 6: Comparative Figures for 1944 and 1945 for Grade Palm Oil Graded in Ikot Ekpene Station

Months	Palm Oil	Palm Oil
	1945	1944
Jan	2,028	2134
Feb	2514	2460
Mar	3736	3378
April	3716	3766
May	4408	4291
June	2740	3318
July	1496	1897
Aug	860	1897
Sept	611	1092
Oct	711	1165
Nov	861	1561
Dec	1025	1543

Source: N.A.E. (C.S.) CSE 1/85/5261, Annual Report Agricultural Department, 1945, p.6

From the above table, the decrease in palm oil production was particularly evident in the second half of 1945. This however, did not discourage the colonial authorities from sustaining propaganda with a view to stimulating the people to produce more palm oil. In doing this, the colonial authorities discouraged the farmers from focussing more on food crops production. The men, their wives and children were put under constant pressure to go to the bush to harvest palm nuts and process them into oil, for according to a war propaganda slogan, “each bunch of palm nut that

could be cut was equivalent to cutting down a German soldier, and each tin oil produced could help to ruining a German gun or aeroplane on the battle field. Churches were not spared in the campaign to stimulate higher production of the essential commodities. The clergymen were instructed to preach to the congregation in their respective churches on Sundays of the need to produce palm oil as the victory of the allied forces depended on the availability of the commodity.

The intervention by the colonial authorities in Annang to increase palm oil production was also supported by financial and business enterprises in the area such as Lever Brothers which had muscled its way into the produce buying. These enterprises lent their weight in favour of government intervention in the oil palm industry through mechanisation of the process which would result in increase of production. It was as a result of such intervention that, after the War, funds were made available under the Colonial Development and Welfare Act for the implementation of the mechanization scheme of the palm oil industry. As a result, the construction of the pioneer palm oil mill commenced in Annang in 1946. Palm oil mills were subsequently established in some important palm oil producing centres of Annang such as Abak, Ekponyond and Ikot Ekpene. The establishment of these mills had profound impact on palm oil production in both Abak and Ikot Ekpene Divisions as it increased palm oil production in the areas. This was seen in the numbers of drums that was bought by United Africa Company (U.A.C.) at Ikot Ekpene buying station in 1947 which amounted to 48 drums weighing 21 tons. This number would have been more than this, if all palm oil produced in the area were brought to the buying station at Ikot Ekpene. According to Agricultural Officer, Ikot Ekpene,

If all the oil produced in the district were to be sold here the tons of oil bought by U.A.C. would have been greater than what we have. But oil from Ududu Ikpe goes to Itu by canoe and a good quantity of oil from non-river areas of the district goes to Nwaniba by Lorries and cycles daily.

The introduction of palm oil mill which was an advancement over the indigenous method of palm oil production came with its challenges. It triggered socio-economic crises among the women who felt that they were negatively affected when palm fruits were taken to the mills for processing. Traditionally, women had property rights in palm oil production and processing. Such rights, reduced to monetary terms, provided them with a source of social security while sustaining their economic and financial autonomy within the household. Consequently, women claimed and appropriated the right to process palm oil after their husbands had harvested the palm nuts. Since the traditional process of milling oil, using relatively crude methods, now had to compete with the oil mills which produced better quality oil, the women felt that they were gradually being displaced in the palm oil industry. Although the initial aim of the introduction of the oil mill did not target the small-scale producers, they were later encouraged to bring their palm fruits to the mills in order to increase production. It is not

surprising, therefore, that even when the idea of the palm oil mill was first mooted and up to its inception, it encountered vigorous opposition and outright hostility from women who felt their social and economic interests were threatened. It was as result of this that that the anti-mill riots occurred in Annang.

Although the introduction of oil mill in Annang, did not, eradicate the traditional method of palm oil processing, local protests continued throughout the late 1940s until it was clearly articulated in 1949 by women who dispatched protest letters to the Assistant District Officer in Abak who, in his response in 1952, conceded reluctantly that “[m]ill system have not fitted into the social fabric of Annang society”. He argued that women will always be suspected of the mills system until such a time when it shall be accepted by them. He concluded that “in the meantime the colonial authorities can only keep up propaganda to encouraged them to accept the mill system”.

This type of mind set by colonial officials resulted in the citing of a few mills, even in the most hostile villages, especially, between 1949 and 1950, although such an accomplishment did not detract from the fact that women were reluctant to patronize the mill. The women had argued that they did not trust the palm oil from oil mills because according to them, it was not good for preservation and consumption and so they continued with their protests. Not willing to back down on the establishment of the mills, the colonial authorities attributed the protest to the handiwork of local agitators and interested oil middleman. But the fact remains that the protests over the establishment of the palm oil mills by the women were the direct result of colonial authorities’ failure to study closely the dynamics of the peasant economy as a necessary step to implementing the mill programme. Apparently, the colonial authorities were more interested in quantitative and qualitative increases in the total export output than in taking corresponding interest in the socio-economic dislocations which would come in the wake of mechanisation.

Unwilling to learn from history, the regime conveniently forgot that women’s property share in palm oil processing did not end in palm oil alone but also extended to the unrefined part of the oil, kernels, and other residue of production which together provided them with some capital when sold. Under the mechanised process, however, some sources of income by the were lost as they succinctly articulated in the letter by the women to the District Officer in Ikot Ekpene. In the said letter they argued that, “oil palm processing had customarily been their duty and their

means of livelihood, therefore any attempt to deprive them of this right would incur their wrath”.

The continued fluctuation in the expected output of the palm oil mills in the post Second World War period was directly connected to their inadequate supplies of oil palm fruits due to the hostility to the very idea of their establishment which resulted in the unwillingness of the farmers, especially the women to supply them with fruits. Instead, such women and small producers preferred to process the fruits using the traditional method. This rendered the mills uneconomical and confirmed the dominance of the traditional methods of processing. These factors coupled with other structural problems of the War period and post War challenges counter-balanced the technical superiority of the mill against traditional methods which were not subject to such limitations. Thus, while the colonial authorities placed their hope on the indigenous oil palm industry both as a source of revenue and a source of raw materials for imperial industry, it failed to take into cognisance the reaction of the local Annang women to this technological innovation which threatened to undermine their economic wellbeing. The vestiges of this experience still subsist even in contemporary time, as the bulk of the palm oil produced in Annang comes through the traditional method with only a small proportion from modern mills.

4. Conclusion

The paper stresses that prior to the imposition of colonial rule, oil palm trees grew wild in the forests and were communally owned. The oil extracted from the pericarp of the fruits was a valuable source of fat and that from the kernel was widely used as body lotion and for the preparation of some traditional medicine. With the imposition of colonial rule and the expansion of export of palm oil to Europe, this source became inadequate due to high demand of palm oil in Europe. The reasons for these inadequacies were many; first the wild palm trees were communally owned as such was not properly taken care of. Second the quantity and quality of palm oil produced from wild palm became insufficient to meet up the demand of the European enterprises. There was therefore the need to introduce improved varieties of palm seedlings that could produce high quality palm oil for European markets as palm oil was the necessary lubricant for industrial machines and for the manufacture of soap, candles, margarine and a cooking fat while palm kernels were raw materials pharmaceutical industries in Europe. To meet the demands for palm oil, the colonial authorities introduced plantation system and palm oil mills to ensure regular inflow and high-

quality palm oil. In order to achieve this, a number of experimental farms with palm nurseries were established in some communities in Annang. The paper there reveals that the plantation system was not totally successful in the Annang as only a few farmers embraced the policy for several reasons among which were one, many farmers did not see the need to cultivate in plantations, oil palm trees, that were abundantly available in the forest and two, the process of cultivation of oil palm trees in plantation was cumbersome as it required modern input which was not readily available to them.

The paper also revealed that palm oil mill system which was to ensure the modernization of the traditional method of palm oil processing was also not successful in Annang as it triggered socio-economic crisis among the women, who felt that they were being negatively affected by the mechanisation processing. Consequently, the introduction of palm oil mill in Annang, did not succeed in eradicating the traditional method of palm oil processing as majority of the women still stuck to it throughout the colonial period. Even in contemporary time, only a small proportion of total Annang oil output is produced from the mills, even though they provide more efficient means of extracting oil against the traditional method. The paper has been able to articulate in detail some colonial policies as they affected the oil palm industry. The basic argument in this paper therefore is that the introduction of palm plantation system did not totally displace the production of palm oil from wild oil palm trees in Annang and that the women who were the main producers of palm oil, were not favourably disposed to the introduction of palm oil mills because of the negative effect it had on their socio-economic wellbeing.

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Appraisal of Public Opinion in Foreign Policy Making: Nigeria and United States of America as a Focal Point

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Abstract. Public opinion plays an unprecedented role in foreign policy making in Africa as well as in other advanced and sophisticated nations in the international system. However, in the United States of America and Nigeria, empirical evidence shows that public opinion has little or no significant effects on foreign policy decision-making. Several reasons abound for this, some of these reasons are the unwillingness of the political elites to embrace transparency, accountability, and inclusive governance. The study therefore examines the views of scholars on the role of public opinion in foreign policy making in the United States of America and Nigeria. The secondary source of data collection was adopted, data include archival materials, periodical publications, books, and the internet. Most of these materials were sourced through an extensive use of specialized library facilities of the Nigerian Institute of International Affairs (NIIA). The research is descriptive and analytical. The study recommends that the American and Nigerian governments should encourage public opinion in foreign policy making. The researcher also recommend that scholars of International Relations should focus in their research on the role of Government in allowing the input of the public in both domestic and international politics.

Keywords: Public Opinion, Foreign Policy, policy, United States of America, Nigeria.

1. Introduction

1.1 Conceptual Clarification

According to Keith, Legg and Morrison (1971) Foreign policy is a set of explicit objectives with regard to the world beyond the borders of a given social unit and a set of strategies and tactics designed to achieve those objects. In the contemporary

international system, foreign policy is important because it encourages bilateral and multilateral relations between states and therefore encourage friendship, growth and economic development amongst states in the international system.

In a democratic state, foreign policy decisions are expected to be made by the people and for the people. Kant (1970) in his work “To Perpetual peace” argued that governments are responsible to the people and the public would not go to war, since it is they the public who ultimately pay the price and suffer the most. The theory of “domocratic peace” argues that liberal democracies never fight between themselves. President Bill Clinton in 1994 stated that democracies don’t attack each other.

The empirical evidence supports this theory since no war has been waged between states which have democratically elected governments over the last two centuries. Nevertheless, liberal democracies do go to war with non-democratic states, though again the public provides the soldiers regardless of the decision-making process particularly when national interests are at stake. Dina 2023) while reacting to the ongoing war in Ukraine explains the reactions of the public towards the conflicts in both countries, despite the views of the public, the governments of both countries have continued to attack each other,

Internal political pressures are some of the most crucial factors in the process of foreign policy decision-making in any country. Austin (1978) held that one would not talk of the existence of public opinion as a factor in African foreign policy. This is far from the true position, admittedly, there are no powerful pressure groups or lobbyists in Africa as found in Western Europe and North America, but this does not mean the total absence of various forms of

pressure and interest groups. Religious societies and powerful individuals in African countries have strived to influence their governments into taking some line of actions on the major international issue (Aluko, 1979:6) observed that not only do pressure and interest groups exist in different countries of Africa but that they are a continuing factor in the making of foreign policies in their different countries, they could not be easily ignored for long by their governments. Gasuku (2023) stated that polls are a major force in transforming societies. It is not only in liberal democracies that public opinion plays a decisive role in foreign policy decision-making. It does also in the military and authoritarian regimes though to a lesser degree only when it has become imperative that the wishes of the citizens must be adhered to. Public opinion has played a significant role in Nigeria's foreign policy decision-making under the military since 1966 but this changed under the regime of president Babagida in 1985. The newspapers, pressure groups and different interest groups have found it easy to try to influence the direction of government foreign policy and it can be said that public opinion has become a significant political factor which the Nigerian government, like any other government, takes note.

Claude (1965) stated that 'public opinion is a matter of great interest and importance to parliaments, prime ministers, presidents, to monarchs and dictators, to cabinets, party presidia and military juntas – that is to political leaders of every description. According to him, the foreign policy of a state is formulated and conducted within the limits set by the actual presumed, or potential demands of the public.

The democratic experiment which began on May 29, 1999, with the inauguration of the Fourth Republic under the leadership of President Olusegun Obasanjo witnessed a new foreign policy thrust which made Nigeria's foreign policy respond to the pressing needs of Nigerians and made Nigerians the first beneficiary of any foreign policy endeavour (Akinteruwa, 2004). President Obasanjo in his address to the then Foreign Affairs Minister Olu Adeniji said that:

... Nigeria's foreign policy will serve the interest of Nigeria ...formulated based on the interest of the country ...to sustain the overall interest of the people ...and not just the interest of the regime of the elite... this is a system which can promote the sense of greater good for the greatest number of people in the country (Obayuwana, 2003:3).

The successor to Obasanjo, President Musa Yar' Adua also through the ex-country's Foreign Affairs Minister Ojo Madueke declared that Nigeria has moved

towards democratizing its foreign policy as the administration wishes to take Nigerian foreign policy to the grassroots to speak the minds of Nigerians at the international arena. This is to ensure that the individual Nigerians are the ultimate beneficiary of Nigerian foreign policy. In this way, the people's ownership of foreign power in a democracy is being developed in Nigeria's foreign policy arena in what the minister aptly called "Citizens Diplomacy", a policy that was citizen-centered.

2. Statement of the Problem

Public opinion as exemplified by the numerous organs and institutions is one of the social determinants of a country's foreign policy direction. It has had a great impact and still does on any country's foreign policy decision-making. Public opinion has not impacted America and Nigeria's foreign policies. If the foreign policy of any country reflects its national interest, then public opinion becomes a very paramount factor because it is the determinant and measure of the citizens' demands and desires at a particular given time.

In a liberal democracy like Nigeria, public opinion is a veritable tool of good and responsive governance. It is one of the hallmarks of true democracy. Public opinion matters a lot in the making of foreign policy in every democratic system. This is because democracy according to Abraham Lincoln is a government of the people, by the people and for the people.

In Nigeria, public opinion as expressed by the press and pressure groups has not found it easy to influence the government's foreign policy decision-making and its implementation. For example, it took protests from university students, Action Group and other opposition and progressive elements for the Federal Government to abrogate its Defense Pact with Britain on January 21, 1962. This singular act provides the most concrete evidence of a democratic government claiming deference to public opinion in the formulation and implementation of its foreign policy.

Another such example of the role of public opinion in foreign policy decision-making was the refusal of Babangida's administration to take the International Monetary Fund (IMF) loan in 1985. Ibrahim Babangida during his reign as the President of Nigeria adopted a populist regime and avowed human rights posture. To consolidate its populism, the regime at the initial adopted a participatory and public-sensitive approach to decision-making on crucial issues of national significance. This took the form of prefacing the adoption or introduction of critical policies with

open debate and public choice. The nationwide debate sponsored by Babangida's regime in September 1985 on whether the country should take the 2.5 billion US dollars IMF loan and its condition or reject the loan but adopt the conditions were predictably resolved in favour of the latter. By so doing, the nationalist pride of not being a beggar-like or dependent country and the feeling of resistance and independence were kept intact (Osaghae, 2002: 93).

Babangida himself put these in perspective in his address on the outcome of the debate:

...After the consideration of all the opinions expressed by Nigerians ...government has come to the conclusion that for now, the path of honour... lies in discontinuing the negotiation, with the IMF for a support loan (quoted in Logunju et al., 1993:83).

Since 1999, there has been a serious effort by the Nigerian government to allow inputs by its citizens in the pursuance of its foreign policy. But to what extent has public opinion been allowed in foreign policy decision-making in the new dispensation? This forms the crux of this study. Put differently, under what condition has public opinion impacted the foreign policy decision-making in Nigeria between 1999 and 2008?

Objectives of the Study

The broad objective of the study is to explore the role of public opinion in foreign policy making in Nigeria and the United States of America

The objectives of the study include:

- To establish the place of public opinion as a foreign policy determinant in the United States of America and Nigeria
- To ascertain the influence of leadership idiosyncrasies over foreign policy decision-making viz-a-viz public opinion.
- To explore and identify the extent to which the United States and Nigeria gave credence to public opinion in foreign policy decision-making.

3. Research Methodology

The researcher in this study relied on secondary data. The secondary data include archival materials, periodical publications, books, and the internet. Most of these materials were sourced through an extensive use of specialized library facilities of the Nigerian Institute of International Affairs (NIIA).

The research is descriptive and analytical. The analysis of the data is historical. It means tracing events as they unfold and situating them in the context of the various factors that shape their development. Several literatures abound on how public opinion plays a vital role in foreign policy decision making, while some scholars attempt to present the veracity of this assertion, for others, the reverse is the case, the researcher therefore tires to scrutinize the views of various scholars in order to establish the true position of this issue. In other to achieve this purpose, events in Nigeria and America history were traced and situated in the context of the various events that occurred in their development.

4. Literature Review

An impressive body of literature has accumulated highlighting the connection between foreign policy decision-making, foreign policy goals of a state and the general conceptualization of its objectives. It is also admitted in the literature that the level or degree of political awareness and participation of the governed determines the mechanisms and institutions available for the articulation and implementation of foreign policy.

Northedge (1968) in his book "The Foreign Policies of the Powers" contends that the foreign policy of a state is a product of environmental factors – both internal and external. By environmental factors, he means those stimulus-response connections that prompt foreign policy decision-makers to perceive and interpret an issue, decide on what course of action to take, and recommend such to an appropriate quarter for execution.

Adeniyi (2000) in his work, *Essays on Nigeria's Foreign Policy, Governance and International Security*, notes that there is a tendency to narrowly define the national interest, particularly among third-world leaders who see national interest as regime interest.

The role played by public opinion in politics has seemingly been fully explored and the various responses have often led some authors not only to minimize its role but even, as in the work of Pierre Bourdieu, to call into question the very existence of public opinion. It is often claimed that issues of public opinion are overwhelmingly related to domestic affairs, thus leading a pioneering author such as Tocqueville to conclude that foreign policy; even in democracies is often unencumbered by parliamentary scrutiny. However small the impact of public opinion

on foreign policy, public opinion is first and foremost a form of representation and is socially constructed. It has become an axiomatic truth that the foreign policy of a country is largely determined by its domestic structure. Many scholars and diplomats have accepted this view and they have attempted to demonstrate that the various constituent elements in the political system – the government, the political parties, pressure groups, the civil service, the political and bureaucratic elites, public opinion, and the press operating within the democratic process provided by the constitution, exert direct or indirect influence in shaping a country's foreign policy (Nweke, 1986:34). He also argued that sub-Saharan African countries have to constantly reorient their foreign policies to reflect or accommodate domestic and external vicissitude. Such orientation shifts have rendered sub-Saharan African country's foreign policies innately malleable and pliable, deprived of coherence or consistency (Adegboyega and Ambe-Uva, 2007). Since the independence decade of the 1960s, shifts in the orientation of foreign policies of sub-Saharan African countries have been profoundly evident.

According to Russett and Oneal (2000), there are four possible interpretations of the relationship between public opinion and foreign policy. The first is that the public is controlling. Second, is the opposite of the first namely, that public opinion is itself controlled. The third considers that the two groups (leaders and public opinion) are mutually irrelevant. Finally, there is the view that opinion and policies interact: each influences the other depending on the political and social context. Russett and Oneal (2000) believe that the last interpretation is the one that most accurately describes the relationship between public opinion and foreign policy decision-making. Scholars refer to the public opinion/policy nexus as reciprocal, and leaders try to educate or manipulate public opinion, but such decision-makers also are sensitive to the preferences of the public.

5. Theoretical Framework

For the purpose of this research, the theory of decision making was adopted because of the centrality of the theory to the main thrust of the research. To understand the role played by a national leader operating in a particular form of government in the foreign policy decision making problem of the state, it is important to understand the theory and approaches provided by the theory of decision making.

Decision making is simply the act of choosing among alternatives about which uncertainty exists. Easton (1953) describes decisions as the "output" of the

political system by which values are authoritatively collated within a society. Decision making theory has at its point of departure, the fact that decisions are made by leaders on behalf of the state. Decision making theory marks a significant shift from traditional political analysis in which writers sometimes have been prone to rectify or personify nation states as the basic actors in the international system.

Decision making is not only an intellectual process involving the insight, insight and creative sensitivity of policy makers, but it is also a matter of social and quasi-mechanical processes. The decision-making process is a function of many different factors relating to the behavior of individuals and of large organizational structures. The decision-making role is shaped by both the system and the individual's perception of it and the influence of personality in comparison with social structure will vary markedly from one system to another.

6. Discussion

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Decision making is not only an intellectual process involving the insight, insight and creative sensitivity of policy makers, but it is also a matter of social and quasi-mechanical processes. The decision-making process is a function of many different factors relating to the behavior of individuals and of large organizational structures. The decision-making role is shaped by both the system and the individual's perception of it and the influence of personality in comparison with social structure will vary markedly from one system to another.

In a democratic state, policies are expected to be made by the government, however the citizens are expected to contribute meaningfully to the development of the states by providing useful ideas to the government in order to build a vibrant nation, in Nigeria, the reverse is the case, in 1985 Ibrahim Babangida during his reign as president of Nigeria took IMF loan with a disregard for public opinion. Furthermore, in United States of America, the former president Bill Clinton stated that he doesn't consider public opinion necessary when taking decisions concerning foreign policy making and he wished other presidents should not consider public opinion too. Therefore, in Nigeria and United States, the government does not adequate pay attention

to public opinion when making foreign policy decisions.

7. Conclusion

In conclusion, public opinion plays a major role in foreign policy decision making, however advanced societies including Africa countries such as Nigeria have not allowed the public to have a say in foreign policy decision making and this has brought neglect of the citizens in foreign policy making. The inputs of the citizens are likely to bring about good foreign policy objectives both for advanced and underdeveloped countries round the world.

8. Recommendations.

1. United States of America and Nigeria should encourage the views and opinions of foreign policy decision making.
2. Nigeria leaders and the government of United States of America should be more proactive in the area of foreign policy decision making.
3. The government of Nigeria should chart a new course in the area of foreign policy objectives.
4. World leaders should encourage and promote citizens diplomacy in the 21st Century.

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Moderating Role of Remittance Inflows in Testing the Validity of Ecological Footprint-Induced Environmental Kuznets Curve (EKC) Hypothesis in Nigeria: An ARDL bound testing approach

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Abstract. The paper tests the validity of ecological footprint induced-environmental Kuznets curve (EKC) hypothesis by considering the moderating role of remittance inflows in environmental quality - economic growth nexus in the context of Nigeria from 1980 to 2022. The study employed an ARDL bound testing approach, the results of both the short and long-run revealed that the coefficients of economic growth (GDP) and economic growth squared (GDP²) is significantly positive and negative respectively. This indicates an inverted U-shaped relationship between environmental degradations and economic growth thereby authenticating the validity of the EKC hypothesis in Nigeria. Furthermore, remittance inflows exert a negative and significant impact on environmental quality in the short-run but the coefficient is insignificant in the long-run. The interactive term of GDP and remittance inflows exert a positive and significant impact on environmental degradations in the short-run thereby revealing a complementary role by both the two variables in deteriorating the environment in the short-run, although the coefficient is insignificant in the long-run. The interactive between squared GDP and remittance inflows revealed a negative significant impact on environmental pollution thereby indicating a substitutability role by the two variables in improving the quality of the environment. Based on the findings, it is recommended that government should invests in research and development (R&D) on green energies and environmentally friendly technologies. personal remittances received should be channeled toward financing environmentally friendly businesses for environmental sustainability in Nigeria.

Keywords: Ecological Footprint-Induced, Environmental Kuznets Curve, and Nigeria

1. Introduction

Environmental deterioration and global warming brought on by GHG emissions are currently the two main problems facing the world. The quest for economic growth has led to a sharp rise in GHG emissions had let to carbon emissions and global warming. Such changes have a significant impact on human well-being, the sustainability of forests, and the functioning of the ecosystem (Jakada, Mahmood, Ahmad, Farouq, & Mustapha, 2020). A number of global events has taken place to creates environmental awareness around the world among which includes the 1997 Kyoto Climate Change Conference.

Despite the fact that, GHG and carbon dioxide (CO₂) emissions are thought to be the primary contributors to climate change and global warming, a number of other environmental issues, such as water pollution and forest degradation, also have a significant role. The ecological footprint, which measures the biologically productive regions required for human consumption, is a thorough indicator of environmental degradation. While EF denotes the number of resources demanded by humans, biocapacity refers to the biosphere's capacity to reproduce to provide this demand.

The state of economic development is a significant element in environmental degradation. More specifically, there is a concern about the ecological and environmental cost of economic progress. Grossman and Krueger (1991) conducted the first study to examine the inverted U-shaped link between

numerous environmental pollution indicators and economic development. The authors' research led to the conclusion that, the inverted U-shaped relationship (EKC hypothesis) holds true for suspended particles, dark matter, and sulfur dioxide. This link suggests that as development levels rise, environmental pollution initially climbs as well, and that after a certain point, as economic development increases, environmental deterioration decreases (Pata, 2021). While the notion of Environmental Kuznets Curve (EKC), which relates economic development to pollution, is well established, there is controversy about its shape, incidence and determinants.

On the other hand, remittances are another likely source that contributes to environmental degradation globally. Although a number has found conflicting results, remittance inflows, are noted to be a significant source of foreign direct investment (FDI) (Yoshino 2020), economic growth (Islam & Alhamad, 2022), and financial development (Donou-Adonsou et al. 2020), which are regarded as a key factor in determining the quality of the environment. Additionally, several academics have claimed that remittances assist financial development by increasing the available capital in a credit form for small businesses (Yoshino et al. 2020; Bhattacharya et al. 2018;). The relationship between remittances and CO₂ emissions has been examined in a number of research. (Yang et al. 2020, 2021, Mahalik et al. 2021, Villanthenkodath & Mahalik 2022, Ahmad et al. 2019, Elbatanony et al. 2021). There are two main effects on the environment from the increase in remittances. According to Khan et al. (2020), Qingquan et al. (2020), Yang et al. (2021b) and Jamil et al. (2021), Remittances would have a negative impact on environmental quality due to large CO₂ emissions if they were used to finance high-polluting industries and carbon-intensive goods, such as cars and air conditioners, among other things. In contrast, remittances would have a positive impact on environmental quality through low CO₂ emissions if the influxes of remittances are used to finance green energy and ecologically safe technology (Li et al., 2022). More significantly, Usman & Jahanger (2021) discovered that remittances depend on how well the domestic countries' institution's function. Therefore, due to the technique impact of the EKC hypothesis, effective and stable political systems and institutions would receive more remittances that spur economic growth, thereby boosting the environmental quality.

There are limited studies that examines the moderating role of remittances' inflow on environmental sustainability using ecological footprints as a proxy for environmental degradation. Hence, it is imperative to

study the moderating role of remittances inflow on the influence of economic growth on environmental quality in the context of Nigeria and help policymakers in more realistic ecological planning to enhance environmental performance.

Hence, the main purpose of this study is to test the validity of ecological footprint induced-environmental Kuznets Curve (EKC) hypothesis in the context of Nigeria and find out whether remittances inflow moderate the influence of economic growth on environmental degradation in Nigeria.

2. Theoretical and Conceptual Framework

The Environmental Kuznets Curve (EKC) hypothesis postulates an Inverted-U-shaped relationship between different pollutants and per capita income, i.e., environmental pressure increases up to a certain level as income goes up; after that, it decreases. An EKC actually reveals how a technically specified measurement of environmental quality changes as the fortunes of a country change. Kuznets (1955) predicted that the changing relationship between per capita income and income inequality is an Inverted-U-shaped curve. As per capita income increases, income inequality also increases at first and then starts declining after a turning point. This relationship between income per capita and income inequality can be represented by a bell-shaped curve known as the environmental Kuznets curve (EKC). Grossman and Krueger (1991; Grossman and Krueger, 1993), pointed out that, an Inverted-U relationship between pollutants (SO₂ and smoke) and income per capita. Kuznets' name was attached to the Inverted-U relationship between pollution and economic development.

2.1 Empirical Literature Review

2.1.1 Literature on the Environmental Kuznets Curve (EKC) hypothesis

In his study Pata (2018) found out that, there is a significant relationship between economic growth, urbanization and financial development, causes larger CO₂ emissions. While consumption of renewable energy is insufficient for reduction in CO₂ emissions. In the same vein, Ozigbou (2019) found the existence of a relationship between environmental degradation in Nigeria and growth-carbon dioxide emissions. This have revealed to have an inverted U-shape, supporting the validity of the EKC theory. On the other hand, Agala & Eke (2019) found no evidence of the Kuznets hypothesis in Nigeria using the ARDL technique, which suggests a monotonically growing link between

carbon dioxide emissions and economic development, especially in the short run. While kwuemeka et al. (2019) evaluate the macroeconomic factors influencing Nigeria's CO₂ emissions and found that, the environment-economic relationship invalidates the validity of the EKC. furthermore, Adebayo (2021) looks into the long-term and causal impacts of trade openness, and economic growth on CO₂ emissions and found economic growth and energy has positively influence CO₂ emissions.

Furthermore, Iorember et al. (2020) in their study have found that, use of renewable energy and environmental quality show that, the use of renewable energy enhances environmental quality but financial development degrades it.

2.1.2 Remittances inflow and environmental Quality nexus

A study by Afawubo and Noglo (2019), argued that, remittances lessen deforestation in poor nations, with middle-income nations seeing the greatest effects. He submitted that, remittances and CO₂ emissions have an asymmetric cointegrating relationship. Positive shocks increase emissions while negative shocks decrease them. In a similar study, Yang, Jahanger, and Khan (2020) found that, remittances and energy consumption boost CO₂ emissions, but globalization has negative effects on CO₂ emissions. In contrast, Khan, Ahmad, & Khan, (2020) revealed that, while FDI has a positive influence on the economics of these countries, remittances cause environmental damage in all except India where it shows an inverse relationship. Furthermore, Usman and Jahanger (2021) discovered a significant relationship between remittances and institutional has significant effect on environmental sustainability, financial development, energy consumption. While trade openness negatively affects environmental quality thereby authenticating the EKC theory. Elbatanony et al. (2021) study shows an inverted N-shaped EKC, indicating that remittances motivate households to switch to sustainable energy practices.

Salem (2021) used the NSD-ARDL model in the US from 1985 to 2020 and revealed that the EKC hypothesis is valid based on the results. Urbanization, globalization, energy use, and financial development are further factors that lower environmental quality. Instead, institutional quality improves environmental quality by reducing CO₂ emissions. Using AARDL and VECM techniques, Karasoy (2021) in the Philippines from 1977 to 2016 demonstrated a U-shaped relationship between income and environmental deterioration, showing how environmental issues are worsen by economic growth.

Remittance inflows positively impact on environmental degradation but globalization has no discernible effect on the environment. In order to study the effect of remittances on CO₂ emissions in five nations from 1980 to 2016, Wang et al. (2021) used ARDL to indicate that while improved financial systems and the, economic expansion result in higher CO₂ emissions, increasing remittances, economic growth, and value-added agriculture assist reduce emissions. The influx of remittances and the value added to agriculture, in short-run, are associated with considerable increases in CO₂ emissions, whereas the effects of financial development, economic expansion, and value added to industry are negligible. In a separate study, a second-generation technique is employed by Yang et al. (2021) to examine how remittances inflow affect environmental quality in BRICS economies from 1990 to 2016. They found that remittances inflow and financial development have a detrimental influence on environmental quality, whereas technological advancements have a positive impact on reducing ecological footprint. However, the interaction term reveals a significantly negative impact on EF.

Villanthenkodath and Mahalik (2022) demonstrated a long-term atmospheric emission in India from 1980 to 2018, while remittances and carbon dioxide emissions have a U-shaped association. Using FMOLS and PDOLS in G-20 nations from 1990 to 2019, Jamil et al. (2022) discovered that CO₂ emissions are favorably correlated with economic growth but negatively correlated with renewable energy, while trade openness has no effect on CO₂ emissions in G-20 nations, financial development and remittances significantly impact CO₂ emissions. The NARDL method is used by Kibria, (2022) to analyze how remittance inflows affected Bangladesh's environmental degradation between 1980 and 2016 utilizing foreign aid as a carbon dioxide multiplier. The findings indicate a long-run causal relationship between remittance and CO₂ emissions, with CO₂ emissions rising over time as a result of remittance shocks. Over time, foreign aid raises environmental standards.

Li et al. (2022) employed a NARDL model and submitted that both positive and negative FDI shocks lower long-term CO₂ emissions but negative remittance shocks have a more negative environmental impact in China from 1981 to 2019. Using NARDL in China from 1981 to 2019, Afaq et al. (2022) revealed that a decrease in remittances provides both short- and long-term benefits for CO₂ emissions. We discovered that both positive and negative changes in FDI have a positive impact on

CO₂ emissions, with a positive change having a longer-term impact than a negative change. Islam (2022) Study uses panel data from the top eight remittance-receiving countries, the GLS method, and the PMG, according to GLS estimation remittances reduce CO₂ emissions, whereas FD increases pollution. PMG confirm the robustness by showing the same results. In order to investigate the dynamic link between remittance inflow, FDI, and EF in the top ten remittance-receiving countries using the EKC hypothesis, Zhang et al. (2022) used CUP-FM and CUP-BC estimators. outcomes suggest the PHH and inverted U-shaped EKC hypotheses are supported by remittances, foreign direct investment, and non-renewable energy, but renewable energy has a negative influence on EF. The N-shaped environmental Kuznets curve hypothesis is valid for all quantiles. Aljadani et al. (2023) examines environmental degradation and remittance inflows in top ten economies using panel quantile regression method from 1980-2018. Results from the PQR model reveal Rem, FD, and technology significantly impact environmental mitigation in top ten remittance-receiving economies. Interaction effects reveal negative effects on environmental degradation.

3.3 Model specification

EF = f (GDP, GDP², RMI, GDP*RMI, GDP²*RMI)

$$\ln EF = B_0 + B_1 \ln GDP_t + B_2 \ln GDP_t^2 + B_3 \ln RMI_t + B_4 \ln GDP_t * \ln RMI_t + \ln GDP^2 * \ln RMI + \varepsilon_t$$

The above equation is used in testing the validity of the EKC hypothesis and the moderating role of remittances inflows on environmental degradation using ecological footprints as a proxy.

The ARDL framework for this study is formulated from equation (2) as follows:

$$\begin{aligned} \Delta EF = & \beta_0 + \sum_{i=1}^t \beta_1 \Delta EF_{2t-1} + \sum_{i=1}^t \beta_2 \Delta GDP_{t-1} + \sum_{i=1}^t \beta_3 GDP^2_{t-1} + \sum_{i=1}^t \beta_4 RMI_{t-1} + \\ & \sum_{i=1}^t \beta_5 GDP * RMI_{t-1} + \sum_{i=1}^t \beta_6 GDP^2 * RMI_{t-1} + \beta_1 EF_{2t-1} + \beta_2 GDP_{t-1} + \beta_3 GDP^2_{2t-1} \\ & + \beta_4 RMI + \beta_5 GDP * RMI_{t-1} \end{aligned}$$

Where the first difference is depicted by Δ . The variables coefficients in the long-run are illustrated by $\beta_1, \dots, \beta_5$. After the long-run relationship has been confirmed, the short-run linkage is examined by utilizing the error correction model (ECM) by Engle and Granger (1987) for the analysis of the short-run coefficients and the error correction term (ECT). This is achieved by incorporating the ECM to the ARDL framework for the model as follows:

$$\Delta EF_{2t} = \beta_0 + \sum_{i=1}^t \beta_1 \Delta EF_{2t-1} + \sum_{i=1}^t \beta_2 \Delta GDP_{t-1} + \sum_{i=1}^t \beta_3 GDP^2_{t-1} +$$

3. Methodology

3.1 Estimations Techniques

Autoregressive Distributions Lagged (ARDL) Model is used as the techniques for estimations and analysis.

3.2 Data Sources and Variables Measurements

This study uses ecological footprints (EF) as indicator of environmental quality and GDP which stands for gross domestic products indicate economic growth, while squared of gross domestic products (GDP²) is used to measure the validity of EKC hypothesis. The EKC hypothesis is only valid, if the coefficients of GDP and GDP squared is positive and negative respectively. Remittance inflows (RMI) as moderating variables on gross domestic product (GDP).

Time series data on the variables are secondary and is sourced from the followings:

Ecological footprints (EF) will be sourced from Global Footprint Network (GFN) while data on other variables are sourced from World Bank (1998) World Development Indicator (WDI).

$$\sum_{i=1}^t \beta_4 \Delta RMI_{t-1} + \sum_{i=1}^t \beta_5 \Delta GDP * RMI_{t-1} + \sum_{i=1}^t \beta_6 GDP^2 * RMI_{t-1} + ECT_{t-1} + \varepsilon_t$$

4. Results and Discussion

4.1 Tables or Figures showing results

Table 1: ADF and PP Unit root test results

Variables	In Level		In first Difference		PP	ADF
	ADF	PP	ADF	PP	Decision	
LNEF	-1.173617 (0.9031)	-1.07539 (0.9213)	-7.464415 (0.0000)	-7.416708 (0.0000)	I (1)	I (1)
LNGDP	-2.309777 (0.4193)	-3.783942 (0.0274)	-3.278670 (0.0227)	-4.20951 (0.0097)	I (0)	I (1)
LNGDP ²	-2.284820 (0.4321)	-3.751294 (0.0296)	-3.256876 (0.0239)	-4.19139 (0.0102)	I (0)	I (1)
LNRM	-1.824515 (0.6749)	-1.82452 (0.6749)	-7.342951 (0.0000)	-7.290903 (0.0000)	I (1)	I (1)
LNGDP*RMI	-1.847520 (0.6635)	-1.84752 (0.6635)	-7.340447 (0.0000)	-7.289211 (0.0000)	I (1)	I (1)
LNGDP ² *RMI	-1.275632 (0.6320)	-1.871618 (0.6413)	-7.336533 (0.0000)	-7.303193 (0.0000)	I (1)	I (1)

Source: Analysis, 2023

Table 1 present the ADF and PP unit root test. from the results it clearly indicates that all the variables used in the investigations are stationary at mixed order, that is some are integrated of order I (0) while others are integrated at order I (1). When ADF unit root test is employed all the variables are stationary at level meaning series are integrated of I (1) but when phillips perron is used, two of the variables are stationary at level (lnGDP and lnGDP²). Since it has satisfied the pre-requisite conditions for ARDL, then the cointegration test is examined using the ARDL bound testing approach proposed by pesaran et al (2001). The results from the table 2 revealed a long-run relationship among the variables in the model estimated. This is true because the F-statistic value (4.83) is greater than the lower (3.06) and the upper (4.15) bound critical values at 1% level of significance.

Table 2: ARDL Bound Test

Model Estimated		
LNEF=f(lnGDP,lnGDP ² , lnRMI,lnGDP*lnRMI,GDP ² *RMI)	(1, 0, 0, 3, 2, 2)	
F-statistics	4.83	
Cointegration	Yes	
Significance Level	L-B I (0)	U-B I (1)
1%	3.06	4.15
5%	2.39	3.38
10%	2.08	3

Source: Analysis, 2023

Thus, the null hypothesis of no cointegration is rejected and the alternative view of the existence of a long-run nexus among the co-variates is validated. This result provides the ground for the estimations of the short and long-run ARDL outcomes in table three.

Table 3 depicts the ARDL short and the long-run estimations to verify the validity of the EKC hypothesis in the context of Nigeria. Based on the AIC, the number of lags for ecological footprint, economic growth, economic growth squared, the interactive terms of economic growth squared & remittance inflows and economic growth & remittance

inflows and the remittance inflows was 1, 0, 0, 3, 2 and 2 respectively. The natural logarithm form was used for each variable in this model, the coefficients reported in table 3 above indicated elasticity or the coefficients were interpreted as the percentage change in the dependent variable for each percentage change in the independent variables.

The speed of adjustment is negative and statistically significant, suggesting that any equilibrium distortion in ecological footprint would be corrected at the rate of 78.3%. The adjusted R- squared, which reached 98% indicated that the model constructed was sufficiently strong.

Table 3: ARDL short and long-run estimations.

Variables	Coefficient	Std.Error	t-statistic	Prob
SHORT RUN RESULTS				
D(LNGDP)	18.216418***	5.633076	3.233831	0.0033
D(LNGDP ²)	-0.782780***	0.247309	-3.165183	0.0039
(LNGDP ² _RMI)	-0.561512***	0.186983	-3.003019	0.0058
D(LNGDP ² _RMI)	-0.000146***	0.000049	-2.994495	0.0060
D(LNGDP_LNRM1)	12.657631***	4.208970	3.007299	0.0058
D(LNRM1)	-71.340539***	23.686486	-3.011867	0.0057
CointEq(-1)	-0.783075	0.125754	-6.227050	0.0000
LONG RUN RESULTS				
LNGDP	22.787870***	5.837058	3.903999	0.0006
LNGDP ²	-0.980875***	0.258089	-3.800526	0.0008
LNGDP ² _RMI	-0.172485	0.262816	-0.656298	0.5174
LNGDP_LNRM1	3.929445	5.895742	0.666489	0.5110
LNRM1	-22.353069	33.064543	-0.676044	0.5050
C	-124.119853	33.003227	-3.760840	0.0009

Note: ***, ** and * represent significance at 1%, 5% and 10% respectively.

Source: Analysis, 2023

4.2 Statistical Interpretation of Results

Ecological footprints were estimated by the model to grow by 18.21% in the short run for every 1% increase in economic growth (GDP). But environmental degradation rises by 22.78% in the long-run due to 1% increase in economic growth (GDP). These two coefficients were statistically significant at 1% level. Furthermore, for economic growth squared variable, in the short run, ecological footprint would be reduced by 0.78% in the short run for every 1% increase in economic growth squared at 1% level of significance, and in the long run ecological footprint will drop by 0.98% at 1% significance level.

In the short run, the current, one-year and two-year lagged period values of remittances inflow has a negative and significant effect on environmental degradations. It shows that in every 1% increase in remittances inflow ecological footprint will drop by 71.34% at 1% significance level, but the coefficient of remittances inflow is positive and insignificant in the long run. Subsequently, the combined impact of economic growth and remittances inflow (GDP*RMI) on environmental quality is positive and significant in the short run. It implies that both variables contribute in increasing ecological footprint and that at every 1% increase in GDP*RMI, ecological footprint will rise by 12.65% with a significance level of 0.01. But the coefficient of GDP*RMI is negative and insignificant in the long run. Finally, the interactive term of squared GDP and remittance inflows exert a negative impact on environmental quality, it shows that at every 1% increase in (GDP²*RMI) ecological footprint will decrease by 0.56% in the short-run at 1% significance level. This implies that the two variables play a substitutability role in improving the quality of the environment. But the coefficient of (GDP²*RMI) is insignificant in the long-run.

Table 4: Diagnostic Test Results

	Breusch-Godfrey Serial Correlation LM Test	
F-statistic	1.463068 Prob. F(2,26)	0.2500
Obs*R-squared	4.046355 Prob. Chi-Square(2)	0.1322
	Heteroskedasticity Test: Breusch-Pagan-Godfrey	

F-statistic	2.077863	Prob. F(11,28)	0.0581
Obs*R-squared	17.97725	Prob. Chi-Square(11)	0.0821
Scaled explained SS	8.659411	Prob. Chi-Square(11)	0.6533
Ramsey RESET Test t-statistic	Value	Df	Prob.
	0.374002	27	0.7113
F-statistic	0.139877	(1, 27)	0.7113

Source: Analysis, 2023

Testing for serial correlation, heteroskedasticity and stability of the model is paramount in time series analysis to ensure stable model and to avoid spurious inferences. The Breusch-Godfrey serial correlation LM test results in table 4 shows that the probability values (0.2500 and 0.1322) are greater than 0.05 levels of significance which imply that the null hypothesis of no serial correlation is accepted and it is concluded that the model has no serial correlation problem. Similarly, the Breusch-Pagan-Godfrey heteroskedasticity test result show that the probability values (0.0581, 0.0821 and 0.6533) are greater than 0.05 level of significance, and it implies that the null hypothesis of homoskedasticity is accepted and concluded that there is no problem of heteroskedasticity. The results of the CUSUM and CUSUMsq in figures 1 and 2 illustrate that the model is stable at a significance level of 5%.

Figure: 1

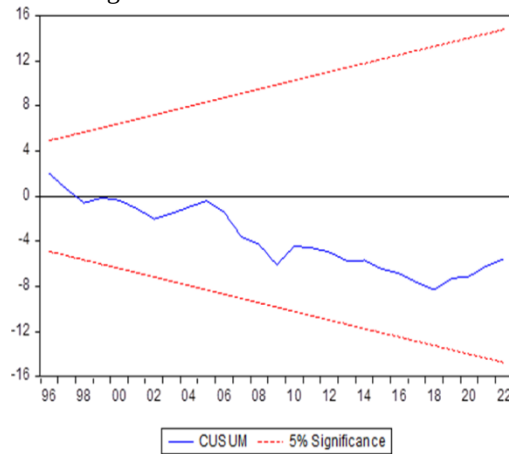
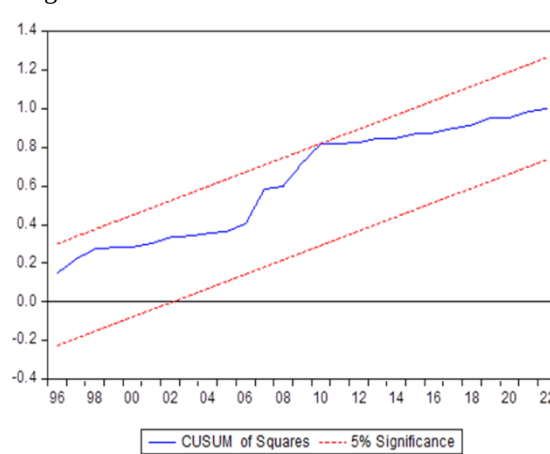


Figure 2



Source: Analysis, 2023

The result of Ramsey RESET test results reveal that the model is free of any specification errors.

5. Discussions of Findings

Using ARDL model, this study was conducted to investigate the validity of EKC hypothesis in Nigeria. Aside using GDP to measure economic growth relationship with environmental degradation, in this case referred to as ecological footprint. The study also examines the impact of remittances inflow and its moderating role on the influence of GDP on environmental quality.

Findings in both short and long run revealed that the coefficients of GDP and GDP2 is significantly positive and negative respectively indicating that environmental degradations are worsen with an increase in economic growth, but after a threshold of income environmental quality improves with an increase in economic growth. This result to an inverted U -shaped relationship between environmental degradation and economic growth in Nigeria, thereby validating the environmental Kuznets curve (EKC)

hypothesis in Nigeria. This result is in line with the findings of Gokmenoglu & Taspinar (2018), Ozigbou (2019), Iorember et al. (2020), Musibau et al. (2021), Adebayo (2021), Pata (2021), Kahia et al. (2021), Adebayo (2021), Ali et al. (2021) and Yameogo & Dauda (2022). However, the result contradicts the findings of, Agala & Eke (2019), Koc & Bulus (2020), Yilanci & Pata (2020), Minlah & Zhang (2021) and Zhang (2021).

The coefficient of remittances inflow is significantly negative on ecological footprint in the short run implying that the personal remittance received might have been invested on cleaner energies and environmentally friendly businesses that improved environmental quality. This finding is similar with Afawubo & Noglo (2019), Usman & Jahanger (2021), Wang et al. (2021), Afaq et al. (2022), Islam (2022), But remittance inflow plays no impact in the long run. Furthermore, the interaction effect of economic growth and remittance inflows shows an increasing

relationship with environmental degradations. personal remittances received plays a vital role in increasing economic growth but the money may not have been adequately enough to reduce environmental pollutions. However, the combined effect of remittance inflows and economic growth is insignificant in the long run. Finally, the interactive term of $(GDP^2 \cdot RMI)$ shows that the two variables play a substitutability role in improving the quality of the environment, meaning that in the absence of squared economic growth remittance inflows can help in improving the quality of the environment. But the coefficient is insignificant in the long-run.

6. Conclusion

Amidst the debate over the validity of the EKC hypothesis which refers to the impetus of environmental damage that converses into environmental improvement as an economy develops, this study is conducted to validate this hypothesis for the case of ecological footprint and also examined the role played by remittance inflow in the EKC analysis in Nigeria from 1980 to 2022 using ARDL bound testing approach. This analysis concludes that the relationship between environmental degradation and economic growth is inverted U-shaped, thus authenticating the EKC hypothesis in Nigeria in both the short and long-run.

Moreover, a significant negative relationship between remittance inflow and environmental quality in the short-run exist, which implies that the personal remittances received by households in Nigeria might have been invested in cleaner energies and environmentally friendly technologies which improves the quality of the environment, the interaction effect of remittance inflow and GDP is significantly positive in the short-run suggesting that both personal remittances received and economic growth (GDP) are playing complementary role in increasing ecological footprint thereby deteriorating the environment, although coefficient is insignificant in the long run. But the coefficient of the interactive term between squared GDP and environmental pollution has a negative and significant impact on environmental quality. This reveals a substitutability role in by the two variables in improving the quality of the environment.

Based on the findings of this study, it is recommended that Nigerian government should concentrate more, on policies that will grow the economy because the validity of the EKC means that environmental issues to some extent will automatically be solved with continued increase in economic growth. Also, government should invest in research and

development (R&D) on cleaner energies and environmentally friendly technologies. Concerning the role played by remittance inflows in reducing ecological footprint which in turns improves environmental quality, government should channel the personal remittances received toward investing them on ecologically safe technologies in order to enhance environmental sustainability. It is imperative to know that this study has contributed to the environment literature by examining the moderating role of remittance inflows on economic growth – environmental quality nexus in Nigeria using robust proxy of ecological footprint to measure environmental degradation. Furthermore, this study has some limitations, because it only considered Nigeria and used aggregates EF to capture environmental quality. Further studies can complement this research for other developing economies and also investigate the effect on the six sub-components of EF (disaggregated).

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Part Two

Educational Psychology



Undergraduate Students' Reading Choices in the University of Benin, Nigeria

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Abstract. This study examined the reading choices and time spent reading of undergraduate students in the University of Benin, Nigeria. One research question and three hypotheses gave direction to the work. The study utilized the descriptive survey research design, using a questionnaire as the research instrument. A sample of 326 students were conveniently selected from four faculties and across four academic levels. Findings revealed that students generally preferred the reading of journals, newspapers, textbooks and magazines in descending order. However, comic books, non-fiction and fiction were materials less frequently read. Similarly, the amount of time students spend reading is inadequate to meet their academic and leisure reading needs. In addition, students' reading choices did not differ by sex. However, significant differences were found in students' reading choices by academic levels. It was recommended among other that undergraduate students should be encouraged to devote more time to reading and to read a variety of materials.

Keywords: Undergraduate reading, reading choices, Reading time, Leisure reading, Academic level

1. Introduction

Reading is an essential aspect of education. It is a fundamental building block of learning. Therefore, effective reading skills enhance success in school and beyond. It is needed for everyday living. Effective reading skill is beneficial to students as it brings about growth, development of word knowledge and social development (Ahmad, Dar, & Lone, 2019). It is a skill that affects many facets of an individual's life because reading ability is needed in everyday functioning. A person's self-esteem may be impaired as a result of limited reading ability. Similarly, advances in technology have resulted in more

occupations that require special training, possible to acquire only if a person is competent in reading.

Reading shapes the personality of individuals. The more a person reads, the more he becomes a better reader and the more success is achieved as he becomes a better and skillful reader (Ken & Anderson, 2011; Tresleasy, 2001). Armstrong, Johnson, Bridges and Gessmer (2013) are of the view that with today's rapid technological advances, scientific explosion, the need for critical thinking and the advent of evidence-based practices, professional educators must promote lifelong learning. Reading also equips the individual with problem solving skills (Igwe, 2011).

Moreover, the tertiary level of education, which include universities, is a stage in which proficiency in reading is particularly desirable and necessary. Proficient reading is complex and requires the development of higher order level and varied reading skills. Skilled reading requires mastery, integration and application of numerous skills and knowledge (Morrison, 2017). Comprehension occurs as readers build mental representations of the text. Reading, therefore, is an avenue to widen one's mental horizon and for multiplying opportunities for success in school. For undergraduate students to succeed in school, they need to possess effective and efficient reading skills needed for extensive reading in addition to having the ability to comprehend and interact with materials read. The university is a place where students need to read extensively in their core subject areas in order to succeed academically. Reading ability is a significant predictor of academic achievement. The ability to read and critique materials read is an essential outcome of undergraduate programmes. According to Applegate, Applegate, Mercantini, McGeehan, Cobb, DeBoy and Lewinski (2014), universities seek to create "ideal readers" who

are enthusiastic and fueled by reading both within and out of the classroom setting.

However, it has been observed that students are simply not engaged in the reading process, even when it is for a class (Applegate et al., 2014). At the secondary school level, studies have shown that students exhibit poor reading skills (Ama, 2002; Kurata, Ishita, Miyata & Minsaami, 2016). These poor reading skills at the secondary education level are obviously carried over to the tertiary level. Similarly, it has been observed that the amount of time undergraduate students spend reading is lower than university expectations; only a small proportion of undergraduate students read the sources recommended by teaching staff (St. Clair-Thompson, Grahamb & Marsham, 2018). For example, Connor-Greene (2000) found that 72% of students reported rarely or never completing reading assignments on time. This sparsity of reading has been noted in many subject areas, such as business (Artis, 2008; Starcher & Profitt, 2011), education (e.g. Carney, Fry, Gabriele, & Ballard, 2008; Tomasek, 2009), sociology (Howard, 2004), planning (Sturzaker, 2014), philosophy (Broost & Bradley, 2006), and science (Henderson & Rosenthal, 2006; Jensen & Moore, 2008).

Furthermore, in addition to academic reading, university students need to engage in leisure reading as it can actually help them attain better mastery of the reading skill. Leisure reading is reading that is done for pleasure. Leisure reading helps students to develop higher order reasoning and promotes critical thinking. It could also help to raise the standard of education since one of the goals of education is to promote lifelong learning/reading. The choice of materials to read is an important factor in leisure reading and it also helps to foster lifelong reading. Students who choose what they read and have an informal environment where they engage in reading tend to be more motivated to read, read more, and show greater language and literacy development (Krashen, 1993; Ofuani, 2014). Choice therefore, is a key motivation to read.

Although several researches have focused on different areas of undergraduate students' reading such as the time spent reading, reading preferences, the type of text read, and whether or not students' sex, faculty and academic level influences reading preferences, the results have been contradictory. The inconclusiveness of previous researches in addition to the scarcity of literature in the Nigerian context on the reading choices of undergraduate students necessitates this study. Therefore, this study examined the reading choices of undergraduate students of the University of

Benin. In addition, it sought to determine whether students reading choices differ by sex, faculty and academic level. Basically, the study is centered around three objectives:

- Identify the reading choices of undergraduate students.
- Determine if there is a significant difference in undergraduate students' reading choices based on sex.
- Determine if there is a difference in undergraduate reading choices based on academic level.

2. Review of Literature

Many researchers are worried about the fact that undergraduate students do not create the time to read (Halteberg, 2014; Huang, Cappa, Blocklock & Garza, 2014). Starcher & Profitt (2011) observed that students do not like to read beyond their recommended texts. Similarly, the students in Bharuthram's (2017) study read only when they were forced to read. With reference to academic reading, only 33.87% of the respondents indicated that they read often. The results suggest that students have a limited commitment to reading generally and academic reading specifically. This situation is in spite of the fact that students are aware of the importance of reading in enhancing academic achievement (Edem & Ofre, 2010; Quadri & Abomogie, 2013). However, in the universities, courses are organized around textbooks and other reading materials. Thus, there is a need for students to engage in substantial reading. Reading is crucial for a students' success in school. Therefore, the cultivation of good reading skills should be encouraged.

One way to cultivate good reading skills is through engagement in leisure/pleasure reading. Several studies have been carried out to examine students' leisure reading and the choice of materials read. For example, of the 201 undergraduate students surveyed by Burak (2004), 63 percent reported having read a book for pleasure in the past semester. In Bharuthram's (2017) study, of all the reading materials listed for casual reading, newspapers were most popular (64.51%), followed by magazines (61.29%) and novels (40.32%). Gilbert and Fister (2011) reported that undergraduate students read a variety of newspapers, magazine (including sports, lifestyle, gossip, and news magazines) and internet sources. Ntakirutimana and Okoro (2021) found that students read more of class notes and textbooks.

In Nigeria, Ifedili (2009) examined the reading culture among students in tertiary institutions. Her study revealed that 60% of students read prescribed

textbooks only during examination period; only 21% of students buy novels to read for knowledge and pleasure. Similarly, Quadri and Abomoge's (2013) study of undergraduate students in selected universities in Nigeria found that a majority of the students in Obafemi Awolowo University (OAU) read newspapers, novels and comics on a daily basis. For students in the University of Ibadan (UI), it was revealed that magazines, newspapers and textbooks were read in that order on a daily basis.

Furthermore, in relation to whether differences exist in the reading materials selected by undergraduate students based on sex, the findings of Gilbert and Fister's (2011) study showed that the males were twice as likely as the females to read science fiction, but the females were slightly more likely than the males to read fantasy. Again, female students were much more likely to read romance than male students. Female students were also more interested in reading general fiction, as almost nine in ten of them read fiction compared to over half of the males. However, both the male and the female students reported reading nonfiction at about the same rates. In addition, while the females were more likely to read magazines, the males were more likely to read newspapers and pursue reading on the Internet.

Similarly, Morrison (2017) reported that women prefer to read fiction books such as romance, mystery, thriller, and crime, while men tend to read nonfiction books such as history, biographies and memoirs, and science fiction. Thums, Artelt and Wolter (2021) explored gender differences and adults' reading competence with respect to specific reading text types such as informational and literary texts. The quantitative research was based on a sample of 830 university students and adults aged between 19 and 71 years. The study revealed that men and women had different reading preferences. Women read more often for entertainment (science fiction, novels, crime fiction, and thrillers or horror books) in their leisure time, whereas men more often preferred to read to gain information (newspaper, factual books, biographies). Milal, Jannah, Sa'adah and Fitria (2021) surveyed the leisure reading preferences of undergraduate EFL students in the Department of English. In terms of gender differences, the study's findings revealed a tendency that both males and females like to read social media, followed by literary works. Reading reference books was preferred by females more than by males, whereas reading information from the mass media was preferred by the males more than by the females. In addition, the males read al-Quran, self-development books, webtoon comics, watch YouTube and Islamic history while the females watched the TV,

webtoon, manga, fanfics, google trivial tips like DIY (Do It Yourself), economic and business blogs and articles.

Moreover, students' reading choices could differ across the various academic levels. According to Bana (2020), reading habits, which includes choice of material read, are associated with educational background among other factors. For example, Thomas, Hockings, Ottaway, and Jones (2015) reported that students later in their degree programme allocate more time to independent learning activities when compared to first year students. This assertion is consistent with academic expectations as final year students are required to familiarize themselves with recent research studies to help them in the writing of their undergraduate project. Similarly, Clair-Thompson et al.'s (2018) study indicated that on average, undergraduate students in later years of their programme read more of journal articles compared to other materials. The study also found a significant effect of academic year on time spent reading journal articles. Pairwise comparisons revealed significant differences between students in Year 1 and Year 2, and Year 1 and Year 3. However, there were no statistically significant differences between the year groups in terms of independent reading. In the same vein, Gilbert and Fister's (2011) study revealed slight variations by academic year in terms of students' reading choices. First year students were slightly less likely to read biographies and other non-fiction than those in the other levels. A little less than 1 in 5 first year students read nonfiction while results from the other levels combined were closer to 1 in 3.

To round up the discussion on undergraduate students' reading choices, it is obvious that a plethora of research have focused on different aspects of undergraduate reading. However, the topics have been inconclusively studied, with only a few studies available in the Nigerian context. Therefore, it seems important to conduct a study on undergraduates' reading choices in the University of Benin to fill the gap in research and to provide more insights on the state of undergraduate students' reading in Nigerian universities.

3. Methodology

The descriptive survey research design was employed in the study. The population of the study comprised all the undergraduate students of the University of Benin. The sample size was made up of 326 undergraduate students. The sample was selected using the random and the convenience sampling techniques. Out of the fourteen (14) faculties in the University of Benin, four

(Faculties of Arts, Education, Physical Sciences and Social Sciences) were randomly selected using the ballot procedure. Thereafter, students were selected randomly across the four academic levels (Year 1, 2, 3 and 4) from the selected faculties on the basis of convenience. Convenience sampling was carried out due to the fact that as at the time of collecting data for the study, many of the students had gone home for the holidays. It was therefore impossible to select students based on some other predetermined criterion. Thus, only students who were available and accessible were used in the study. Table 1 provides more details on the sample of the study.

Table 1: The Sample of the Study

Faculty	Number of Students Sampled
Social Science	57
Education	119
Arts	115
Physical Science	35
Total	326

Moreover, data for the study were collected using a questionnaire titled “Undergraduate Students’ Reading Choices” (USRC). The questionnaire is accompanied by a cover letter indicating the purpose of the research and notifying the respondents that their

participation in the research is voluntary. It also explains the type of questions asked and assures the respondents of confidentiality. The questionnaire is made up of two sections – A and B. Section A covers the respondents’ demographic information. Section B has seven items intended to identify undergraduate students’ reading choices. It is a modified Likert Scale with four frequency options of “30 minutes or less a day” =4; “30 minutes to 1 hour a day” = 3; “1 to 2 hours a day” = 2; and “More than 2 hours a day” =1. A score of 2.5 (the average of the scale) was set as the decision marker. When the mean of the responses to an item is greater than or equal to 2.5, the item is accepted and vice versa.

In establishing the validity of the instrument, the draft was examined by three lecturers in the Department of Curriculum and Instructional Technology, Faculty of Education, University of Benin. Their useful comments/suggestions were considered before making the final draft. Thereafter, the instrument was administered on fifty students of similar status as those used in the study. The data collected were analysed using Cronbach Alpha statistics and a reliability co-efficient of 0.80 was obtained.

4. Results

Research Question 1: What are the reading choices of undergraduate students?

In order to determine undergraduate students’ reading choices, the frequency with which they read different materials was measured. Details are presented in Table 2.

Table 2: Frequency with Which Undergraduate Students Read Different Materials

S/N	Reading Materials	30 mins or less a day	30 mins to 1 hour a day	1to 2 hours a day	More than 2 hours a day	Mean	Rank
1	Textbooks	40 (14.1%)	98 (30.1%)	120 (36.8%)	62 (19.0%)	2.61	4TH
2	Journals (educational)	30 (9.2%)	75 (23.0%)	128 (39.3%)	93 (25.5%)	2.87	1ST
3	Magazines	56 (17.2%)	77 (23.6%)	124 (38.0%)	69 (21.2%)	2.63	3RD
4	Comic books	59 (18.1%)	111 (34.0%)	103 (31.6%)	53 (16.3%)	2.46	5TH
5	Fiction (Novels, narratives, stories)	91 (27.9%)	113 (34.7%)	88 (27.0%)	34 (10.4%)	2.20	7TH
6	Non-fiction (Self-help, biography)	92 (28.2%)	84 (25.8%)	86 (26.4%)	64 (19.6%)	2.37	6TH
7	Newspapers	34 (10.4%)	85 (26.1%)	105 (32.2%)	101 (31.3%)	2.85	2ND

Decision Score ≥ 2.50

Table1 reveals that undergraduate students frequently read journals ($\bar{X} = 2.87$), newspapers ($\bar{X} = 2.85$), textbooks ($\bar{X} = 2.61$) and magazines ($\bar{X} = 2.63$) in descending order. However, comic books ($\bar{X} = 2.46$), non-fiction ($\bar{X} = 2.37$) and fiction ($\bar{X} = 2.20$) were materials less frequently read respectively. In addition, the results reveal that across sex, faculty and academic year, students generally do not spend enough time engaged in reading. For example, for the most read material, journals, only 25.5% of students read it for more than two hours a day. Similar cases are found for the other reading materials.

Undergraduate Students' Sex, Faculty, Academic Level and Reading Choices

In order to determine whether undergraduate students differ in their reading choices by sex, faculty and academic level, three hypotheses were tested.

Hypothesis One: There is no significant difference in undergraduate students' reading choices based on sex.

Table 3: Percentage of Students' Reading Choices by Sex

S/N	Reading Materials	30 minutes or less a day		More than 30 minutes to 1 hour a day		More than 1 hour to 2 hours a day		More than 2 hours a day	
		Male (%)	Female (%)	Male (%)	Female (%)	Male (%)	Female (%)	Male (%)	Female (%)
1	Textbooks	14 (12.96)	32 (14.68)	38 (35.19)	60 (27.52)	41 (37.96)	79 (36.23)	15 (13.89)	47 (21.56)
2	Journals (educational)	8 (7.41)	22 (10.09)	28 (25.93)	47 (21.56)	45 (41.67)	83 (38.07)	27 (25)	66 (30.28)
3	Magazines	25 (23.15)	31 (14.22)	27 (25)	50 (22.94)	35 (32.41)	89 (40.83)	21 (19.44)	48 (22.02)
4	Comic books	23 (21.23)	36 (16.51)	32 (29.63)	79 (36.24)	33 (30.56)	70 (32.11)	20 (18.52)	33 (15.14)
5	Fiction (novels, narratives, stories)	32 (29.63)	59 (27.06)	33 (30.56)	80 (36.69)	32 (29.63)	55 (25.23)	10 (19.26)	24 (11.01)
6	Nonfiction (self-help, biographies)	34 (31.48)	58 (26.61)	35 (32.41)	49 (22.48)	24 (22.22)	62 (28.44)	15 (13.89)	49 (22.48)
7	Newspapers	11 (10.19)	23 (10.55)	27 (25)	58 (26.61)	45 (41.67)	60 (27.52)	25 (23.15)	77 (35.32)
	Total	Male: 108; Female: 218							

Table 3 shows that female students in general spend more time reading when compared to the male students. For example, for textbook reading, 21.56% of the females read for more than two hours a day while the result is 13.89% for the males. Similar results are found for the other reading materials. In terms of reading choice specifically, the females preferred magazines (40.83%), journals (38.07%), fiction (36.96%), textbooks (36.23%), newspapers (35.32%), comic books (36.24%) and nonfiction (28.44%) in that order. For the male students however, their preferences are journals and newspapers (41.67% each), textbooks (37.96%), magazines and nonfiction (32.41% each), and comics and fiction (30.56% each) respectively.

Table 4: Group Statistics for Students' Sex and Their Reading Choices

Item	Sex	N	Mean	Std.Deviation	Std. Error Mean
Reading Choices	Male	108	2.49	.69	.07
	Female	218	2.61	.67	.05

Results on Table 4 indicate that female undergraduate students have more varied reading choices ($\bar{X} = 2.61$) when compared to the male students ($\bar{X} = 2.49$). The t-test on Table 5 reveals whether the difference between the means of the female and male undergraduate students reading choices is significant.

Table 5: t-test of Students' Sex and Their Reading Choices

		Levene's Test for Equality of Variance		t-Test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Confidence Interval of the Difference Lower Upper
Reading Choices									
Equal variances assumed		.03	.87	-1.38	324	.17	-11	.08	-27 .05
Equal variances not assumed				-1.37	210.77	.17	-11	.08	-27 .05

Table 5 shows that $p (.17) > 0.05$. Therefore, the null hypothesis is accepted. This means that undergraduate students do not significantly differ in their reading choices on the basis of gender. The data on Table 5 clearly captures the students' choices.

Hypothesis Three: There is no difference in undergraduate reading choices based on academic level.

Table 9: Percentages of Students' Reading Choices by Academic Year

Reading Materials	30mins. or less a day				More than 30mins. to 1 hour				More than 1 hour to 2 hours				More than two hours a day			
	Yr. 1 %	Yr. 2 %	Yr. 3 %	Yr. 4 %	Yr. 1 (%)	Yr. 2 (%)	Yr. 3 (%)	Yr. 4 (%)	Yr.1 (%)	Yr. 2 (%)	Yr. 3 (%)	Yr. 4 (%)	Yr. 1 (%)	Yr. 2 (%)	Yr. 3 (%)	Yr. 4 (%)
Textbooks	10 25	19 14	14 12	3 9	20 5	42 30	31 27	5 15	5 13	53 38	43 38	19 58	5 13	26 19	25 22	6 18
Journals	10 25	14 10	6 5	0 0	18 45	28 20	29 19	8 24	9 23	51 36	55 49	13 39	3 8	47 34	31 27	12 36
(educational)																
Magazines	12 30	23 16	16 14	5 15	15 38	30 21	25 22	7 21	11 28	51 36	53 47	9 27	2 5	36 26	19 17	12 36
Comic books	12 30	25 18	18 16	4 12	15 38	39 28	44 39	13 39	8 20	48 34	36 32	11 33	5 13	25 20	15 13	5 15
Fiction	14 35	43 31	29 26	5 15	19 48	45 32	36 32	13 39	5 13	36 26	37 33	10 30	2 5	16 11	11 10	5 15
Nonfiction	16 40	42 30	25 22	9 27	12 30	31 22	27 24	14 42	7 18	37 26	38 34	4 12	5 13	30 21	23 20	6 18
Newspapers	6 15	15 11	10 9	3 9	21 53	27 19	26 23	11 33	7 18	48 34	42 37	8 24	5 13	50 36	35 31	11 33

Note: Percentages are rounded up to the nearest whole number.

Data on Table 9 show that for students in 100 level, the reading choice is newspaper (53%), textbooks (50%), fiction (48%), journals (45%), nonfiction (40%), and magazines and comic books (38% each) in that order. For students in 200 level, the reading choice is textbooks (38%), journals/newspapers/magazines (36%), comic books (34%), fiction (32%) and nonfiction (30%) respectively. For 300 level students, the order of reading choice is journals (49%), magazines (47%), comic books (39%), textbooks (38%), newspapers (37%), nonfiction (34%) and fiction (33%). In the case of students in 400 level, the order is textbooks (58%), nonfiction (42%), journals/fiction/comic books (39% each), magazines (36%) and newspapers (33%).

In terms of time spent reading, more students in 400 level spent more than 2 hours reading more materials (36%, magazines and journals), followed by those in 200 level (36%, newspapers), 300 level (31%, newspapers), and 100 level (13%, textbooks, comic books and newspapers respectively).

Table 10: Means of Undergraduate Students' Reading Choices by Level

Level	N	Mean	Std. Deviation	Std. Error
100	40	2.10	.65	.10
200	140	2.62	.69	.06
300	113	2.64	.65	.06
400	33	2.69	.59	.10
Total	326	2.57	.68	.04

The analysis of data presented on Table 7 reveals that undergraduate students in 400 level have the highest mean ($\bar{X} = 2.69$). They are followed by students in 300 ($\bar{X} = 2.64$), 200 ($\bar{X} = 2.62$) and 100 levels ($\bar{X} = 2.10$) respectively.

Table 8: ANOVA of Undergraduate Students' Reading Choices by Level

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.04	3	3.35	7.61	.00*
Within Groups	141.65	322	.44		
Total	151.69	325			

* $p < .05$

Data on Table 8 shows that $p (.00) < 0.05$. Therefore, the null hypothesis is rejected. This means that undergraduate students differ significantly in their reading choices on the basis of academic level. In order to find out the sources of significant differences, a post hoc test was carried out.

Table 9: Post Hoc Test of Undergraduate Students' Reading Choices by Academic Level

(I) LVL	(J) LVL	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
100 Level	200	-.51*	.12	.00	-.85	-.18
	300	-.53*	.12	.00	-.88	-.19
	400	-.58*	.16	.00	-1.02	-.15
200 Level	100	.52*	.12	.00	.18	.85
	300	-.02	.08	.99	-.25	.22
	400	-.07	.13	.97	-.43	.29
300 Level	100	.53*	.12	.00	.19	.88
	200	.02	.08	.99	-.22	.25
	400	-.05	.13	.99	-.42	.32
400 Level	100	.58*	.16	.00	.15	1.02
	200	.07	.13	.97	-.29	.43
	300	.05	.13	.99	-.31	.42

*The mean difference is significant at the 0.05 level.

Results on Table 8 indicate that significant differences exist between the reading choices of undergraduate students in 100 level and the other levels (200, 300 and 400). In other words, the reading choices of students in 400 level significantly differs from the reading choices of students in 100 level. Similarly, the reading choices of students in 300 level significantly differs from those in 100 level. Again, the reading choices of students in 200 level significantly differs from those in 100 level. This result therefore indicates (as seen on Table 7) that students in 400 level have more varied reading choices followed by those in 300, 200 and 100 levels respectively.

5. Discussion of Findings

The results for research question one indicated that undergraduate students read more of journals. This choice was followed by newspapers, textbooks and magazines respectively. Comics, nonfiction and fiction materials were less frequently read. The result is similar to those of Bharuthram (2017) and Gilbert and Fister (2011) where newspapers and magazines were identified as the most popular casual reading materials for undergraduate students. In addition, the result seems to indicate that newspaper reading is a favourite pastime for undergraduate students in Nigeria as revealed in Quadri and Abomoge's (2013) study.

Moreover, the result seems to highlight the fact that the reading of fiction and non-fiction materials is not of particular interest to the undergraduate students.

This reasoning is supported by Ifedili's (2009) study which showed that only a small percentage of undergraduate students read novels for pleasure. Quadri and Abomoge's (2013) study differs in this respect as the students reported reading comics on a daily basis. The seeming reluctance of undergraduate students to engage in the reading of fiction and non-fiction materials may stem from the monetary implication involved. Many of the students in public universities struggle to meet their basic needs; some of them are self-sponsored. Therefore, they have to spend their financial resources wisely. Reading newspapers and magazines would seem a better economic choice than reading the novels and other forms of fiction and nonfiction materials as the former can be accessed in most cases without monetary cost. Students can read the newspaper from newspaper vendor stands or from school libraries. Similarly, several magazines, particularly religious ones, are given out for free. So, the newspaper and magazine might be serving as alternative leisure reading materials in contrast to fiction/nonfiction materials that may require the students to spend money to purchase the ones that actually interest them.

Furthermore, the fact that journals and textbooks featured in undergraduate students' preferred list of reading materials seem to indicate that the students are more concerned about academic success in school. In other words, reading to pass examinations is their primary motivation for reading as indicated in Ntakirutimana and Okoro's (2021) study. Thus, leisure reading does not rank high in their list of

priority. In addition, the results of the study indicated that generally, the time students spend reading is below expectation. Several factors could account for this. One of such factors is constraints on and competing demand for students' time (Clair-Thompson et al., 2018). Informal discussions with students by the researchers revealed that many of them combine full time schooling with one or more part-time jobs that they label as "side hustle". Thus, they are unable to meet the time demands for reading/studying.

Moreover, the study revealed that undergraduate students do not differ significantly in their reading choices on the basis of sex. The fact that no significant difference was found in undergraduate reading choices by sex would seem to corroborate the idea that the choice of materials read is predicated on economic reasons which affects all students irrespective of their sex. However, a majority of the female students were found to have more varied reading choices than the male students. The female undergraduate students preferred the reading of magazines, journals, fiction, textbooks, newspapers, comics and nonfiction respectively. They also spend more time reading those materials. For example, in the case of textbook reading, 21.56% of the female students read for more than 2 hours a day compared to 13.89% for the male students. Similar results are found for all the other reading materials selected. The male students on the other hand preferred the reading of journals and newspapers, textbooks, magazine and fiction, and comics and fiction respectively. The results for hypothesis one are thus in line with those of previous studies which showed differences in the reading materials selected by undergraduate students on the basis of sex (Gilbert & Fister, 2011; Milal et al., 2021; Morrison et al., 2017; and Thums et al., 2021).

Lastly, the study's findings showed that undergraduate students differ significantly in their reading choices by academic level. Students in 100 level (Year 1) differed significantly from other levels (Years 2, 3 and 4) in terms of their reading choices. In addition, the result indicated that the higher the academic level, the more varied the reading choices were. Thus, students in 400 level had more varied reading choices, followed by students in the other levels (300, 200 and 100) respectively. The result is in consonance with the common-sense view that students in their final year should spend more time reading a variety of materials, especially as they engage in the writing of their final year project. In addition, while Clair-Thompson et al.'s (2018) study showed no statistically significant difference between the year groups in terms of independent study, the reverse was the case in this study. However, variations in students' reading

choices by academic year aligns with the findings of Gilbert and Fister (2011). Again, students in final year were found to spend more time reading activities, although they were closely followed by those in 200 level. Students from other levels. This finding corroborates that of Thomas et al. (2015) where it was reported that students allocate more time to independent reading later in their degree programme.

6. Conclusion

This study has provided a snippet view of the reading choices of a convenience sample of undergraduate students in the University of Benin. It has shown that although reading is an important aspect of higher education, students do not devote enough time to it, a situation observed by several researchers. In addition, it was revealed that students have varied reading choices and spend different amount of time reading especially as it relates to their academic levels. Evidently, there are factors exerting constraints on students' reading choices and the amount of time spent reading. However, if university students are to succeed academically in addition to becoming lifelong readers/learners, concerted efforts must be made by relevant stakeholders to encourage students to read extensively and devote more time to reading.

Furthermore, a limitation of this study is its small sample size. Although the sample represents a cross section of students from different faculties and levels in the university, its findings are not generalizable to the whole student population. Moreover, further studies could probe reasons informing students' choice of reading materials and time spent reading. In addition, the choice of reading materials according to genre could be made more specific with students identifying authors and titles where possible.

7. Recommendations

In the light of the findings of the study, it is recommended that undergraduate students be encouraged by the relevant stakeholders to spend more time reading and to read a variety of materials. Similarly, provision should be made by the school authorities to make students' reading preferences, especially as it relates to leisure reading, available and accessible to them. In addition, the academic calendar should be student-friendly, such that it allows the students to have ample time for both academic reading and leisure reading.

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Impact of Gender and School Location on Correlate of Political Education Knowledge in Civic Education and Attitude to Political Participation

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Abstract. This study looked into how students' attitudes toward political engagement in Edo State and their knowledge of political education concepts in civic education were correlated with their gender and the location of their school. The need for a true and unadulterated democratic process, a solid education that fosters critical and analytical thinking, and responsible and effective citizen engagement became essential for both meaningful development and good governance. There were three hypotheses developed to direct the investigation. For this investigation, a descriptive survey design was used. Using the multi-stage sampling technique, 840 students were selected among 74,440 public Junior Secondary School I-III students in the Edo South Senatorial District. The Knowledge of Political Education Test, an achievement test, and the Students' Attitude to Political Participation Likert scale, which was intended to gather data from respondents, were the two tools utilized in the study. For the hypotheses, data was gathered and analyzed using Pearson's "r" at the 0.05 level of significance. The study's conclusions showed a strong correlation between students' attitudes on voting, voter registration drives, the rule of law, and the electoral process and political education. It also showed that there are no appreciable differences between gender and school location in terms of students' attitudes toward political engagement and their understanding of political education concepts. The study recommends amongst others that Civic Education curriculum contents be enhanced to accommodate more of political education concepts.

Keywords: Gender, School Location, Political Education Knowledge, Civil Education, Attitude, Political Participation

1. Introduction

The general belief that education remains a vital instrument for transmitting knowledge, values and attitude in the society is not at all in doubt. A nation's educational system is essential in fostering the information, attitudes, and values that influence people's political behavior and, ultimately, their level of social engagement. Formal schools/education were created to select the worthwhile aspects of the culture of society for propagation and to make children develop national and universal values and character that will shapen the ones they cultivated from homes (Aimiyekagbon 1018). Education is considered a crucial agent of democracy, as it fosters critical and analytical thinking, essential for the realization of a genuine democratic process. The ultimate aim is to suggest how education is used for translating the national political theory into an actuality (Amachj, Innocent & Ikechukwu, 2018). Education enables citizens to know how their society functions and their roles in it. It helps citizens to know the system of government operated by his society, how it is structured, the dos and dons of its operation and the rights and responsibilities of citizens in the system. Above all, the knowledge or information to participate by citizens in democracy is transmitted through education. The relationships between the school authorities and student, the pattern of relations among the students themselves, the content of civic courses and the general organization and administration of the school system all play significant roles in implanting or inhibiting certain attitudes and dispositions of people towards politics (Dowse and Hughes 1992).

In order to foster knowledge, values, and behavioral orientation in students for the benefit and

sustainability of society, Osakwe (as cited in Ekuri, Betiang & Andong 2014) highlights the importance of political education. This infers that political education is a set of practices and activities geared towards making people better equipped to participate actively in democratic life, by assuming and exercising their rights and responsibilities in society (Ekuri, Betiang & Andong 2014). Political education principally performs the function of engendering political awareness within a society through the preparation of the people for the socio-political world in which they live (Ekuri, Betiang & Andong 2014). They should be able to exploit this to their advantage and make a substantial contribution to the advancement of their nation.

The governed can provide the essential input into the governmental process through political involvement. It provides the citizenry with the opportunity to have a say in the determination of societal affairs while at the same time, making the political leadership responsible to his followers in the conduct of governmental affairs (Peil 1976 in Ejere 1998). Therefore, Yesufu (as cited in Uzamere 2018) contend, among other things, that political education should focus on helping people comprehend, regulate, change, and restructure the human environment in all of its forms in order to improve their quality of life. Another definition of political participation is the process by which citizens of a nation participate in determining the fundamental questions of what the community's objectives are and how best to pursue them. Different people and nations participate in politics to different degrees, and political education plays a major role in this.

2. Political Education, Participation and Gender

Women constitute more than half of the world population, their contribution to the social and economic development of society is also more than half as compared to that of men by virtue of their dual roles in the productive and reproduction spheres; yet their participation in formal political structures and processes, where decisions regarding the use of resources generated by both men and women around the world is 18% (International Women's Center, 2008 in Yetunde, 2011). Also that, there is rising interest in women running for office on both the national and international levels. This is especially true now that it is understood that making contributions to a country's growth does not violate gender equality.

Women have participated in politics to varied degrees throughout Nigeria's history. Although women's

political participation in pre-colonial Nigerian civilizations lagged behind that of men, their roles in traditional administration were complementary rather than submissive. Studies have revealed that before colonialism began in 1900, certain remarkable women like Queen Daura of Daura Emirate, Queen Amina of Zazzay, Emotan of Benin Kingdom held powerful positions in the administration of their individual kingdoms, empires, and emirates (Gberevbie and Oviasogie 2013 in Uzamere, 2018). However, colonialism brought in the marginalization of women's political engagement in Nigeria. According to Erunke and Shaibu (2013) in Uzamere (2018), the beginning of colonialism in Nigeria is frequently linked to gender prejudice in Nigeria's political system. This was made clear in the Sir Hugh Clifford constitution of 1922, which brought the electoral element to Nigerian politics in the early stage of colonialism. As a result, women lost their rights and only wealthy adult males were allowed to participate. According to Oni and Shegun (2012), these behaviours characterized the politicization of men and the exclusion of women from the political mainstream in Nigeria. In contemporary Nigeria, notable women who had played significant roles in the political affairs of Nigeria includes Dora Akuniyi, Ngozi Okonjo Iweala, Oby Ezekwesili, just to mention a few.

In terms of political education and participation in contemporary Nigeria, no much disparity can be observed as to how male and female learn political education concepts but some disparities do exist in the way they involve and participate in political activities. Though there is consensus amongst scholars and researchers on the fact that gender is a factor that affect academic performance of students (Akpekpe & Ejere, 2001; Folade & Orugbemi 2010; Gutmann, 2012). There is no consensus as to which of the gender group performs better. On the contrary, researches have shown that male folks participate more in politics than the female folks (Falade, 2014; Olanlere, 2015; Oladejo & Oni 2017).

Political education, participation and location

People's participation in local matters, according to Omoruyi (2010), is merely an indication of their confidence in their own abilities. Hence, the willingness and ability of the local dwellers to participate and contribute meaningfully to the democratic process of their community is a function of the knowledge, orientation, awareness and information provided to participate in the act of governance. In support of this opinion, Idada and Uhumwuangho (2012), stated that the local dwellers are core and fundamental for the development of any meaningful democracy, as the existence of their socio-

economic equality and right in the society is an essential condition for the successful functioning of democracy.

Ojakorotu (2009) stated that, ultimate power is located with the rural as well as urban dwellers who are eligible to vote in the sense that those entrusted with responsibility of governance should be answerable to the electorate and being answerable provides opportunity for electorate to access their stewardship, for the purpose of reward and punishment, as both reward and punishment can be manifested in regime change through free and fair elections. Therefore, guaranteeing a sustainable democracy means educating the local dwellers which gives them such power to determine good governance and credible leaders, enable them to exercise their civic rights, resist anti-political actions and respect for the rule of law.

According to Akpan (2001), one aspect that influences students' academic success is their school's location, which inevitably affects how they study political education concepts. According to studies conducted over the past 20 years, adolescents who attend school in rural areas have lower educational aspirations than their urban counterparts (Haas, 1992; Stern, 1994; Kompits, 1996; Khattri, Riley, and Kane, 1997; Kannapel and De Young, 1999; Hu, 2003; Arnold et al., 2005 in Uzamere, 2018). There seems to be consensus among researchers that school location affects students' academic achievement. One is not certain what the contribution of this study would be in terms of achievement and participation based on political education concepts learnt and internalized?

Despite the political education put in place in Nigeria through the school system, there is general apathy to participation among many citizens of Edo state. Even among those who participate, their participation leave room for doubt and questions. This study therefore seeks to investigate among Junior Secondary School I-III Students of Edo South Senatorial district the relationship between political education knowledge and participation in terms of gender and school location.

The following hypotheses were developed to direct the research:

- The knowledge of political education will not significantly correlate the attitude of students towards political participation indices (voter's registration, voting exercise, rule of law and electoral process).
- There is no significant difference in the relationship of Secondary Students'

knowledge of political education concepts in Civic Education and their attitude to political participation due to gender.

- There is no significant difference in the relationship of Secondary Students' knowledge of political education concepts in Civic Education and attitude to political participation due to school location.

3. Research Methodology

To carry out the study, three hypotheses in total were developed. The investigation was conducted using a survey research approach. The population of the study consists of all JSS I-III pupils enrolled in the public junior secondary schools in the Edo South Senatorial District of the state. The senatorial district is composed of seven (7) local government districts and has a total of 138 public junior secondary schools. There are 74,440 students in the Senatorial District as a whole. A total of 840 pupils made up the study's sample size. The multi-stage approach was used to obtain this. First, four local government areas were chosen at random from the seven that already existed in the Senatorial District, using the simple random selection procedure. Secondly, a simple random selection technique was used to select seven junior secondary schools from each of the four local government areas that were sampled, for a total of 28 junior secondary schools selected from the Senatorial District. In each of the 28 junior secondary schools that were sampled, the stratified sampling technique was utilized to stratify by sex. Thereafter, a simple random sampling technique was used to select five (5) males and five (5) females in JS I-III from all the 28 sampled junior secondary schools and thereby making a total of 420 males and 420 female students that was used for the study. These added up gave the total of 840 students utilized for the study.

The instruments that were used for the study were of two types. To test hypothesis 1, an achievement test was developed and titled, "Knowledge of Political Education Test (KPET)". The purpose of giving it to the students was to evaluate their understanding of the subjects covered in the Civic Education curriculum related to political education. Also, to test hypothesis 1, 2 and 3, a Likert type of scale instrument was developed and titled, "Political Education Concepts in Civic Education Curriculum on Students' Attitude to Political participation". There were two (2) sections on the questionnaire: A and B. The respondent's personal information is provided in section 'A' of the questionnaire, while section B contains structured attitude scale items intended to assess the hypotheses proposed and raised for the study. The questionnaire

has thirty (30) items. Pearson Product Moment correlation statistics were used to evaluate Hypothesis 1 in order to ascertain whether the concepts of political education in the Civic Education curriculum connect with students' knowledge and attitude toward political

engagement in Edo State. Hypotheses 2 and 3 were tested using Fisher Z statistics. Every hypothesis was examined at a significance level of 0.05, with a p-value of less than 0.05 indicating significance and a p-value greater than 0.05 indicating non-significance.

4. Results

Hypothesis 1: The knowledge of political education will not significantly correlate the attitude of students towards political participation indices (voter's registration, voting exercise, rule of law and electoral process).

Table 1: Pearson Correlation Coefficient of the Relationship of Political Education Concept and Political Participation

Variables	N	R	Sig. (2-tailed)
Political education concepts and attitude to voter's registration	840	.097	.005
Political education concepts and attitude to voting exercise	840	.133	.000
Political education concepts and attitude to rule of law	840	.097	.005
Political education concepts and attitude to electoral processes	840	.109	.002

* Significant at < 0.05

Table 1 showed the levels of the significance of students' knowledge of political education concepts to their attitudes to political participation. The Table shows that all the four areas of political participation (voter's registration, voting, rule of law and electoral process) were all significant at the p-value of .005, .000, .005 and .002.

Hypothesis 2: There is no significant difference in the relationship of Secondary Students' knowledge of political education concepts in Civic Education curriculum and their attitude to political participation due to gender.

Table 2: Fisher's Z Statistics of Students' knowledge of political education concepts and political participation by Gender

Gender	N	R	Zr	Z-critical	Z-calculated
Male	420	.519	.566	-1.34	-1.96
Female	420	.624	.730		

With an Alpha value of .05. Table 2 displays a computed Z-value of -1.34 and a Table value of -1.96. The null hypothesis, which claims that there is no significant difference in the relationship between secondary school students' knowledge of political education concepts in the Civic Education curriculum and their attitude toward political participation by gender, is accepted because the calculated value falls within the accepted region.

Hypothesis 3: There is no significant difference in the relationship of Secondary Students' knowledge of political education concepts in Civic Education curriculum and their attitude to political participation due to school location.

Table 3: Fisher's Z Statistics of Students' knowledge of political education concepts and political participation by School Location

Location	N	R	Zr	Z-critical	Z-calculated
Urban	360	.414	.427	-0.82	-1.96
Rural	480	.467	.534		

With an Alpha value of .05. Table 3 has a computed Z-value of -0.82 and a Table value of -1.96. The null hypothesis, which claims that there is no significant difference in the relationship between secondary school students' knowledge of political education

concepts in the Civic Education curriculum and their attitude toward political participation by school location, is accepted because the calculated value falls within the accepted region.

5. Discussion of Findings

Hypothesis 1 examined the association between political education principles taught in civic education and secondary school students' attitudes toward the rule of law, the electoral process, voter registration, and voting on election day. All of these findings demonstrated a favourable correlation between the attitude toward the research variables and the understanding of political education concepts attained. The 'r' for rule of law is .097 with a p-value of .005, electoral process is .109 with a p-value of .002, voter's registration is .097 with a p-value of .005 and voting exercise is .133 with a p-value of .000. All indicated a positive relationship since the p-values were all less than the alpha value of .05. The implication these results portend for Nigerian democracy judging from the present reality is that they do not support that the subjects are disobedience to rule of law; or that they have apathy to the electoral process, voter's registration and voting during elections. Moreover, the subjects under study have not reached voting age. But those who pass through the same curriculum and are of voting age presently or were in the past are a source of worry whether the concepts they learnt influence their participation in democracy in regards to the variables under study.

If it does, why is there great indifference and general apathy to the electoral process, voter's registration and voting exercise and observed disregard to the rule of law. The actors in the field (politicians) need to be investigated. Do they discharge their roles well? In terms of protection of lives and properties, provision of social amenities, etc. Are they honest in terms of meeting campaign promises? Are they of good conduct and serve as good role models for followers? Are they law abiding that followers could emulate? When these are missing in any society what students learnt as political concepts in schools can hardly make any influence when they become adults in taking critical decisions regarding the variables under study. This is in agreement with Aimiyeagbon (2018) when he recommended that, "government assistance should be sought for in the area of providing the enabling environment to allow values taught in Social Studies classrooms to be imbibed by making learners' environment outside the classrooms similar to what is simulated in the classrooms" (p. 166).

The issue may lie in the fact that knowledge acquired in Civic Education classes is not transferable outside of the educational system, and that the political concepts covered in the curriculum at the junior secondary school level are insufficient to adequately prepare students for the political issues that are

characteristic of the political climate in Nigeria. This is in agreement with Falade (2007) when he noted that political education and democratic culture among Nigerians is poor due to schooling, stressing more on education for jobs; hence he concluded that education for democratic culture needs to move beyond functionalist and vocation-oriented perspective on schooling (education for jobs) to one where the traditional model of schooling becomes a transformational pedagogy. This is in disagreement with the work of Akpekpe and Ejere (2014), who found out that many educated persons stand-aloo from active politics because of the defects in the political institutions, structures, personnel and processes which pave way for rigging, blackmail, hooliganism and thuggery, and therefore suggested ways that could make active participation in politics attractive to all, particularly the educated.

Conversely, Hypothesis 2 examined the disparities in the correlation between students' comprehension of political education principles in Civic Education and their perspective on the gender-specific political involvement indices. The outcome showed that there were no appreciable gender-based differences in the relationship. Whether the subjects are male or female students has no bearing on their sentiments toward the political engagement metrics. The results were in conflict with those of Falade (2014), who discovered that gender had an impact on political engagement and that just 12% of women frequently participated in voting, compared to 30% of men. And also, that of International Women's Center (as cited in Uzamere 2018) that, just 18% of women globally were involved in formal political institutions and procedures where decisions concerning the allocation of resources were made by both sexes.

Conversely, Hypothesis 3 examined how students' attitudes regarding the political involvement indices in connection to school location differed depending on their understanding of political education concepts in civic education. The link in terms of school location did not differ much, according to the results. Whether the schools are in an urban or rural location has little bearing on the subjects' opinions about the political involvement indicators.

School location has been viewed as one factor that affects students' academic achievement (Akpan, 2001). Over the past two decades, research has indicated that the education aspirations of students who study in the rural areas lag behind those of their urban counterpart (Haas, 1992; Stern, 1994; Kompits, 1996; Khattri, Riley & Kane, 1997; Kannapel and De Young, 1999, Hu, 2003, Arnold et al, 2005 in Uzamere, 2018).

6. Conclusion

Based on the study's findings, the researchers draw the conclusion that, particularly when the concepts are strengthened, political education in civic education can have a major impact on students' attitudes regarding voting, voter registration exercise, the rule of law, and the election process. It also showed that there are no appreciable differences between gender and school location in terms of students' attitudes toward political engagement and their understanding of political education principles.

7. Recommendations

The study recommends that students at their tender age should be exposed to at least some level of political concepts in Civic Education curriculum since the study revealed that there is no significant difference between male and female students, and amongst urban and rural students in their knowledge and attitude towards political participation at the secondary school level.

Arising from the foregoing, the following themes or topics are hereby recommended for addition to the existing Civic Education curriculum contents on political education: Supremacy of the Law, Equality before the Law, Separation of Power, Features of the Rule of Law, Human Rights and the Law, Meaning and Feature of democracy, Institutions of Democracy and their Functions. Others are Elections and Voter's Responsibilities, Basic Qualification for Election and Voting, Procedure for Voting, Electoral Malpractice, Causes of Electoral Malpractice, Consequences of Electoral Malpractice, Concepts of Constitutional Development, Characteristics of the Nigerian Constitution and Functions of the Nigerian Constitution.

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Perceived Influence of Communication Strategies on Agricultural Technologies Utilization among Farmers in Nigeria: A Study of NIHORT Adopted Village and School

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Abstract. This paper examined perceived influence of National Horticultural Research Institute's (NIHORT) communication strategies on agricultural technologies utilization among adopted village commercial farmers in Awaye community, Egbeda local government area, and student farmers in Oba Abass Aleshinloye Grammar School, Eleyele in Ibadan North West Local Government Area Ibadan, Oyo state, Nigeria. A total enumeration sampling procedure was used to obtain a sample size of 51 commercial farmers and student farmers altogether. Structured questionnaire was administered to assess their exposure and perceptions of the communication strategies implemented by NIHORT and analyzed using descriptive and inferential deductions. The results indicated that the communication strategies deployed by NIHORT had a positive influence on the farmers' utilization of agricultural technologies. Specifically, the majority of the farmers ($\bar{X}=3.12$) indicated that they had developed a greater trust in NIHORT's communication strategies and the agricultural information disseminated through them, which encouraged the adoption of fertilizer application technology introduced with resultant effect in farm production increase. Furthermore, majority (52%) of the farmers have access to the agricultural messages disseminated through NIHORT. However, the farmers' extent of exposure to and perception of the communication strategies deployed by NIHORT has no significant influence on the level of utilization of the agricultural technologies ($p=0.579$). The study recommended the integration of farmers' needs into communication framework by agricultural research institutes to provide agricultural technologies' utilization within farming communities to enhance sustainable agricultural productivity in Nigeria.

Keywords: Adopted school, adopted village, agricultural technologies, communication strategies, farmers, NIHORT, utilization

1. Introduction

The ultimate objective of agricultural technology is to be embraced and utilized by clients to the fullest extent over an extended period. This requires a methodical approach that involves identifying a specific need, exploring available options, testing potential solutions, and ultimately deciding whether to implement the technology (Ifeanyieze et al., 2017; Lambert & Ozioma, 2011). Utilization is the act or instance of applying agricultural technology or innovation in a practical or lucrative manner (Uwandu et al., 2018). Perceptions of affordability and service quality can impact utilization, with factors such as politeness and perceived competence influencing judgment. Satisfaction with innovation and extension agents' attitudes can also influence their future use (Onyeneho et al., 2016).

Communication is crucial for improving farming techniques and increasing agricultural production (Onagwa, 2016). This is key to economic growth and the utilization of agricultural technology. Diverse strategies for all users can increase production, develop skills, and meet the market needs. Trustworthy information sources also benefit the soil and contribute to economic growth (Adeyemo, 2020; Ogunremi, 2013). To improve agricultural technologies' utilization, effective communication and collaboration are essential for identifying research problems, adapting recommendations to local conditions, and improving agricultural technology (Voh, 2017). Researchers, extension workers, and

farmers need to work together in a collaborative effort called "linkage". This involves sharing information and feedback to increase productivity (Chuluunbaatar, 2011; Ifeanyieze et al., 2017).

A functional and robust agricultural research system is necessary for sustainable growth. Governmental and non-governmental research institutions conduct studies and develop technologies to improve farm integration. These organizations create and distribute innovations to improve output, information, and food security (Bitagi & Ozioko, 2015; Ifeanyieze et al., 2017; Joans, 2013; Ojesanmi et al., 2014). The National Agricultural Research Institutes (NARIs) in Nigeria which National Horticultural Research Institute (NIHORT) is one of them have been entrusted by the Federal Government to devise technology-driven remedies for a variety of challenges confronting the agricultural industry, such as output, efficiency, environmental well-being, and wellness. Assessments of the impact of such research demonstrate that it has resulted in significant social benefits for end users (Voh, 2017).

NIHORT is a research and training institute that provides information and support to farmers and other stakeholders in the agricultural sector in Nigeria. NIHORT has mandates to research on genetic improvement, production, processing, storage, utilization, and marketing of tropical fruits, vegetables, spices, and ornamental plants of both nutritional and economic importance. The institute has implemented various communication strategies to promote the utilization of agricultural technologies among farmers in adopted villages. It also has several adopted villages and schools among which are Awaye community, Egbeda local government area, and Oba Abass Aleshinloye Grammar School, Eleyele in Ibadan North West Local Government Area Ibadan, Oyo state, Nigeria, where different agricultural technologies from the institute have been disseminated through diverse communication strategies.

The "adopted villages and schools" concept was introduced to the National Agricultural Research Institutes (NARIs) in Nigeria in 1996 by the National Agricultural Research Project to combat rural poverty among farmers in Nigeria. The programme was developed to make it easier for scientists to test recent findings from research in the context of the local environmental circumstances faced by farmers (Essiet, 2013; Onagwa, 2016; Yusuf et al., 2019). In addition, technologies generated in the institutes are disseminated to farmers in the adopted villages, which must be less than 25 km from the adopting institution, according to operational rules (Essiet 2013). The aim is to speed up the adoption of such technologies by

neighbouring farmers. These trials will also serve as demonstration plots and act as a platform for disseminating them to other villages (Omisope, 2020). The project aims to ensure socioeconomic and livelihood advancement with enhanced credit support and financial inclusion of farmers in such villages (Onagwa, 2016).

Therefore, this paper aims to examine perceived influence of NIHORT's communication strategies on agricultural technologies utilization among adopted village commercial farmers in Awaye community, Egbeda local government area, and student farmers in Oba Abass Aleshinloye Grammar School, Eleyele in Ibadan North West Local Government Area Ibadan, Oyo state, Nigeria. Specifically, however, this study seeks to:

1. Find out how often the commercial farmers and student farmers have access to agricultural messages through NIHORT's communication strategies.
2. Find out the extent of exposure of commercial farmers and student farmers to NIHORT's communication strategies in disseminating agricultural technologies in the study adopted village.
3. Find out farmers' perception of the communication strategies deployed by NIHORT in disseminating agricultural technologies in the study adopted village.

The study hypothesized that:

H0₁ - There is no significant difference between the farmers' extent of exposure and perception of the communication strategies deployed by NIHORT in disseminating agricultural technologies.

H0₂ - There is no significant difference between farmers' perception of the communication strategies and their level of utilization of the agricultural technologies transferred by NIHORT.

2. Literature Review

Lack of knowledge and insufficient broadcast of agricultural information and technology adoption through different communication strategies could lead to farmers' inefficiency (Akintayo, 2022). Though, farmers have utilized various sources of agricultural knowledge (Ifeanyieze et al., 2017; Mtega, 2018; Mohammed, 2018; Mubofu & Malekani, 2020), the usage of these sources is influenced by factors such as accessibility of devices, gender-based division of labour, language, number of agricultural programmes aired, and awareness of the broadcasting schedule (Mtega, 2018). However, to enhance the accessibility of agricultural knowledge, extension agents should assess the needs of their audience and disseminate relevant information in a timely manner (Mtega, 2018). This would not only increase the knowledge base of farmers but also lead to increased adoption and

utilization of agricultural practices (Ifeanyieze et al., 2017).

The National Horticultural Research Institute (headquarters), located in Ibadan, Oyo State, Nigeria, was established in 1975 with the assistance of the United Nations Development Programme (UNDP) in conjunction with the Food and Agricultural Organization (FAO) as a fruit and vegetable research and demonstration centre. It acquired the status of a national institute in June 1976. The Institute's headquarters is situated on 350 hectares of land in the Jericho Reservation Area, Idi-Ishin, Ibadan, in the rainforest agro ecological zone of southwestern Nigeria. To give a national outlook, the institute has two substations located in Mbato-Okigwe, Imo state in South-Eastern Nigeria, and the other at Bagauda, Kano state.

3. Methodology

The study was conducted in one of the NIHORT's adopted villages and schools, Awaye community, Egbeda local government area, Ibadan, and Oba Abass Aleshinloye Grammar School, Eleyele in Ibadan North West Local Government Area Ibadan, Oyo state, Nigeria. The study population comprised 35 adopted village commercial farmers and 16 student farmers who participated in the dissemination of agricultural technologies programmes between 2009 and 2023, selected using the total enumeration sampling procedure. Total population sampling, also known as census sampling or complete enumeration technique, according to Anggraini and Melinda (2018) and Mufidah (2020), is a method of sampling in which the entire population is treated as a sample. It examines a complete population that possesses a certain set of traits (Canonizado, 2021). Primary data were collected using a structured questionnaire that elicited information from the farmers and were analyzed using descriptive statistics (mean score and ranking) and inferential statistics (Analysis of Variance).

Variable	Frequency	Percentage	Mean	SD
Variable	Frequency	Percentage	Mean	SD
Gender			1.69	0.47
Male	16	31.4		
Female	35	68.6		
Farming Category of respondent			1.75	1.45
Crop farmer	39	76.5		
livestock	2	3.9		
Mixed farming	4	7.8		
Processor	6	11.8		
Age			2.37	1.77
15-25	27	52.9		
26-35	4	7.8		
36-45	7	13.7		
46-55	6	11.8		
56-65	1	2.0		
66 and above	6	11.8		
Years of farming experience			1.90	1.40
1-10	32	62.7		
11-20	6	11.8		
21-30	5	9.8		
31-40	2	3.9		
41 and above	6	11.8		
Educational status			2.16	0.78
primary	8	15.7		
secondary	31	60.8		
tertiary	8	15.7		
none	4	7.8		

Farmers' Socio-economic Characteristics

Gender: Findings from Table 1 revealed that 31.4% of the respondents are male while 68.6% are female. This shows that females are predominantly involved in the agricultural production in the adopted village.

Farming category of respondent: Data presented on the different categories of enterprise the farmers ventured in were also considered as a socio-economic characteristic and the findings in Table 1, shows that 76.5% of the farmers were engaged in crop production. This is implying that most of the respondents are food crop farmers.

Age: Results from Table 1 showed that 52.9% of the farmers were between ages 15-25 years and 62.7% had 1-10 years farming experience. This implies that most of the farmers in the study area are youth with quantum number of years of experience in the system of farming.

Educational status: Results in Table 1 showed that 60.8% of the respondents had secondary education. This shows that most of the respondents in the study area attained secondary school education and could be said to be literate.

Table 2: Access to Agricultural Messages through Communication Strategies by NIHORT

S/N	Item	Fortnightly F(%)	Monthly	Quarterly	Bi-annual	Not at all
1	Interpersonal Communication (Face-to-face)	3(5.9)	12(23.5)	9(17.6)	25(49.0)	2(3.9)
2	Poster/flipbook	29(56.9)	1(2.0)	11(21.6)	4(7.8)	6(11.8)
3	Field demonstration	8(15.7)	5(9.8)	9(17.6)	26(51.0)	3(5.9)
4	Empowerment training	8(15.7)	6(11.8)	10(19.6)	23(45.1)	4(7.8)

Source: Field Survey, 2023

Table 2 findings revealed that at least more than half of the farmers and student farmers have access to Poster/flipbook (56.9%) fortnightly, and Field demonstration (51%) used by NIHORT as forms of communication strategies in disseminating agricultural technologies. Although, NIHORT also make use of interpersonal communication (49%) and empowerment training (45.1%) to disseminate agricultural information but they are not majorly accessible like the former.

Table 3: The extent of exposure to the communication strategies used by NIHORT to disseminate agricultural messages

S/N	Item	Not at all F(%)	Very Extent	Low	Low Extent	High Extent	Very Extent	High
1	Interpersonal Communication (Face-to-face)	7(13.7)	10(19.6)		5(9.8)	27(52.9)	2(3.9)	
2	Poster/Flipbook	26(51.0)	2(3.9)		7(13.7)	11(21.6)	4(7.8)	
3	Field demonstration	27(52.9)	2(3.9)		8(15.7)	10(19.6)	4(7.8)	
4	Empowerment training	26(51.0)	7(13.7)		4(7.8)	2(3.9)	12(23.5)	

Source: Field Survey, 2023

Table 3 showed the degree of exposure of the commercial farmers and student farmers to NIHORTs' communication strategies. The results revealed that interpersonal communication (face-to-face) to a high extent is well exposed to by the respondents.

Table 4: The Perception on NIHORT's communication strategies, channels and messages with regard to agricultural technology transfer

S/N	Item	Strongly Agree F(%)	Agree	Disagree	Strongly Disagree	Mean	Rank
1	The channel of communication is inappropriate	4(7.8)	14(27.5)	26(51.0)	7(13.7)	2.29	9 th
2	The channel of communication is inaccessible	9(17.6)	14(27.5)	22(43.1)	6(11.8)	2.51	7 th
3	The format of message delivery is inappropriate	11(21.6)	17(33.3)	16(31.4)	7(13.7)	2.63	4 th
4	Method of message delivery is faulty	5(9.8)	19(37.3)	16(31.4)	11(21.6)	2.35	8 th
5	Language of delivery is inappropriate	6(11.8)	26(51.0)	12(23.5)	7(13.7)	2.61	5 th
6	Time of message delivery is inappropriate	7(13.7)	21(41.2)	13(25.5)	8(15.7)	2.55	6 th
7	Farmers' inclusiveness is lacking in the design of communicated message	12(23.5)	23(45.1)	10(19.6)	5(9.8)	2.88	2 nd
8	There is trust in NIHORT and its agricultural information disseminated	25(49.0)	12(23.5)	9(17.6)	5(9.8)	3.12	1 st
9	The message has consideration for farmers' cultural values	12(23.5)	19(37.3)	15(29.4)	5(9.8)	2.75	3 rd

Source: Field Survey, 2023

The findings in Table 4 revealed that farmers ($\bar{X}=3.12$) perceived that there is trust in NIHORT's communication strategies and the agricultural information disseminated through them, which encouraged the adoption of fertilizer application technology introduced through NIHORT, and resulted in increase in their farm production. This is ranked first in the perception scale. The second ranked in the perception scale as presented in the Table 4 revealed that average ($\bar{X}=2.88$) farmers perceived that farmers' inclusiveness is lacking in the design of communicated message, hence, its resultant effects in farmers' perception of NIHORT's format of message delivery ($\bar{X}=2.63$) and language of delivery ($\bar{X}=2.61$) as inappropriate. However, the third ranked in the perception scale as shown in the Table 4 revealed that farmers ($\bar{X}=2.75$) perceived that the agricultural message disseminated through communication strategies by NIHORT has consideration for farmers' cultural values.

Table 5: Level of Utilization of Agricultural Technologies transferred by NIHORT based on the Communication Strategies deployed

S/N	Item	Not at all influential F(%)	Slightly influential	Somewhat influential	Very influential	Extremely influential	Mean	Rank
1	Interpersonal Communication (Face-to-face)	8(15.7)	16(31.4)	9(17.6)	6(11.8)	12(23.5)	3.04	High
2	Poster/flipbook	4(7.8)	2(3.9)	3(5.9)	7(13.7)	35(68.6)	1.69	Low
3	Field demonstration	2(3.9)	2(3.9)	20(39.2)	11(21.6)	16(31.4)	2.27	High
4	Empowerment	5(9.8)	6(11.8)	10(19.6)	8(15.7)	22(43.1)	2.29	High
5	Field day	5(9.8)	7(13.7)	15(29.4)	4(7.8)	19(37.3)	2.50	High
6	Social media	2(3.9)	2(3.9)	5(9.8)	10(19.6)	32(62.7)	1.67	Low
7	Phone call	5(9.8)	4(7.8)	3(5.9)	5(9.8)	33(64.7)	1.86	Low
8	Radio/TV programme	6(11.8)	2(3.9)	6(11.8)	6(11.8)	31(60.8)	1.94	Low
	Grand mean (GM)						2.16	

The findings as presented in the Table 5 shows that the respondents were highly influenced by interpersonal communication ($\bar{X}=3.04$), field demonstration ($\bar{X}=2.27$), empowerment training ($\bar{X}=2.29$) and field day ($\bar{X}=2.50$).

4. Discussion

4.1 Access to Agricultural Messages through Communication Strategies by NIHORT

The result based on objective one revealed that the adopted village commercial farmers and adopted school student farmers have access to different communication strategies at different intervals. This pluralistic approach is however in tandem with Kaliba et al. (2018), which states that, to reach specific groups of farmers, it is important to develop pluralistic research and extension systems, as these sources of information can reinforce each other (Bello et al., 2021; Jiang et al., 2021), and that accessing agricultural information sources can also increase the adoption of new technologies (Uwandu et al., 2018).

4.2 Extent of Exposure to the Communication Strategies used by NIHORT

The findings based on objective two revealed that interpersonal communication (face-to-face) to a high extent is well exposed to by the respondents. This result however implied the need for NIHORT to work on exposing the farmers to other communication strategies to encourage the adoption of new agricultural technologies, and create systematic linkages between research and development, as this, according to Yigezu et al. (2018) can increase farmers' awareness and exposure to the agricultural technologies.

4.3 The Perception on NIHORT's Communication Strategies, Channels and Messages

The findings based on objective three revealed that both the commercial farmers and the student farmers perceived that there is trust in NIHORT's communication strategies and the agricultural information disseminated through them, which encouraged the adoption of fertilizer application technology introduced through NIHORT, and resulted in increase in their farm production. This is ranked first in the perception scale. This finding is in support of Baba et al. (2019) and Jha, et al, (2020), which submit that farmers' perceptions might partially affect technology adoption, with significant impact on farmers' productivity and livelihoods (Sennuga et al., 2020). These results also corroborate Kanesh et al.'s (2022) submission that, perception has a favourable influence on attitude, which in turn affects behavioural intention

Hypothesis 1:

Table 6: There is no significant difference between the farmers' extent of exposure and perception of the communication strategies deployed by NIHORT in disseminating agricultural technologies

Variable	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.	Decision
Perception	-0.082	0.146	-0.559	0.579	NS

Results from Table 6 revealed that there is no significant difference between the farmers' extent of exposure and perception of the communication strategies deployed by NIHORT in disseminating agricultural technologies.

Hypothesis 2:

Table 7: There is no significant influence between farmers' perception of the communication strategies and their level of utilization of the agricultural technologies.

Variable	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.	Decision
Utilization	0.023	0.194	0.153	0.879	NS

Table 7 revealed that there is no significant association between the perception of the farmers on the NIHORT communication strategies and technology utilization. This outcome is contrary to the submissions of Baba et al. (2019) and Jha, et al, (2020), which submit that farmers' perceptions might partially affect technology adoption

5. Conclusion

This paper examined perceived NIHORT's communication strategies on agricultural technologies utilization among adopted village commercial farmers in Awaye community, Egbeda local government area, and student farmers in Oba Abass Aleshinloye Grammar School, Eleyele in Ibadan North West Local Government Area Ibadan, Oyo state, Nigeria. The results from the findings established the fact that to encourage, promote and make informed farming decisions, the use of communication channels like extension agents and farmers' communication factors, including human relations, communication behaviour and skills, and role performance, should be included to convey relevant information (Mohammed, 2018). Also, according to Coker et al. (2018), in order to improve the technical efficiency of agricultural technology, increase in extension support directed at farmers to ensure optimal and appropriate utilization of agricultural technologies is essential.

6. Recommendations

This paper therefore recommended that efforts should be made by agricultural stakeholders to always consider integration of farmers' needs into communication framework to provide agricultural technologies' utilization within farming communities to enhance sustainable agricultural productivity in Nigeria.

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Effect of Computer Assisted Instruction on Mathematics achievement among Secondary School Students in Delta State, Nigeria

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Abstract. The study investigated the effect of computer assisted instruction in Mathematics achievement among secondary school students in Delta State. Two research questions were raised and two hypotheses were tested at 0.05 level of significance. The study adopted the pre-test, post-test, non-randomized control group design and the population of the study comprised of 1337 senior secondary school students in Aniocha South Local Government Area Delta State. Purposive sampling technique was used to select two public and two private schools to give a sample size of 141 students. The research instrument was the Mathematics Achievement Test (MAT). The Kuder-Richardson Formula- 20 yielded a reliability coefficient of 0.80. Data were analyzed using mean, standard deviation, t-test and ANCOVA statistics. The study revealed, that there was a significant difference between the mean achievement scores of students taught mathematics with computer Assisted Instruction (CAI) method and those taught using the lecture method. A significant difference was found in the mean scores of Mathematics students taught with computer assisted instruction based on their gender. It was concluded that computer assisted instruction method is an effective method for improving students' mathematics achievement in secondary school students in Aniocha South Local Government Area of Delta State. It is therefore recommended that computer assisted instruction should be applied in the teaching of Mathematics in senior secondary schools in Delta State to improve academic achievements.

Keywords: Mathematics Academic Achievement, Computer Assisted Instruction, Academic Abilities, High Academic Ability, Low Academic Ability

1. Introduction

Mathematics has always occupied an important position in school curriculum. It provides us inductive and deductive knowledge to enrich our imagination and modes of thinking and even behavior to excel in life (Devajit & Gunendra, 2020). Mathematics has made a great progress and new topics and concepts have been injected in school mathematics. New Mathematical structures are introduced and new approaches, adopted to modernize mathematics teaching for greater utility to secondary school students. Secondary level is an important stage of school education which serves as a bridge between primary level and higher education in Nigeria.

Nigeria as a country, and Delta State in particular, is in dire need of sustainability in education, technological and economic development. Chinweoke (2015) states that Mathematics is one of the subjects needed for the realization of scientific and technological advancement in our country. Regrettably, students' poor performance in mathematics from 2015 to 2018 (WAEC Chief Examiner Reports, 2020) seems to be a hindrance in realization of the noble goals. This is probably due to production of inadequate manpower knowledgeable in mathematics and its application in workplaces, which may have resulted from the fact that mathematics is seen by students as a difficult subject to learn, and hence the low academic achievement.

Academic achievement is the learning outcome - the determination of the extent to which a student has achieved her educational goal, and which can be measured by any form of assessment technique. Abe, Omodara and Egbon in Olofinlade (2015) defined academic achievement as the extent to which one is

able to accomplish a task, trade, profession, training and learning. The ability for any individual to attain a peak depends on the performance which is a measure of actions of a group or groups who are given a learning task. McMillan and Adeyemi (2008) have earlier opined that academic achievement depends on how students deal with their studies and how they cope with or accomplish different tasks given to them by their teacher. It is also the ability to study and remember facts and being able to communicate it. Therefore, academic achievement of students in mathematics indicates the extent to which they have acquired the necessary knowledge, skills and abilities needed for solving mathematical problems. Kurumeh and Chianson (2012) declare that the major learning goals of students in mathematics are to enable them become problem-solvers, critical thinkers, team-based workers, logical thinkers and renowned scientists and technologists with innovative abilities. However, some students lack the skills and abilities to interpret and solve mathematics problems (WAEC Chief Examiner Reports, 2017).

Although, some variables such as study habit, students' interest and the teachers' qualification have been suggested to affect students learning outcomes in mathematics, the teaching methods applied are of much concern as these have great effect on the students' academic achievement. Therefore, the performance of students in mathematics in senior secondary schools may be attributed to the methods of teaching popularly used by teachers in instructional delivery. One of such methods is the lecture method.

Lecture method of teaching is an oral presentation of instructional content, ideas and principles about topics to the students. Okoro (2004) described the lecture method as when a teacher or some other knowledgeable person supplies information to the students. The attributes of lecture method include the following: teacher-centered, teacher-active, learner-passive, content driven, wide concept of instruction, large class size and minimal use of chalkboard and low level of interaction. Egwu and Okigbo (2021) observed that, although the conventional Lecture method of teaching has been found less effective, teachers mostly used it for teaching and learning because it is more suitable for teaching large group of students and for covering large content areas. There are some other innovative methods that could enhance the students' achievement level in mathematics, like the Computer Assisted Instruction (CAI) strategies.

The Computer Assisted Instruction is an automated instructional method in which a computer (electronic machine) is used to present an instruction to the learner through an interactive process. Gana (2016) described

Computer Assisted Instruction (CAI) as virtually any kind of computer use for teaching in educational settings which include drill and practice, tutorials, simulations and instructional management. The CAI is learner-centered and activity oriented. The advantages of computer-based programme instructional method, according to Orjika (2018), include, ensuring the application of proven teaching methods to students; offering equal educational opportunities for students by using the same programme; changing the role of the teacher from teaching capacity to that of a guide; also, when properly handled, removing fright and embarrassment on students and bringing about meaningful learning and academic achievement. The CAI instructional packages consist of materials, tools, hardware and software that helps the learners to interact with learning tasks with the guidance of the teacher. Cotton (2014) asserted that computer software provides many instructional benefits and computer-based programme instruction can have a much greater impact on students' learning. According to Worthington (2016), computerized study guides can impact and improve students' overall level of mastery as testing may be improved if students' complete tasks on computer screens and receive immediate feedback about their performance. Computer assisted instruction, which both tests students' abilities and mark their progress may supplement classroom activities, help students to develop ideas and skill independently (Mohammed, 2014). Furthermore, Garnalita (2018) opined that computer-based programme instruction could be of great help because of the drill, practice exercise, tutorial or simulation activities offered either by themselves or as a supplement to the traditional teacher-directed instruction. With the increasing popularity of computer technology, it is essential for administrators to support and encourage computer technology in our educational system, since it is now an important medium in instructional delivery and management. To Egunjobi (2002) computerized instruction permits a high degree of individualization students working on their own pace, own interest and talent. For both male and female students to improve their academic achievement in mathematics they need to be grounded in the application of technological tools to their studies through Computer Assisted Instructional (CAI) strategies.

Gender is a state of being male or female. It refers to the social interpretation of one's biological sex. It refers to the sum of cultural values, attitudes, roles, practice and characteristic based on sex. Both boys and girls need help sorting out gender role expectation, how it affects their behaviours in relationships, leisure activities and careers. Gender systems are often

dichotomous and hierarchical. Male dominate certain professional fields like engineering, sciences, piloting, boxing, policing, etc. On the other hand, women dominate professional fields like nursing, teaching, home economics, fashion designing, hairdressing etc. In other words, due to their physical fitness and tasks involve in the career, some professions are perceived as exclusively for male and not female. It has been noted that men are more skillful in technology; they have more technological skills in activities such as basic computer functions and online participatory communication higher than women (Chen 2006). Also, since Computers are commonly identified in the areas of Mathematics and science: areas in which for many years there has been a widespread concern about sex-related differences, it might not be surprising then for the same differences emerging in the area of computer education.

Yusuf and Afolabi (2010) investigated the effects of computer assisted instruction (CAI) on 120 secondary school students' performance in biology in Oyo state, Nigeria. Also, the influence of gender on the performance of students exposed to CAI in individualised or cooperative learning settings package was examined. The research was a quasi-experimental involving a 3 x 2 factorial design. The findings of the study showed that the performance of students exposed to CAI either individually or cooperatively were better than their counterparts exposed to the conventional classroom instruction. However, no significant difference existed in the performance of male and female students exposed to CAI in either individual or cooperative setting.

Lidon (2017) investigated the effects of computer-aided instruction on mathematics performance of pupils at the Grade 4 level with respect to gender in Region 5, Berbice, Guyana. The Quasi Experimental, Nonequivalent Control Group design was employed for this study. The findings of the study indicated that there was a significant difference between the academic performance of pupils in mathematics who were taught using computer-aided instruction and those who were taught using the traditional method of teaching. Second, there was a significant difference between the academic performance of male and female pupils who were taught using computer-aided instruction and those who were taught using the traditional method of teaching. In addition, there was a significant difference between the academic performance of lower- and middle-income pupils who were taught using computer-aided instruction and those who were taught using the traditional method.

Chukwuedozie (2016) did a study to determine the effect of computer assisted instruction on secondary

school students' academic achievement. The sample of the study consisted of 117 students. The sample consisted of the intact classes, one experimental group with 68 students and the other one as control group had 49 students in Nassarawa Education Zone. Major findings of the study revealed that there is significance difference in the academic achievement and interest rating among secondary school students exposed to computer assisted instruction. But there is no significance difference in the academic achievement and interest in Chemistry rating scale between male and female students exposed to computer assisted instruction.

Chinweoke (2016) examined the effect of use of information, communication and technology (ICT) on secondary school students' achievement in trigonometry in Ihiala Local Government Area of Nnewi Education Zone of Anambra State. The study was a quasi-experimental, non-randomized pre-test, post-test, non-equivalent control group design. The result obtained revealed that students taught with ICT achieved significantly better than their counterparts taught with conventional lecture method. The result again showed that ICT was gender friendly as the male students' achievement did not differ significantly from that of their female counterparts taught trigonometry using ICT.

Ahmad, Gambari, Abdul-Rasaq and Alabi (2017) investigated the effect of computer assisted instruction on secondary school mathematics students' spatial visualization ability, achievement and attitude in Niger State. The finding of the study revealed that the males outperformed the females in spatial ability tasks and had higher positive attitude towards learning mathematics with technology.

Adolphus and Omeodu (2020) examined the effects of Computer-assisted instruction (CAI) on students' achievement in atomic and nuclear physics in Rivers State. It was found that students that were taught atomic and nuclear physics with CAI have higher mean achievement scores than those taught with lecture method (44.1). This implies that students taught atomic and nuclear physics using computer assisted instruction performed better than those taught with lecture method. Also, Suleman, Hussain, Ud-Din and Iqbal (2017) examined effects of computer-assisted instruction (CAI) on students' academic achievement in Physics at secondary level in Pakistan. The findings showed that computer-assisted instruction has a significant positive effect on students' academic achievement and retention in Physics. It further showed that high academic achievers performed better than low achiever when taught with CAI.

However, Rosali (2020) investigated effect of computer-assisted instruction (CAI) on the academic achievement in secondary physics and found to significant improvement in CAI utilization. The research utilized the quasi-experimental pre-test—post-test control group design on 157 Grade 10 students of a private school in the Philippines. The findings of the study showed that both CAI and conventional methods of teaching improve the level of performance of students in physics significantly. However, when the effectiveness of the two methods was compared, there was no significant difference between their effects on academic achievement of the students.

Most of the studies reviewed showed significant effect of computer assisted Instruction on students' academic achievement in other science subjects but mathematics. The reviewed studies were located outside Nigeria and in particular outside Delta state. Therefore, this study sought to examine the effect of computer assisted instruction on mathematics achievement among secondary school students in Delta State, Nigeria.

1.1 Statement of the Problem

The goals of Mathematics education are geared towards making students problem solvers, critical and analytical thinkers, creative in manipulative skills, team-based workers, and renowned scientists and technologists with innovative abilities. Achieving these goals is one that has been met with so many challenges resulting in the continuous decline in academic performance of secondary school students in Mathematics, which has been a major concern to all educational stake holders. And more recently, a major challenge to education was the breakout of the novel coronavirus in December 2019.

The novel Coronavirus (Covid-19) pandemic turned out to be a cankerworm that stagnated the economy, education and health sectors of the world generally and Nigeria in particular (Kandola, 2020). Covid-19 affected mostly all activities carried out most especially on the education, and in particular on secondary school education. In a bid to curtail the spread of the Covid-19, the initial response of the Nigerian Government was the closure of all schools which led to an abrupt end to in-person academic activities and disrupting academic calendars across various schools (Ifijeh & Yusuf, 2020). The major step that was taken to mitigate the damage caused by Covid-19 on the education sector was the use of computer assisted instruction in form of online learning.

To mitigate the negative effect of COVID-19 on in-person attendance in schools, the Computer Assisted Instruction methods have become the reasonable and tested alternative for out of school teaching and learning. Hence, this study examined the effect of computer assisted instruction on mathematics achievement among secondary school students in Delta state, Nigeria.

1.2 Purpose of the Study

The purpose of this study was to investigate the effect of computer assisted instruction in mathematics achievement among secondary school students in Delta State, Nigeria.

1.3 Research Questions

The following research questions guided the study:

- What is the difference in the post-test mean scores of students taught with computer assisted instruction in Mathematics and those taught with lecture method?
- What is the difference in the mean scores of Mathematics students taught with Computer Assisted Instruction and lecture method based on gender?
- What is the treatment and sex interaction effect on students' achievement mean scores in Mathematics?

1.4 Hypotheses

The following hypotheses were formulated and tested at 0.05 level of significance:

- There is no significant difference in the post-test mean scores of students taught with computer assisted instruction and those taught with lecture method.
- There is no significant treatment and sex interaction effect on students' achievement mean scores in Mathematics.

2. Methodology

The study adopted the pre-test, post-test, non-randomized control group design. Teaching methods (Computer Assisted Instruction and lecture method) was the independent variable, while Mathematics achievement was the dependent variable with gender intervening variable. The population of the study comprised of one thousand three hundred and thirty-seven (1337) senior secondary school (SSS2) students in Aniocha South Local Government Area Delta State

based on the enrolment of 2021/2022 session. The sample size for the study was 141 mathematics students in four public and private senior secondary school sampled which comprised of 68 female and 73 male students. The four senior secondary schools were purposively sampled based on availability of facilities for computer assisted instruction and equitable distribution of students along variables of the study.

The instrument for data collection was the Mathematics Achievement Test (MAT). The MAT was an objective question test measuring students' achievement in selected topics in Trigonometry.

3. Results

Research Question One: What is the difference in the pretest and post-test mean achievement scores of students taught with Computer Assisted Instruction (CAI) in mathematics and those taught with Lecture Method (LM)?

Table 1: Mean and standard deviation for difference in pretest and post-test mean scores of Computer Assisted Instruction and lecture method group

Group	N	Pretest		Post test		Mean Difference
		Mean	SD	Mean	SD	
CAI	62	8.63	2.68	9.30	2.97	1.82
LM	54	7.22	3.33	7.48	2.52	

Results from table 1 shows that the mean difference is 1.82 in favour of the students taught with the experimental method. To test whether the difference is significant, the ANCOVA statistics was used as presented in table 2.

Hypothesis One: There is no significant difference in the post-test mean scores of students taught with computer assisted instruction and those taught with lecture method.

Table 2: ANCOVA of differences in the posttest mean achievement scores of students taught with CAI and lecture methods.

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	107.383a	2	53.692	7.021	.001
Intercept	807.452	1	807.452	105.584	.000
Pretest	12.574	1	12.574	1.644	.202
Methods	105.907	1	105.907	13.849	.000
Error	864.169	113	7.648		
Total	9016.000	116			
Corrected Total	971.552	115			

Table 2 contains an *F-Value* of 13.849 and a *P-Value* of .000. Testing at alpha level of 0.05, the *P-Value* is less than the alpha level. Therefore, the null hypothesis is rejected. This means that there is a significant difference between the post-test mean scores of students taught with computer assisted instruction and those taught with the lecture method.

Research Question Two: What is the difference in the mean scores of Mathematics students taught with Computer Assisted Instruction and lecture method based on gender?

Table 3: Mean and Standard Deviation of Difference between the mean score for male and female students taught with CAI and LM

Groups	Sex	N	Pretest		Post Test		Mean Diff.
			Mean	Std. Dev.	Mean	Std. Dev.	
CAI	Male	34	8.62	2.30	7.59	2.76	-1.03
	Female	28	8.64	3.13	7.36	3.26	-1.28
	Total	62	8.63	2.68	7.48	2.97	-1.15
LM	Male	28	7.61	3.67	8.43	2.62	0.82
	Female	26	6.81	2.94	10.23	2.08	3.42
	Total	54	7.22	3.33	9.30	2.52	2.08

Table 3 presents the number of participants in each group to their sex with the respective mean and standard deviation at both pretest and posttest. The student had higher mean scores in the pre-test using the computer assisted instruction while the lecture method yielded higher mean scores at posttest. To test for significant difference based on sex the ANCOVA statistic was used as displayed in Table 4.

Hypothesis Two: There is no significant treatment and sex interaction effect on students' achievement in Mathematics.

Table 4: Two-way Analysis of Covariance (ANCOVA) of Treatment by Sex Interaction Effect.

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	156.828 ^a	4	39.207	5.342	.001
Intercept	771.005	1	771.005	105.044	.000
Pretest	17.413	1	17.413	2.372	.126
methods	113.387	1	113.387	15.448	.000
sex	19.994	1	19.994	2.724	.102
methods * sex	32.755	1	32.755	4.463	.037
Error	814.723	111	7.340		
Total	9016.000	116			
Corrected Total	971.552	115			

Table 4 contains an *F-Value* of 4.463 and a *P-Value* of .037. Testing at alpha level of 0.05, the null hypothesis is rejected. This shows that there is main interaction effect methods and sex on the achievement of students in mathematics. This implies that the treatment did have effect on male and female students' achievement in mathematics in favour of the male students. This is clearly shown by figure 1.

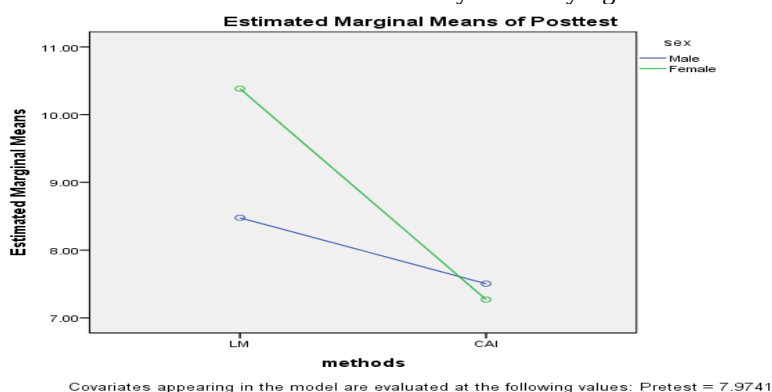


Figure 1: Results from analysis

4. Discussion

The findings from research question one revealed that the students taught with the Computer Assisted Instruction (CAI) method achieved higher in mathematics in post-test compared to those taught with the Lecture Method. This was further confirmed by hypothesis two which showed that there was a significant difference between post-test mean scores of students taught with CAI and those taught with the LM in favour of CAI. This implies that the treatment was effective as the experimental group had a higher mean gain compared to the control group. This finding is at consonance with those of Adolphus and Omeodu (2020) that students that were taught atomic and nuclear physics with CAI have higher mean

achievement scores than those taught with lecture method. Similarly, Chinweoke (2016) reported that students taught with CAI achieved significantly better than their counterparts taught with conventional lecture method.

Findings from research question two revealed that the students had higher mean scores in the pre-test using the computer assisted instruction while the lecture method yielded higher mean scores at posttest. The null hypothesis was rejected implying that the treatment did have effect on male and female students. This finding is supported by Chukwuedozie (2016) study that there was no gender difference on use of CAI on students' achievement in Chemistry. However, this finding is in variance with Chinweoke

(2016), who reported that ICT was gender friendly and that male students' achievement did not differ significantly from that of their female counterparts taught trigonometry using ICT.

5. Conclusion

Based on the findings of the study, it can be concluded that computer assisted instruction method is an effective method for improving achievement in mathematics among secondary school students in Aniocha South Local Government Area of Delta State. Furthermore, gender differences exist in mathematics academic achievement among Students taught with Computer Assisted Instruction.

6. Recommendations

Based on the findings of the study, the following recommendations are made:

- Computer assisted instruction should be deployed in the teaching of mathematics in senior secondary schools in Delta State to improve academic achievements.
- Also, students, especially male, should be sensitized on the importance of computer assisted instruction so as to improve their interest as well their academic performance to close gender disparity.

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Education Resources Situation and Teachers' Job Performance in Public Senior Secondary Schools

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Abstract. The job performance of teachers has come under serious scrutiny by education stakeholders. Teachers have been accused of poor performance of their job. However, teachers continue to complain about the situation of resources available for them to carry out their work. Therefore, could education resource situation determine the job performance of teachers? Thus, this study investigated education resource situation and teachers' job performance in public senior secondary schools in Edo State. The study was guided by three hypotheses. The study was adopted the correlation research design. The sample comprised of 31 public secondary schools and 327 public secondary schools' teachers in Edo State. A checklist titled: Education Resources Situation Checklist (ERSICHE) and a questionnaire titled Teachers' Job Performance Questionnaire (TJPQUE) were the instrument for data collection. The reliability of the questionnaire was determined using Cronbach alpha statistic and a value of 0.80 was obtained, which showed the internal consistency of the questionnaire. The data collected were collated and analyzed with Pearson Product Moment Correlation Coefficient, and Fisher's z statistic at 0.05 level of significance. The findings of the study were that a significant relationship existed between education resource situation and teachers' job performance. Furthermore, no significant difference existed in the relationship between education resource situation and teachers' job performance based on size, and location. Consequently, the study recommended that government should improve the situation of resources in public schools to reflect the minimum standard, and there should be even provision of resources in all school irrespective of location, and size

Keywords: Education resources, situation, teachers' job performance

1. Background to the Study

The performance of individual in a work place is predicated on three factors of motivation, work environment and ability to do work. The work place environment could influence the morale, productivity and job performance of employees in positive and negative ways. When employees do not like the work place environment, they are not motivated and it has effect on their performance. Employees in environment with poor schedule of time for work, inappropriate authorities or tasks, poor appreciation, and no opportunity for individual decision-making will not be satisfied. They are stressed and this influences their job performance (Atiya & Palwasha, 2012).

The academic performance of students has largely been adjudged as yardstick for measuring teachers' job performance. Thus, this has been the focus of many researches in this regard. The job performance of teachers could also be influenced by the school location and the school size. Merike and Emer (2011) asserted that school location is a component in forecasting job performance and teachers' level of satisfaction. They cited Abel and Sewell (1999) who observed in the US that teachers in urban secondary school experienced a significant more stress as a result of poor condition of work and poor relationship among staff than their counterparts in rural schools. Poor condition of work and pressures of time determine rural schoolteachers' burnout while misbehaviour of students and poor conditions of work determined urban schoolteachers' burnout.

Ibukun, Oyetakin and Akinfolarin (2012) revealed that the difference in the quality of teaching staff and students' academic performance between the public and private schools is not significant. According to the study, most public schools had qualified teachers as

compared to private schools where graduate teachers not having educational qualification account for 21% than 18% in public junior schools.

Kurdzioleck, (2011) examined classroom resources and their influence on learning in Texas USA, claimed that educationists and other stakeholders held that through provision of sufficient resources, students' academic performance could be improved. Ironically, they observed that this was not entirely correct as it may be important for resources to be necessary but it is not limited to that. Resources on their own do not result to the expected outcome, but expected outcomes come from the effective utilization of the resources made available.

Adalikwu and Iorkpilgh (2013) in his study which used the quasi-experimental design found out that there was a significant improvement in the performance of students taught with instructional materials than those taught without instructional materials. Similarly, he also observed that when instructional materials were use students understanding of concepts generally improves and higher academic achievements is attained.

Obasi and Oluwuo (2008), asserted that demographically, size can influence the performance. That is the vastness of the school in terms of students' and staff population has a great effect on how well the teachers would be able to effectively perform their responsibilities towards attainment of the educational goals. The size of schools' results to increase workload.

Kyriacou, Kunc, Stephens and Hultgren (2003) revealed that increased workload increases teachers stress and poor job performance and result to some teachers leaving the profession early. While a decrease teachers' workload reduces teacher stress and increase job performance/satisfaction (Kyriacou & Chien, 2008). These are functions of the school size. Afolabi (2013) cited Edem (1990) who asserted that large class size damp the moral of teachers or when they are faced with too many lesson periods on a daily basis. That is when teachers are made to exceed the average of twenty-five (25) to thirty (30) periods weekly; they may become less productive (Afolabi, 2013).

Wasley (2003), observed schools smaller in size are less impersonal and gives room for personal attention to be given to every student by the teachers. They describe the interpersonal and physical environment that individual has to work. (Nadine, Gwendoline, Geert, Dave & Aelterman, 2008). Students' enrolment determines the resources at the school's disposal

(Ogonor & Igenegbai, 2015; Igenegbai & Marchie, 2022). Thus, the size of schools determines the amount of resources schools can afford.

Merike and Emer (2011) from their analysis of principals' responses on job satisfaction by number of pupils in the school in Irish schools observed that large schools' principals or schools with enrolment of over 280 students were likely to indicate being more satisfied with their job. On the level of school, several researches have indicated that the relationship between the school size and the achievement of student achievement to be negative. Therefore, speculating that schools small in size could be better conducive for learning (Andrews, Duncombe, & Yinger, 2002). Several researches have portrayed the relationship between per-pupil spending and student achievement, with the majority indicating no significant relationship. From the forgoing, it is therefore true to say that, the situation of education resources is sine qua nor to the outcome of education.

1.1 The Problem

Teachers have constantly received backlashes from stakeholders on how they perform their job. They are accused of laziness, negligence, and poor attitude to work. This is usually predicated on the poor result of student from external examinations such as WAEC, and NECO. Although, this yardstick is not enough to adjudge the performance of teachers, yet they are usually condemned without facts on how they perform their jobs.

These stakeholders equally do not bother to find out if the environment teachers are required to perform their jobs is enabling and conducive. Education resource situation is imperative for teaching and learning in schools. Observations have indicated that some classrooms are usually overcrowded, which might make classroom management, effective teaching, marking of assignments and class work, among other instructional activities a herculean task. Some classrooms pose health hazard to teachers; with no floor and the roof can easily give way at any point in time. These can make the work of the teacher very tedious and can lead to negative attitudes. Therefore, it is imperative to determine the relationship between the situation of education resources and the job performance of teachers in Edo State public secondary schools.

1.2 Research Hypotheses

The following research hypotheses were raised to guide this study:

Ho₁. There is no significant relationship between the education resources situation and teachers' job performance in public senior secondary schools in Edo State.

Ho₂. There is no significant difference in the relationship between the education resources situation and teachers' job performance in urban and rural public senior secondary schools in Edo State.

Ho₃. There is no significant difference in the relationship between the education resources situation and teachers' job performance in large and small public senior secondary schools in Edo State.

2. Methodology

The study adopted correlation research design. A total of 31 schools, which represented 10% of the public senior secondary schools and all the 327 teachers in the sampled schools, constituted the study sample. The

multi-stage stratified sampling procedure was employed to draw the sample in three stages. In the first stage, the schools were categorized based on the three senatorial districts (Edo Central, North, and South). In stage two, the schools were stratified based on the variables of school location (urban and rural schools), and school size (large and small schools). In stage three, 10 percent of schools in the three senatorial districts, as well as all the teachers in the sampled schools were purposively drawn to form the sample. Two research instruments, a checklist entitled Education Resources Situation Checklist (ERSICHE) and a questionnaire entitled Teachers' Job Performance Questionnaire (TJPQUE) were used for the study. The research instruments were validated by educational administrators. Their contributions led to the final draft of the instrument. The hypotheses were tested using Pearson Product Moment Correlation Coefficient, and Fisher's z Statistics at 0.05 alpha level of significance.

3. Analysis of Data

Hypothesis 1: There is no significant relationship between the education resource situation and teachers' job performance in secondary schools in Edo State.

Table 1: Analysis of relationship between the education resource situation and teachers' job performance in secondary schools in Edo State

		Education Resource Situation	Teachers Job Performance	Decision
Education Resource Situation	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	31		
Teachers' Job Performance	Pearson Correlation	.843**		Significant
	Sig. (2-tailed)	.000		
	N	31		

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

The data in Table 1 indicated that there is a positive relationship between education resource situation and teachers' job performance. The strength of the relationship is high at .843. Furthermore, the data indicates that 71% of teachers' job performance is determined by the situation of education resources in schools. Thus, the P value of .000, which is lower than the alpha level of 0.05 indicates that there is a significant relationship between the level of education resource situation and teachers' job performance in secondary schools in Edo State. Therefore, the null hypothesis is rejected.

Hypothesis 2: There is no significant difference in the relationship between the education resource situation and teachers' job performance in urban and rural senior secondary schools in Edo State.

Table 2: Analysis of difference in the relationship between the education resource situation and teachers' job performance in urban and rural senior secondary schools in Edo State

Variables	N	r-cal	Zr (Transformation of r-Z using Table)	Z-cal	Z	Decision
Urban Schools	19	-.268	-.277	.324	+1.96	Not significant
Education Resource Situation						
Teachers' Job Performance						
Rural Schools	12	-.388	-.412			
Education Resource Situation						
Teachers' Job Performance						

The data on Table 2 showed the summary of Fisher's z analysis on the difference in the relationship between the level of education resource situation and teachers' job performance in urban and rural senior secondary schools in Edo State. The result showed that the Fisher's z-calculated value of .324 is less than the critical value of +1.96. Hence, the null hypothesis is accepted. Thus, there is no significant difference in the relationship between education resource situation and teachers' job performance in urban and rural senior secondary schools in Edo State.

Hypothesis 3: There is no significant difference in the relationship between the education resource situation and teachers' job performance in large and small senior secondary schools in Edo State.

Table 3: Analysis of difference in the relationship between the education resource situation and teachers' job performance in large and small senior secondary schools in Edo State

Variables	N	r-cal	Zr (Transformation of r-Z using Table)	Z-cal	Z	Decision
Large Schools	12	-.033	-.030			Not significant
Education Resource Situation						
Teachers' Job Performance				.751	±1.96	
Small Schools	19	-.325	-.343			
Education Resource Situation						
Teachers' Job Performance						

The data on Table 3 showed the summary of Fisher's z analysis on the difference in the relationship between the level of education resource situation and teachers' job performance in renovated large and small senior secondary schools in Edo State. The result showed that the Fisher's z-calculated value of .751 is less than the critical value of +1.96. Hence, the null hypothesis is accepted. Therefore, there is no significant difference in the relationship between education resource situation and teachers' job performance in large and small senior secondary schools in Edo State.

4. Discussion on the findings

The findings of the study indicated that there is a significant relationship between the education resource situation and teachers' job performance in secondary schools in Edo State. The education resources in the public senior secondary schools were inadequate; this situation hindered the performance of teachers. Education resources aid a skilful teacher to achieve a level of instructional effectiveness that outweighs that which is possible when they are not available (Ogunu, 2000). Newton (1997) further added

that the magnitude of instructional resources makes teachers more productive; give instruction a more scientific base; make teaching and learning more individualistic; make instruction more powerful and immediate; and finally make attainment of objectives easier. Therefore, education resources (especially, materials) are determinant of productivity; they could improve the productivity of teachers. Certain or extraordinary heights may be attained based on the adequacy of education resources in schools.

The findings also indicated that there was no significant difference in the relationship between the education resource situation and teachers' job performance in urban and rural senior secondary schools in Edo State. The standard of resources both in urban and rural schools is largely the same. The government also ensures that there is uniformity of standard in the renovated schools both in the urban and rural areas. This could be responsible for no significant difference in the relationship between the level of education resource situation and teachers' job performance in urban and rural areas. It is a popular notion that schools in urban areas are usually given

preferential treatment in the provision of both human and material resources. However, the finding of this study indicated that population was the main determinant of the adequacy or otherwise of resources in schools. Therefore, this explains why there were no significant differences between educational resources and teachers' job performance in urban and rural areas.

In the same vein, the findings of the study equally concluded that there is no significant difference in the relationship between the education resource situation and teachers' job performance in large and small senior secondary schools in Edo State. Obasi and Oluwuo (2008), asserted that demographically, size can influence performance. That is, the vastness of the school in terms of students' and staff population has a great effect on how well teachers would be able to effectively perform their responsibilities towards attainment of the educational goals. Wasley (2003) showed that smaller schools are less impersonal and enable teachers to give more attention to each individual pupil. They refer to the interpersonal and physical environment in which the individual has to work (Nadine, Gwendoline, Geert, Dave & Aelterman, 2008). However, the study observed that the relationship between the level of educational resources situation and teachers job performance did not differ in large and small school. Again, this could be the result of adopting the same standard in the provision of resources to schools in Edo State irrespective of the school's size.

5. Conclusion

Based on the findings, it concluded that there is a significant relationship between education resources situation and teachers' job performance in public senior secondary schools in Edo State. The relationship between education resources situation and teachers' job performance in public senior secondary schools did not differ in urban and rural schools, and large and small schools.

6. Recommendations

Based on the findings, the following recommendations were made:

- The improvement of the education resources situation will enhance the job performance of teachers. Therefore, government should make it a priority to enhance and provide resources that aid teachers to perform their job effectively.
- Government should improve the resource situation and maintain uniformity of

resources both in urban and rural public secondary schools, by ensuring strict adherence to stipulated minimum standards in all school location.

- Government should improve the resource situation and maintain uniformity of resources both large and small public secondary schools. Minimum standards should be maintained irrespective of the size of the school.

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Buber's Pedagogy of Inclusion in Fostering Genuine Classroom Relationship

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Abstract. The study is aimed at directing our collective consciousness towards the needs to develop the values of authentic relationship through the pedagogy of inclusion. The existential potency of positive, meaningful and reasonable learning that is directed toward sustainable and holistic development has been recognized to be hinged on the values of human relationship. This is what Buber's existentialism projected to achieve by the philosophical consideration of the pedagogy of inclusion which is based on the existentiality of 'I-Thou' relationship. This promotes the "we-ness" of development that recognized the commonness of human existence, and for the recognition of the forces of isolation, segregation and alienation. The paper recognized that the hostilities that exist in contemporary human relationship that can be healed through the adoption of the pedagogy of inclusion of every individual, especially by fostering genuine classroom relationship by obedience to the values of 'I-Thou' philosophy of life and living. Employing expository method of analysis, the study concluded that genuine classroom relationship can be achieved through the proper understating the pedagogical values of the Buber's existentialism, and which, in extension, will help to develop the commonness of societal development in love, equity, harmony and justice.

Keywords: Classroom, Development Education, Inclusion, 'I-Thou' Relationship, Pedagogy, Philosophy of Dialogue

1. Introduction

If only teachers know how many learners in the classroom feel significant and derive a sense of uniqueness when their questions, ideas, comments and their total being are recognized by the teacher. Learners feel a sense of fulfilment when teachers

confirm their presence in relational encounter (Isanbor 2023; 2022; 2021). As Buber (2000) explains, the key to this ability is to listen to the other and to see the other fully as the 'Thou'. This relates to the dialogical virtue of becoming aware and developing a deep awareness of sensitivity to others. In essence, in turning to the other, you allow the other to "step forth and (become) a presence". Essentially, the central argument in this paper is the need for the teacher to establish learning through genuine and meaningful relationships. Ordinarily, education should open the heart of the individual and develop his mind so that he can discover the truth for himself, as well as make the truth his own (Kanu & Isanbor 2021; Isanbor & Irabor 2020). Learner's education cannot be said to be based on full mutuality between equal partners because of its asymmetrical nature. In this situation, children depend on teacher as they gradually develop their own sense of awareness. Even at that, it is expected that the child's uniqueness should be appreciated.

Education has been severally defined, but in this paper the definition of Martin Buber comes to bear, as specifically as he defines education as "the selection of the effective world by a person". He goes to say that such function is made manifest in the educator who has a critical role to play. Buber note that this noble role can be performed by the educator who must come in person to meet, draw out and engage his pupil in a dialogical context (Isanbor 2023; 2022; 2021).. This stems from Buber's philosophy of dialogical relations. Although, Buber is often characterized as an existentialist, he would rather refer to himself as a philosophical anthropologist given his background study of wholeness and the uniqueness of human beings. Specifically, Buber sees human existence as grounded in relationships.

When the roll call is made of outstanding teachers, the likes of Socrates and Plato become relevant in

education as a result of their emphasis and contribution to dialectical mode of teaching. This mode of teaching has been highly emulated and teachers today learn how to dialogue with their learners and ask students the right questions so that they too can learn for themselves. This teaching pedagogy has been redefined in the Buberian context. Generally, Buber's philosophy of relationship spans across metaphysics, epistemology, axiology and education. However, the focus in this paper is within the context of education where Buber talks about the one-sided 'I-Thou' relation made possible with inclusion, and actualized in education. Buber's advocacy is for a classroom interaction where genuine dialogue is employed. Although he identified that such a relationship is quite an unusual and uncommon phenomenon. It is a situation where the 'I' meets 'Thou' merely by grace. It is even more difficult where the relationship between the 'I' and 'Thou' is asymmetrical, as it is the case between teachers and students. Yet, Buber is hopeful that genuine relationship and communication can be made possible even in such settings through inclusion. It is against this background that this paper explores inclusion as a pedagogy while articulating its relevance, thus, creating awareness for teachers about its potentials. Specifically, this paper takes its premise from Buber's conception of genuine relationships with particular focus on his dialogical element of inclusion.

2. Buber's Conception of Genuine Relationships

As an existentialist, Buber's emphasis was on existential man and the role of man as subject in the world and with the world. Buber stressed the importance of the relation between self and others (I-Thou) and its radical difference between self and objects, that is, "I-It." For a comprehensive understanding of Buber's philosophy of dialogue, it is firstly important to clarify his conception of dialogical relationships. This centred on moment of genuine meeting which could happen anywhere, provided there was openness in such meeting. In this context, Buber talks about the realm between people or between a person and another thing as the meeting place of the 'I' and 'Thou' (Buber 2002). Thus, it recognized that there are two different forms of relationship from where mutuality possibly stems especially when people perceive others in this form. He looked at the 'I-Thou' relationship as a spiritual type of relationship. His explanation being that, once a person becomes aware and recognizes that another person had said something to him or her in a way that 'something' enters into his or her life, it is gone beyond the

physical. It has become a form of inner speech that a person could not grasp in an objective way (Buber 2002).

Buber contrasts this with a monological relationship where the other person is viewed not as an independent person or as a partner but as an object and on impurely emotional terms. This he terms 'I-It' relationship. This relationship is not genuine because the 'I' is partial as it must always have the supposedly 'Thou' in the emotional and subjective terms. This is quite different from the 'I-Thou' relationship where the 'I' takes in the 'Thou' as natural and objective. Precisely, in the dialogical 'I-Thou' which is oftentimes mutual, the 'I' is impartial as it relates to the other person as 'Thou' in his or her uniqueness and for him or himself and in terms of his or her relations to the other things. Significantly, for Buber in an 'I-Thou' relation, there is a recognition of the wholeness of the person. That is why he makes reference to a new entity being created as a 'common world', the very minute that an 'I-Thou' relation is established. This, for him is the essence of humanity, with the hope that other genuine mutual relationships could be further established. Even with the aesthetics that comes with such a relation, Buber still believes that for human existence to go on, both the 'I-Thou' and 'I-It' are necessary. In his explanation, no one could live entirely in the world of 'I-Thou', but added that a person who lives only in the world of 'I-It' is not fully human.

Ordinarily, when Buber talks about a relationship as mutual, his idea is on what he terms 'imagining the real'. This is reminiscent of the views of his teacher, Dilthey who talked about the structural context of the life of the soul or the awareness of the living context of action. According to Buber (1958), when Dilthey talked about perceiving the wholeness of the human being, he actually referred to a perception of a dynamic centre and an awareness of all the manifestation of the human being in his attitude and deeds. Buber, like most traditional existentialists (Sartre, Heidegger, Kierkegaard, Nietzsche, etc) had dealt extensively on the doctrines of co-existence and mutual relationships. Specifically, though, Buber's thinking on these doctrines is mostly ontological, as he attempts to lend clarity to the structural aspect of the fundamental human relations. It is on this score, that he anchors his theory of dialogue on the philosophy of his 'I-Thou' relationship, as against 'I-It' relationship.

Buber describes two types of relationships that exist in human nature. He begins by an exploration of human reality from a dialogical situation. Buber believes that dialogical relations make human life possible. He places two words in pairs to denote the differences in

relations. In his writings, he described the 'I-Thou' as one that establishes a world of relations. The connection here is a mutual recognition that conveys the entire truth of the person or object without transmitting any characteristics (See, Isanbor 2023; 2022; 2021). While in the world of experience, the person recognizes several attributes about a person or object in ways that enable him describe or use the person or the object. As previously mentioned, Buber notes that even though the 'I-Thou' relation seem quite ideal, it is almost impossible to maintain. As he puts it, the melancholy fate of human kind is that every 'Thou' will eventually become an 'I'. In other words, no one could live entirely in the world of the 'I-Thou'. But it would be quite inhuman to live in the world of the 'I-It'. Be that as it may, Buber is of the view that all dialogue is founded on mutual response and responsibility. However, responsibility exists solely where there is real response to human voice. Unlike the 'I-It' relation, the 'I-Thou' relation demands total commitment where the primary word 'I-Thou' can only be spoken with an individual whole being whereas the 'I-It' can never be spoken with the whole being.

What seems central to Buber's dialogue is a meeting between two sovereign persons who do not intend to impress the other or to make use of the other. Specifically, in the 'I-Thou' dialogic encounter, there is a total exposure of the 'I' which may be entirely denied and rejected such that he is more or less taking a risk giving his total being. While the 'I-It' relationship anchors on a monologue, that tends to transform mankind into an object. But as Buber suggested, a person can live in the full sense of the world within human sphere, "on the narrow ridge where 'I' and 'Thou' meet in the realm of between". What occurs as Buber's 'between' cannot be considered as a routine communication or as a subjective happening, but as an existential reality that actually occurs between two human beings. The most important aspect of the 'I-Thou' relationship is that it allows us to see things not only in relations to oneself but in their individual entirety and meaning. Thus, when the 'I-Thou' is disrupted, it becomes difficult to see the meaningful whole and every attempt to create order increases disorder. It is in this context that Buber (1965) talks of a genuine dialogue. But according to him, an individual is only able to have a true relationship in a genuine dialogue when he is psychologically independent. In other words, a genuine dialogue has both structure and freedom.

In establishing an understanding of the 'I-Thou' relationship, Buber projects the individual's uniqueness that enables wholeness, directedness and

responsiveness of the world. That is why he asked the question, '*what is man*'? In his response, he describes man in his ability to enter into dialogue with his fellow man. Buber explained that a true dialogue is one that takes place between one person and another and not within any person, nor is it a sum of two individual's discourses. In this vein, the 'I' in a relationship cannot exist by itself or have meaning by itself. Instead, the 'I' is a part of a relation either as 'I-Thou' or 'I-It'. It is when the 'I' relates as 'I-It' that we have a partial relationship to the other as an object of observation, analysis, exploitation and utility (Kron 2017). Perhaps, what is distinct about the 'I-Thou' relations is when the 'I' relates to the 'Thou' authentically, perceiving the other's whole and uniqueness, without making the other or 'Thou' as the 'I's' own need or pun (Buber, 1970). Thus, in a genuine dialogue between two or more people, the expectation is that a relationship is immediately created and it is common to all, a relationship that did not previously exist and does not exist inside anyone of them.

In Buber's argument that what is essential is not what goes within the minds of the partners in a relationship but rather what comes to exist between them. As he explained, "innermost growth of the self does not take place as people like to believe today, through our relationships to ourselves but to be made present by the other and knowing that we are made present by him". This makes genuine dialogue an ontological sphere which is constituted by the authenticity of being. In other words, genuine meeting is not in doing but a being (Yaron 2000). In the assumption of Buber, one can meet the other by "making him actually present" – by entering into his 'dynamic centre'. However, Buber is quick to emphasize that such meeting is not at all synonymous with empathy. The argument being that empathy is the transposition of oneself into another being, thereby losing one's own concreteness. This contradicts dialogue which is the opposite of self limitation and the extension of the 'I'.

Generally, Buber's conception of genuine relationship is quite unique in philosophical thought, especially in its element of existentialism. This is implicit in its sense of positivity, when one considers the import in "meeting". It is also imperative to mention that in Buber's explication of dialogical relationships, he gradually proceeds and meticulously too to complete the structure of what a genuine dialogue entail. In so doing he tends to create his own language to match these unique philosophical ideas. Thus, when he uses terms like confirmation, responsibility, inclusion, mutuality and reciprocity, these are employed in ways peculiar to Buber's concept of dialogical relationship. The focus in this paper is one of such terms, inclusion

especially in the context of education as a system of communication.

3. Buber and the Place of Inclusion for Genuine Relationship

As previously mentioned, the five bases of the Buberian dialogical relationship are confirmation, responsibility, inclusion, mutuality and reciprocity. All of these help to express the exact meaning of genuine relations in dialogue (Isanbor 2023; 2022; 2021). It is this deep sense of apprehension of another's experience sensation, emotion or thought that "makes the other person present". Buber calls this 'inclusion' – because I or We have both the apprehension of mine or our experiences, sensations, emotions and thoughts and those of the other. Buber is emphatic that this is not a movement of 'fancy' or an emotional imagination but an "actuality of the being." He further expatiates on inclusion as "an extension of one's own consciousness, the fulfilment of the actual situation of life, the completeness of the reality in which one participates". Precisely, it is a situation where an individual, without sacrificing any personal perception of reality "lives through the common event from the standpoint of the other". In another way, Buber's inclusion is an extension of his concept of confirmation especially as confirmation also opens the door to the 'I-Thou' relationship.

Buber (1965) begins by describing inclusion as the power which takes its lead in establishing dialogical relationships. He goes further to express inclusion as the conception of 'Distant and Relation' and 'Elements of the Interhuman'. As he aptly puts it, inclusion is "imagining the real or the ability to behold before one's soul, a reality arising at this moment but not to be directly experienced". In effect, inclusion gives one the imagination of what the other is at that moment. In Buber's explanation it is an apprehension of the other's "very reality... a living process". In other words, if another is experiencing a specific pain the other feels that pain as well, and not just some vague natural discussion. But in Buber's argument, even with this inclusion, the ontological separation between the one and the other remains, such that the other is yet independent even though (paradoxically) connected and included through an inclusive turning that brings about an intimate connection which is deeply felt. Buber (2002) is quite particular about this "bipolar situation" which he says, emphasizes the lived experience of both the 'I' and the 'Thou' as significant; also, the situation of the encounter or relationship which must be experienced "not merely from his end but also from that of his partner". Such an experience is critical and central to

the significance of dialogue in establishing ontological presence with inclusion. It helps to fulfill the relationship and through it, 'beingness'. In other words, in such a relationship, the 'I' does not only confirm the other (Buber 2002). Buber goes on to add that in the process of the 'I-Thou' relationship and through the process of mutuality or making present, the other becomes a 'self' with the 'me' and through the process of confirmation and the inclusion of turning to the other, both come into the fullness of being.

Basically, what is implicit in Buber's conception of inclusion, especially as it pertains to distance and relation, is for human to "work together to make the other present as a whole and as a unique being as the person that he is". In other words, once the other is fully confirmed as a partner in dialogue and both come into present being, there is every tendency that both are ontological fulfilled. It is also in this regard that Buber talks about inclusion as the "living connection" between two individuals in dialogue. This is further expressed through the ability of at least one of the partners to "directly adapt himself to and become part of the nature and manner of existence of the other". Then, Buber (2000) is of the view that the knowledge of the other lies beyond the confines of time and space, Rotenstreich (1967) refers to such knowing as an immediate knowledge of the 'Thou'.

In his work, *Elements of the Interhuman*, Buber's analysis of inclusion is much more like an empathic turning to the other. As he puts it, it is a "... bold swinging – demanding the most steering of ones being into the life of another". But as Kramer (2003) and Rotenstreich (1967) and even Buber himself claim, Buber is known to assert that he does not believe in empathy. At this juncture, it is therefore imperative to clarify Buber's concern on his conception of empathy. In a distinction between inclusion and empathy, In support of this, Friedman (1985) states that inclusion does not fully immerse oneself in the world of the other. Instead, one is able to stand in the others world and his own world at the same time. As Buber (2002) succinctly puts it, "empathy in this perspective, alludes to the inclusion of one's own concreteness, the relinquishing of the other's situation or the life absorption in pure aesthetic season or the reality in which one participates". Thus, for Buber, inclusion is not empathy or feeling one's way into the other life experience. Instead, Buber's conception of inclusion especially with reference to 'I-You' or 'I-Thou' is the "opposite" of empathy.

What can be deduced from Buber assertion is that there is indeed a concrete encounter between two

persons. In essence, when an 'I' and 'You' experience an event together, the experience is one that the 'I' does not merely "glide with one's own feelings" into the life and experience of the 'Thou' when manifesting an empathic response. Rather as Buber explains, the 'I' uses perceptual, sensory, imaginative, intuitive capacity to "experience the other side" to the best he can. It is this extension or expansion of the 'I' own concreteness into the consciousness of the 'Thou'. This evolves an inclusive nature, where the 'I' tries to live through the common situation from the standpoint of the 'Thou' as far that he is able to. Thus, from the ontological status ('I-Thou') in dialogical encounter Buber sees inclusion more of an embrace of the lived and felt experience of the 'Thou' which makes the work of inclusion, the work of "making present". In other words, between the 'I' and the 'Thou', the 'I' imagines what the 'Thou' is "at this very moment wishing, feeling, perceiving, thinking and not as a detached content" but in the living process of this person (Buber 1999). This does not denote vague sympathy either.

The essence of the distinction between the 'I-It' and the 'I-Thou' relation is to establish what it takes to encounter a genuine relationship. Buber in his *Dialogue*, 1947 distinguishes between three realms of communication namely, genuine dialogue, technical dialogue and monologue disguised as dialogue'. He noted the first of this realm, genuine dialogue as the one that corresponds most closely to his notion of the 'I-Thou' attitude. For Buber genuine dialogue involves a turning towards the other; an openness to being addressed by the other in his, her or it present and particular otherness and a confirmation of the otherness of the other. This being the case, genuine dialogue requires each respondent to bring about really, he is or ahead to the dialogue without artifice, seeming or pretence. However, Buber noted that such dialogue does not require all those involved to necessarily speak. In other words, true dialogue and exchange can also take place in silence. But in his response to *what is man?* Buber sees the uniqueness of man especially in his ability to enter into dialogue with his fellow man. Following from this, true dialogue takes place between one person and another, and not within any person, nor is it a sum of two individual's discourses. Buber does not believe that the 'I' exist as an exclusive category nor does it exist by itself because it has no meaning by itself. Instead 'I' is always a part of relationship either as 'I-You' or 'I-It'. When the latter is the case, the 'I' relates to the other partially as an object.

For Buber (1970) what distinguishes the dialogue that he calls the 'I-Thou' relation is relating to the other

authentically, perceiving the other as whole and unique without making use of the other with the 'I's' own need. In addition, Kron (2017) is of the opinion that in any genuine dialogue, between the individuals, an entity that is new, common to all, that did not previously exist and does not exist inside any of them is brought to bear (Buber, 1965). Furthermore, Buber states that in a dialogue there is the interhuman or as the area in which the third being is created. He affirms that meeting in the interhuman is a very real one which takes place here and now, in what Buber terms the 'common world'. The common world is our real world where we participate together as member of the human community. This common world extends to the classroom situation that is built on teacher's and learners' everyday intentional interaction. Like it is expected of the human community, the classroom ought to be characterized by the dialogical quality of relationships.

The question as to how interhuman lived and shared reality can be established in the educational setting is quite imperative in this paper. According to Yaron (2000) while adult education can be based on full mutuality between equal partners, same may not be said of children's education. Even though the education of the children is supposedly marked by mutuality, it cannot be said to be quite symmetric. It is more of an asymmetric relationship especially as teachers and the students are not equal. It is in this vein that Buber describes this mutual relationship between the educator and the student as asymmetrical. In such a situation therefore, it is the teacher's responsibility to create the interhuman and shared reality. This can be done by a special variation of the 'I-Thou' relationship that Buber calls "inclusion". That is the kind of mutuality in both educators' student relationship that can be partial without losing immediacy and authenticity (Kron 2017).

As previously mentioned, the classroom is an asymmetric setting where the relationship between teachers and students is typically imbalanced. However, Buber believed that such an asymmetric relationship could be replaced with an event experienced by two persons in common in which at least one of them actively participate. This is to the extent that in this communion, the active partner does not forfeit anything of himself and of the reality of the activity. In this regard, the relationship is also that of teacher and student, where the former is a dominant partner and the latter the dependent. Buber is also quick to warn that it will not be uncommon for the dependent partner to demand for intimacy, but teachers must maintain a rational, reasonable distance. This is quite important because in the argument of

Buber teachers who become over-involved emotionally with the learners are doomed to lose their self awareness and may even forfeit their professional status.

While not disputing the fact that distance is quite essential to relations as characterized by hierarchy, there should be some sense of flexibility in such educational boundaries especially when teaching. The struggle should be to set minimum standards in discipline and maximum intimacy for the promotion of dialogue, because of its importance for genuine teaching and learning. Therefore, the teacher must be fully present in the classroom since teaching in itself does not educate, instead it is the teacher who educates. Nonetheless, this does not mean that teacher should empathize with their learners. After all, education is conditioned by love not *eros*. Buber talks about the true educator as one who must control his desire for the sake of his pupils. That is why for him, empathy is more of an attempt to 'jet over to the pupils while leaving himself'. This does not allow for a manifestation of the uniqueness of the student, the sincerity of the teacher and the genuineness of the relationship. It is in the light of this that Buber opts for inclusion in dialogue.

The concept of inclusion is the English translation of what Buber named "*unfassung*" particularly, this concept of inclusion within the context of education is a major contribution of Buber to the philosophy of education. He does not see inclusion as a technique or what dependent on atmosphere of feelings, instead it is an attitude with its own rules and boundaries and one that is expressed in behaviours. Buber describes inclusion as the ability to develop a dual sensation amongst those engaged in dialogue. He describes it as expressing oneself and simultaneously perceiving the other in its singularity. In other words, the inclusion of a person causes one to know one's fellow human being, both physically and spiritually. He goes on to describe the two-fold events that occurs between two human beings as the actualization of love which is the expression of the responsibility of the 'I' for the 'Thou'. Buber also reminds that it will be misleading to think that inclusion means that the 'I' should be so taken with the 'Thou' that the 'I' loses his own sense of being grounded in a relationship.

Evidently, Buber's conception of inclusion is not synonymous with two being semiotically joined. Instead, inclusion is 'imagining the real' which means to experience the other side of the relationship while not losing grounds of one's concreteness in this process. This is quite different from empathy where the 'I' goes to the other side of the relationship having left out his own side and the identification that remains

in his own side and cannot go over to the other. Such a relationship limits dialogue and, the emphasis on one meeting the other by "making him actually present" – by entering his "dynamic center". Looking at inclusion as employed in the classroom, the context is one where the teacher who exercises inclusion is leaving from his own side, his life imposes, reaches out to his learners, while making them leave the same imposes. Then that impose is received by the teacher and he lives from that standpoint simultaneously. As Buber (2000) aptly put it, I perceived the other as 'Thou' "but with no neighbour and whole in himself; he is Thou and feels the heavens". This makes the essence of inclusion one that moves beyond the boundaries of egocentricity. This process of mutual, "making present" helps education fulfill its mandate to the learners. It creates opportunities for teachers and students to come into fuller manifestation of the present between teacher and pupils, they become of great character (Buber 2002).

The foregoing, articulates the crucial role of mutuality in relation. Buber describes mutuality as the 'gate of entry into our existence', while reciprocity is the actual achievement. Thus, when happenings of reciprocity are received, dialogical relationship is established. In other words, the effect of reciprocity in mutuality confirms a dialogue. There is no gainsaying that mutuality and inclusion are critical concern for growth in teaching and learning. These allows for deeper exploration and understanding of the pupil's experiences which in turn facilitates psychological and emotional growth (Kanu & Isanbor 2021; Isanbor & Irabor 2020). The teacher can imagine the real as he leaves the experiences in an 'I-Thou' moment, where the teacher is completely involved in the essence of experience. Mutuality in this context which means being able to see, feel and experience from the student's perspective, allows the teacher to be touched by the students and do what he can for them. This is made possible because the teacher has confirmed and accepted the whole potentiality of the learner and has come to recognize in the learner as the person, he has been created to become. Basically, in inclusion the teacher has to be present on both sides while the students can only be where they are as learners. Moreover, because the teacher and pupils have different dispositions towards the situation, the teacher has an edge over the students.

Buber talks about three forms of experience of inclusion in dialogical relations. The first form is the abstract mutual inclusion connected with spiritual being (Kanu & Isanbor 2021; Isanbor & Irabor 2020). In this experience, the 'I' is aware of inclusion from his own side, but presumes the mutuality from the other. The second form a teacher-student relation. In

this case, the teacher includes the students in his self but the students do not exercise inclusion. This he termed a one-sided inclusion, and then, the third is the friendship inclusion. It is so called because it is based on concrete and mutual experiences of inclusion, which Buber terms, concrete – mutual inclusion. In all of these forms of inclusion, Buber insists on a relation based on one-sided inclusion in an educational set up. His argument is borne of the fact that education is conscious, deliberate and willed, only a serious-based relation would be ideal. It is a reciprocal dialogue relation would transcend into the realm of friendship which may be too cordial for education. However, in the school setting, the relation (friendship) among pupils, teachers and among teachers' pupils outside the educational set up is quite in place.

4. Education: Buber's Pedagogy of Inclusion for Promoting Genuine Classroom Relationships

Buber's argument aimed towards the recognition of making dialogue an integral part of curricular and pedagogy in promoting authentic existence. It seems reasonable that learning about dialogue and how to "become dialogue" has a significant role to play in teacher education and in the general business of teaching and learning. The essence of dialogue in the teaching learning process did not begin with the Buberian dialogue. Socrates, as observed by Kneller (1958) is endeared to the heart of the existentialist for his personal, intimate and dialogue method of teaching. However, Socratic dialogue was aimed at induction only, while the Buberian dialogue unfolds the person in an individual. One crucial merit in the Buberian dialogue as it pertains to education is the drive for a genuine dialogical relationship between the teacher and his students. A situation that implies the teacher should accept all his students without any will to choose. As this will be tantamount to *eros* and that is what education is not. There is no gainsaying, that in education, it would be the students who will to learn from books and methods. But Buber argues that, where there is no dialogical relationship, such learning may not fully come forth.

Often times, we hear of dialogue in education but what seem prevalent as dialogue is its conception as verbal conversation. But as de Castell (2004) has noted, verbal dialogue is not all to dialogue. Just like Burbeles (1993) argued, dialogue fundamentally is "at heart, a kind of social relations that engages its participants". While in the emphasis of Freire (2006) dialogue cannot exist without a profound love for people and the world which generates through relationships and actions of freedom. All of the

foregoing is quite in consonance with Buber's model of dialogue which centres on ontological grounding of relationality in the world. According to Buber, a person or object is made present and brought into being, in and through the relationships we have made with it. Out of this realization, one turns to the other in response and responsiveness. On this, Buber further suggested that what is essential in life and living is our relation to "all existing things", and being able to address them from the heart from such acts and humanness (Isanbor 2023; 2022; 2021). It is the light of this that Buber came up with an integrated model of dialogue as a praxis for dialogue relations. These models are presence and confirmation, and inclusion which is the focus in this paper. In effect, dialogue in the educational context should take cognizance of the learners and help develop in them a sense of self awareness. Relationship between teacher and students should be one of the joint exploration, learning, questioning, etc.

According to Freire (2006), teacher should see themselves not so much as transmitter of knowledge but as commoners engaged in the joint exploration and unfolding of knowledge and understanding. Even though, Buber (2002) recognized the asymmetrical nature of the dialogical relationship in education, a situation where teachers possess more knowledge than students, as such, have the unique privilege of having experienced what students have experienced and are experiencing. On the other hand, students have that experience and are not yet able to identify with the experience and understanding of teacher. Buber believes that even in such an asymmetrical relationship, teachers can work towards having it "burst asunder" to a more fully dialogical relationship. Evidently, when teachers and students establish caring relationships, there is the tendency for learning to improve. In essence, mutual interaction between the learners and teacher can ignite knowledge.

Specifically, with the case of inclusion, one of Buber's integrated models of dialogue, it is intended to help the teacher see and appropriate learning from a standpoint of the students. The teacher is able to imagine what the students perceive, feels, desire or think. This however, does not see the teacher as being empathetic with his learners. Even with the ontological separation between the teacher and the learner, the learner is still independent although through inclusion connected to the teacher (Kanu & Isanbor 2021; Isanbor & Irabor 2020). This provides a solid platform for the real academy of learning. Essentially, turning, distancing, confirming, making present, inclusion and relating are basic movements in Buber's dialogic that could assist teacher and practitioners of education to define and maintain their role perception, as well as modify

classroom interaction, teaching strategy and valuable classroom climate. Evidently an educational system that takes cognizance of the communion between the teacher and the learner would achieve the needed dialogical relationship in the educational setting (Kanu & Isanbor 2021; Isanbor & Irabor 2020). Through education, Buber recommends 'I-Thou' relationship based on one-sided inclusion on the score that education can successfully proceed only from a relationship that is not so reciprocal as to transcend into friendship. On the whole, it is expedient for teachers to appreciate that it is almost impossible to teach without recognizing and relating with the learner as an independent reality.

5. Conclusion

From the foregoing, the uniqueness and importance of Buber's doctrine of dialogical relationships in teacher-student encounter cannot be under estimated in engendering the factors of genuine relationship. What can therefore be concluded in Buber's dialogic especially with the focus on inclusion are as follows:

- The importance of inclusion in teaching learning process brings about mutuality which blossoms into genuine dialogue. The relation between teacher and pupils characterized by the elements of inclusion vary in degrees. Even though, inclusion means the essential internalization of the other for the inclusion of human commonness.
- There is need to make a conscious effort in teaching and learning as dialogue. This is quite imperative because 'I' is significant to appreciate the learner as a unique individual. Thus, when teacher takes time to ensure that the students being or presence is confirmed, relational form of knowing becomes important. This also means that dialogical relationships are essential and reciprocal.
- As against the 'I-It' relationship which is aimed at merely using and experiencing the other, the 'I-Thou' relationship is purely dialogical and paves way for the realization of essence.

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Effect of Secondary School Principals' Record-Keeping Practice on Administrative Effectiveness in Delta State, Nigeria

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Abstract. This study's goal was to examine the effects of principals' record-keeping procedures on the management of public secondary schools in Delta State, Nigeria. The research design used in this study was descriptive. 473 public high school principals from the Delta region participated in the survey. By using stratified random sampling, 150 principals (100 men and 50 women) were selected as a sample. Two research questions and two hypotheses served as the foundation for conducting this investigation. A self-structured instrument titled "Principals Recording Keeping Practices for Enhanced Administrative Efficiency Questionnaire" (PRKPEAEQ), is the name of the instrument. Two professionals validated the scale. Internal consistency was assessed using Cronbach's alpha, and the two groups' reliability indices were 0.81 and 0.85, respectively. Utilizing the direct application method, the researcher(s) collaborated with three research assistants to gather the data. The study questions were answered using the mean and standard deviation, and a chi-square probability table was employed to assess the null hypotheses at the 0.05 level of significance. The results demonstrate that school administrators are using computers and cloud storage as management tools to enhance the efficiency of Delta Public Secondary Schools. The Ministry of Education should advise school administrators to use computers and cloud storage, among other things, according to the conclusions.

1. Introduction

The lives of its residents must be transformed and improved by education in every nation on earth. This is so that people can acquire the knowledge and skills necessary to contribute to society. Institutions for education are places where teaching and learning take place in order to change education as desired. Only

effective administration will allow for the achievement of the school's construction aim. Only through effective governance can schools accomplish their objectives (Alabi, 2018).

Good school management can be seen in many different ways. Good student test results, an effective teaching staff, high school admissions, leadership, high school graduates enrolling in college, etc. have little impact, but excellent school administration is reflected in teacher motivation (Owan et al., 2019). The optimal use of people, money, time, energy, and resources is another benefit of successful school administration, which leads to good and desired results (Semiwoliba et al., 2017). All of them indicate that effective school management occurs through student higher education, staff and student collaboration and discipline, good teaching practices, efficient use of available resources, and good public relations. But managing schools properly and efficiently is impossible without maintaining accurate and pertinent records.

The Public Education Act of 1974 governs the retention of educational records. According to the legislation, all schools, whether public or private, must maintain records and documentation and make them available to clients upon request (Koko and Nwiyi, 2019). The Education Act gives schools the right to store two types of records. These are statutory and non-statutory records. Statutory records are those records that are mandatory under the educational law. These include class attendance registers, syllabus admission register, lesson plans / tutorial books, handbooks, curricula, timetables, guests' books, directories, staff registers, and corporal punishment registers (Gede, 2011). Non statutory records are records that are not required by law but are kept to provide important information to school members as

well as outsiders (Peretomode, 2000). These include duty roster, staff movement book, school calendar, cash book, fees register, inventory books, record of club activities and so on.

Because data is an integral part of any organization, it must be stored in a location that is not easily damaged by weather and disease. Likewise, organizations in the 21st century experience fires, floods, and more. In the 21st century, with the development of information management using electronic devices such as computers, CDs and flash drives, records are stored electronically. This ensures that the information is reliable, accurate and available for as long as needed. However, despite the importance of record keeping in schools, most school administrators still keep records in archives stored in drawers, shelves, racks, and drawers. It has been found that data stored in these schools can be destroyed by viruses, fires, floods, rats, thieves, disappearances, etc which can compromise school data. (McLeod *et al*, 2004).

In the 21st century, schools are increasingly adopting information and communication technologies to store and disseminate information. The number of schools, staff and students is increasing. As the number of schools, employees and students grows, so does the need for adequate planning and improvement of outcomes, as well as all subsequent repercussions in terms of programs and activities. As a result, the purpose of this research is to investigate the effects of principals' record keeping practices on the effectiveness of secondary school management in Delta State.

1.1 Statement of the Problem

There appears to be an alarming rate of misplacement or loss of vital records in Delta State secondary schools, as well as a delayed rate at which critical information is collected and stored. Despite the importance of school records in achieving educational goals, school administrators continue to maintain school records mostly on paper stocked in folders that are crammed within drawers, lockers, book shelves, and boxes (Osakwe, 2011). This type of record keeping puts crucial records at risk of destruction due to pests, rats, rain, termites, flooding, fire outbreaks, pilfering, and eventual loss.

In this day and age, it is anticipated that school records be kept electronically using computers and cloud storage. Unfortunately, it has been noticed that the majority of public secondary schools Delta State school principals are not implementing an information management system that entails the use of cloud storage, flash drives, memory cards, CD Roms, and

other information management devices for proper record keeping. In reality, if secondary school leaders are to be involved, their retention methods should be based on security and international responsibility. Based on the foregoing, this study will investigate the impact of school principals' computer and cloud storage apps on school level administration in Nigeria's Delta state.

1.2 Objectives of the Study

The overall goal of this study was to investigate the impact of school administrators' record keeping practices on secondary school administration in Delta state. The research will, in particular:

- Investigate how principals' record-keeping practices using computers would improve administrative performance in Delta State's public secondary schools.
- Determine how school principals' record-keeping practices employing cloud storage would improve administrative performance in Delta State's public secondary schools.

1.3 Research Questions

The study was guided by the following research questions:

- How do school principals' use of computers for record keeping aid administrative success in Delta State's public secondary schools?
- How does the use of cloud storage by school principals facilitate administrative success in Delta State's public secondary schools?

1.4 Hypotheses

The following theories were put to the test:

- There is no significant difference between male and female school principals in how school principals' record keeping practice with computers facilitates administrative effectiveness in Delta State public secondary schools
- There is no significant difference between male and female school principals in how record keeping practices with cloud storage enhance administrative effectiveness in Delta state public secondary schools.

2. Conceptual Structure

2.1 Keeping School Records

One of the foundations for effective school administration is good record keeping in schools. Records are initially stored in school inside files, file cabinets, or on the desk for successful teaching and learning and proper school management. This is still used in many schools, particularly those in rural regions, and is known as the conventional way of record keeping. School records are stored using computers and other ICT equipment in many developed and developing countries. This is referred to as modern record keeping.

2.2 School Record Categories

School records are classified as statutory or non-statutory records based on legal requirements. They are also classified as administrative or institutional in terms of record keeping.

2.3 Legal School Records

School records are classified as statutory or non-statutory based on legal requirements. Statutory records are those that every school is required by law to keep (Haruna and Idris2022). The goal is to ensure accountable, effective, and efficient administration. Failure to keep them constitutes an offense that may result in a penalty. Admission information is included in the records. register, log book, curriculum, syllabus, scheme of work, lesson plan, lesson note, journal, time book, continuous assessment records, cashbook, movement book, and so on. These documents are supposed to be kept by principals and produced on demand.

Non-statutory records, on the other hand, are not needed by law and hence are neither mandatory nor specified. Schools can choose which to keep based on school size, ownership, and activities. These contain, among other things, a minute book, a school farm record, a school health record, a duty roster, an announcement record, and an examination conduct record.

3. School Records Based on Documentation

Administrative records and institutional records are two types of records. Administrative records are documents that provide information about students and their actions at school, to the knowledge of competent authorities. Admission registers, logbooks, staff record books, school inventory records, and so on are examples....

In contrast, instructional records are records that guide teachers and inform the public about what should be

taught to pupils/students in each topic and for each year of schooling. Teachers prepare some of these instructional documents (Janguza, 2007). Timetables, diaries, syllabuses, schemes of work, and lesson plans/notes are examples of instructional records. Administrative records are often kept by the principal or another designated administrator, whereas instructional records are kept by classroom teachers.

3.1 The Advantages of Keeping School Records

The advantages of proper record keeping in education cannot be overstated. Sunday, etal (2020) outline the following are some of the advantages of keeping records.

- School record keeping serves as a repository for school history.
- Provides a mechanism for effective time management and synchronization of schoolwork and activities.
- Assists inspectors/supervisors in evaluating student performance and providing objective advice when necessary.
- It aids in effective teaching and learning, as well as school administration.
- It informs pupils/students on their present academic performance and growth.
- It makes records of graduating students available for admission and placement.
- It disseminates knowledge to the school community, the broader public, employees, and researchers.
- It allows parents to monitor their children's academic achievement and behavior.
- It facilitates and supplements student advice and counseling.
- It gives data for planning and decision-making.
- It enables school principals/head teachers to collect information about students/pupils and staff for decision-making by higher authorities and courts of law when necessary.

4. Device for Storing Data

Privacy records are documents prepared and maintained by service and non-service organizations such as schools, banks, hospitals, police, and others to assist staff in setting goals and understanding the organization's vision for success.

Any computer device used to store, transmit, and save information and devices is referred to as a storage device (Dale and Cory, 2021). It is defined as an Integrated Systems and Technologies for Collecting and Storing Digital Data Using Electro-Optical or Silicon Data Storage (Garry and Dave, 2021). It can process and store both temporary and permanent data.

In a storage device, there are two forms of record keeping: main record keeping and secondary record keeping. Primary record keeping devices are intended to store data on your computer both temporarily and permanently. It is smaller and faster in terms of data access, including RAM and cache. Hard drives, optical drives, and USB flash drives are examples of secondary record keeping devices. Most gadgets are huge and have permanent data store capabilities.

4.1 The Role of Information and Communication Technology (ICT) in School Record Keeping.

Information and communication technology (ICT) is a broad word that encompasses a wide range of technologies that aid in the creation, manipulation, storage, communication, and/or dissemination of information. Computers, being one of the ICTs, play an important role in the development of society. For example, in the field of education, computers are utilized for teaching and learning, as well as for preserving staff and students' records (Haruna, 2014). ICT aids in the preparation of employee payroll and the delivery of information to staff and students via email, SMS, and graphic platforms. According to Ziraba (2009), ICT aids in test management, which includes exam scheduling, time management, students' placement, and grading.

According to Pierre and Andala's (2020) research, ICT is a critical instrument that effects school record keeping, syllabus covering, and content delivery. According to Owo and Nweze (2014), employing ICT in school record keeping aids in the retention of financial data such as pay slips, balance sheets, and wages. In fact, the majority of principals stated that using computers has benefited their record keeping as well as keeping accurate and timely records. Furthermore, the usage of ICT enhances the effectiveness of instructional delivery. As a result, there is a need for a public awareness campaign on the benefits and application of ICT in record keeping for better teaching and learning.

4.2 Computerized Record Keeping

A computer is a piece of electronic equipment that performs three functions: input, conversion, and output. Human behavior can reveal these mechanisms. We make every effort to accurately keep records and use information as needed. These characteristics are what make computer use so crucial in any school, including yours.

A computer is a programmed machine that reacts to specific commands and performs a set of commands (Norton, 2021). In reality, computers are now described as electronic and digital. consisting of hardware (electronic components, transistors, and circuits) and software (instructions and data). The importance of adopting computer technology in schools has also prompted school authorities to use computers in schools to maintain daily job efficiency. Good school records, when kept and maintained properly and effectively, provide information to teachers, counselors, educators, and management in order to plan and implement educational and management activities (Egwunyenga, 2000). In short, the Universal Basic Education Board should provide additional storage facilities to schools through Local Education Authorities so that they can retain their stored knowledge for future generations, and authorities should provide facilities in schools because it is used to create better education and to store computer information (Gama, 2010). Data collection by Principals in Nigerian secondary schools requires the use of computerized decision.

4.3 Keeping records with Cloud Storage

Cloud storage is a tool that allows business owners and customers to securely store data online, allowing it to be accessed at any time, from any location, and readily shared with approved recipients. People can now access several free cloud services, such as Google Drive, Dropbox, and Box, with enhanced packages that offer increased storage and other cloud services. It is a way of storing data online that is managed and operated by a cloud service provider (Krishna, 2019). Documents, presentations, spreadsheets, images, audios, and videos, among other things. To download, edit, and share with others, you must have an internet connection.

Administrators can benefit from cloud storage and data movement as needed. It can also be used to store long-term, infrequently accessed data. By eliminating the need to purchase and manage data storage, cloud storage has satisfied the need for speed and cost (Sammon and Smug, 2021).

Cloud storage can help school administrators improve management in their schools. This innovative school administration system enables school administrators to refresh their skills without feeling rushed. As a result, school managers do not need to keep material in a large room, which consumes more paper and space. All school leaders want is to incorporate technology into the school and work smarter without breaking the money, because technology allows them

to access information when they need it, even if they are not in the classroom (Falana, 2018).

5. Methodology

In this study, a descriptive survey design was used. The study's population consisted of 473 principals from Delta State's 473 public secondary schools (session 2021/2022). The sample size is 150 persons, with 100 men and 50 women. This was accomplished through the use of stratified random sampling. To elicit replies, the Principals Record Keeping Practices for Enhanced Administrative Effectiveness Questionnaire (PRKPEAEQ) was used. This tool is made up of elements that are structured on a 4-point scale. Strongly Agree (SA); Agree (A); Disagree (D);

Strongly Disagree (SD). The weights are 4, 3, 2, and 1 correspondingly. This tool was assessed by two specialists from the University of Delta, Agbor's Departments of Educational Management and Measurement and Evaluation. The Cronbach's alpha value was utilized to determine the scale's dependability, and the values are 0.81 and 0.85. The researchers and three secondary school teachers who served as research assistants distributed and collected the study instrument. To ensure complete and correct copies of the questionnaires entered, direct data gathering methods was used. The mean and standard deviation were utilized to answer the research questions, with a criterion mean of 2.50. The chi-square test was used to analyze the hypotheses at 0.05 level of significance.

Presentation of Results

Research Question 1: How do School Principals' Use of Computers for Record Keeping Practice Aids Administrative success in Delta State Public Secondary Schools?

S/N	Items	Male Principals N =100			Female Principals N =50		
		X	Std	Decision	X	Std	Decision
1.	Record keeping in schools with flash drives helps to provide useful information on the academic progress of students	3.2	0.31	Agree	3.16	0.43	Agree
2.	Record keeping in schools with computer hard drive boasts academic and financial record keeping	3.22	0.24	Agree	3.12	0.43	Agree
3.	Record keeping in schools with memory cards helps in planning and implementation of policies	1.95	0.2	Disagree	1.92	0.26	Disagree
4.	Record keeping in schools with CD Rom help in making information readily available to employers and stakeholders.	3.15	0.3	Agree	3.08	0.42	Agree
5.	Record keeping in schools with computers provide information for assessment of teachers and students.	3.05	0.3	Agree	3.36	0.46	Agree
	Grand mean/std	2.91	0.27		2.92	0.40	

Table 1: Mean scores and standard deviations for male and female School Principals

Table 1 shows the mean scores and standard deviations of male and female principals regarding whether school principals' use of computerized information systems in secondary schools is effective or not. The results showed that the mean values of items 1, 2, 4, and 5 were 3.2, 3.22, 3.15, and 3.5, for male principals and 3.16, 3.12, 3.08 and 3.36 for female principals while item 3 had mean value of 1.95 for male principals and 1.92 for female principals. Overall scores for male and female principals are 2.91 and 2.92 respectively, above the standard average of 2.50. This means that male and female principals agree that the use of computers to store information supports the management of Delta state public secondary schools.

Research Question 2: How does the use of cloud storage record keeping practice by school principals facilitate administrative success in Delta State public secondary schools?

S/N	Items	Male Administrators N =100			Female Administrators N =50		
		X	Std	Decision	X	Std	Decision
6.	Record keeping with cloud storage helps school administrative to organize school finances.	2.93	0.28	Agree	3.28	0.45	Agree
7.	Record keeping with cloud storage helps in decision making in schools	2.74	0.26	Agree	3.12	0.43	Agree
8.	Record keeping with cloud storage helps in having detail knowledge of all schools income and expenditure.	3.07	0.30	Agree	3.12	0.43	Agree
9.	Record keeping with cloud storage aids in planning and identifying areas of school needs.	3.2	0.31	Agree	3.02	0.42	Agree
10.	Record keeping with cloud storage helps school administrators in accountability purposes.	3.41	0.33	Agree	2.90	0.40	Agree
	Grand mean/std	3.07	0.29		3.08	0.42	

Table 2: Mean Scores and Standard Deviations of how Principals use Cloud Storage for record keeping.

The data in Table 2 shows the mean scores and standard deviations for male and female secondary school principals in Delta State on how record keeping with cloud storage will facilitate administrative effectiveness in schools. Both male and female principals agreed on all items with average scores above the standard criterion value of 2.50. This shows that all participants agreed that the management of Delta secondary Schools would be beneficial for school principals to use cloud storage for data storage.

Hypothesis 1: There is no significant difference between male and female principals on how school administrator record keeping practice with computers facilitate administrative effectiveness in Delta State public secondary schools.

School	level of perception				Row total	Calculated value
Principals	Strongly agree	Agreed	Disagree	Strongly disagreed		
Male	40 (40)	45 (44)	10 (11)	05 (05)	100	
Female	20 (20)	21 (22)	06 (05)	03 (03)	50	0.25
Column Total	60	66	16	08	150	

Not significant at 0.05, $df = 3 = 7.82$

Table 3: Evaluation of significant differences on how School Principals' use of computer-based applications to support the management of secondary schools.

The result for the data in Table 3 above shows a significance level of 0.05 and a chi-square value of 0.25 with 3 degrees of freedom, which is lower than the critical value of 7.82. Because the calculated value of 0.25 is less than the critical value of 7.82, the null hypothesis that there is no significant difference between male and female principals on how school administrators record keeping practice with computers facilitate administrative effectiveness in Delta state secondary schools, is hereby accepted.

Hypothesis 2: There is no significant difference between male and female principals on how school administrator's record keeping practices with cloud storage facilitate administrative effectiveness in Delta State public secondary schools.

School	level of perception				Row total	Calculated value
Principals	Strongly agree	Agreed	Disagree	Strongly disagreed		
Male	40 (40)	37 (38)	13 (14)	10 (08)	100	
Female	20 (20)	20 (19)	08 (07)	02 (04)	50	1.79
Column Total	60	57	11	12	150	

Table 4: Analysis of the differences between male and female school principals in school principals' use of cloud storage applications to support secondary school management.

The data in Table 4 is related to the second hypothesis. The data shows that the chi-square value at the 0.05 significance level and 3 degrees of freedom is 1.79 and is lower than the 7.82 critical value. Since the calculated value of 1.79 is lower than the critical value of 7.82, the null hypothesis that states that there is a no significant difference between male and female school principals on how school principals' record keeping practice with cloud storage facilitates administrative effectiveness in Delta State public secondary schools is hereby accepted.

6. Discussion of Findings

Research Question 1 found that both male and female school principals agreed that computers should be used for information storage in secondary schools for successful management. Similarly, Hypothesis one confirmed that there was no significant difference in the way male and female school principals used computers to facilitate information management and storage. This conclusion is consistent with Gama's argument that the State Board for Universal Basic Education should provide schools with additional storage to preserve information for future generations and to demonstrate that computers are superior for productivity (Gama, 2010). Such amenities must be provided by the Board. Garry and Dave, also, believed that computerized data warehouses would enable school administrators to work more efficiently by gathering digital data as well as preserving it for future use (Garry and Dave, 2021).

Again, data on research question two suggested that principals' use of cloud storage for record keeping improves administrative effectiveness in public secondary schools. Hypothesis two also demonstrates that there are no significant disparities in the use of cloud computing as a management system by male and female secondary school principals. This outcome is consistent with Sammon and Smug's definition of cloud storage as a cloud computing model in which data is kept on the Internet and managed by cloud computing providers (Sammon and Smug, 2021). It enables school administrators to store data with cloud service providers and conveniently store and access data as needed. Furthermore, Falana, warned that school administrators do not need to store large files in large rooms and use more information, but what administrators need to do is to combine technology and smart work at school to share (Falana, 2018). This technology is cloud storage that allows you to access your data on demand.

7. Conclusion

Accurate record keeping is a useful tool for informed decision-making and effective management in schools and other organizations. School records are considered important not only because of the many important purposes they serve, but also because of the legal requirements for record keeping. School administrations should ensure that school information is not tampered with. Therefore, using computers and cloud storage for records helps improve public secondary school administration.

8. Suggestions

Based on the survey results, the following suggestions were presented:

- The Ministry of Education should create a competency development plan for local learning leaders that includes on-the-job training and new courses. Develop their knowledge and skills in the subject of information storage.
- The state government should offer critical technological and digital resources to all Delta State public secondary schools, such as computers and peripherals.
- To assure document accountability, portability, and global availability, school administrators should support the use of cloud storage for school records.

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Relationship between Political Education Concepts in Civic Education on Students' Knowledge and Attitude to Political Participation in Edo State

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Abstract. The study looked into how well-versed pupils were in civic education concepts and how they felt about participating in politics in Edo State. Due to Nigeria's ongoing election irregularities and several other electoral transgressions, which give the appearance that civic education has not had a significant influence, the study became imperative. Six research questions were posed, four of which were hypothesized, to help direct the investigation. For this investigation, a descriptive survey design was used. Using the multi-stage sampling technique, 840 students were selected among 74,440 public Junior Secondary School I-III students in the Edo South Senatorial district. Two instruments were used for the study, an achievement test titled, 'Knowledge of Political Education Test' and a Likert scale designed to collect information from the respondents on, 'Students' Attitude to Political Participation'. For research questions 1 and 2, data was gathered and analyzed using the mean and standard deviation. For hypotheses 1 through 4, Pearson's "r" was used to determine significance at the 0.05 level. The study's conclusions showed that pupils have a strong understanding of political education ideas and a favorable outlook on getting involved in politics. It also showed that there is a strong correlation between students' attitudes toward voting, voter registration exercise, the rule of law, and the electoral process and political education. The study recommends amongst others that Civic Education curriculum contents be enhanced to accommodate more of political education concepts.

Keywords: Political Education, Civic Education, Students' Knowledge, Political Participation

1. Introduction

In the management of human affairs, especially as societies emerged from savagery to family groupings and communal living, and to the epoch of organization into states or statehood, politics has become an inalienable aspect of human life. Politics is indeed a vital aspect of man's existence. "Politics and democracy (for nations practicing it) must be learnt if we desire a good and peaceful nation" (Fischer 1986, p.25). Fisher (1986) described political education "as a process, the process of preparing especially the young ones for the socio-political world in which they grow into" (p.26). Political education, according to Onuigbo, Eme and Asadu (2018) "is a desideratum for enhanced political skills, knowledge and participation in democracy. It helps to mobilize the cognitive capacity and efficacy of individuals to process complex political activities" (p.2). Political activities are complex and myriad. They are highly crucial to the survival of democracy, the society, and the well-being of citizens. Political education is further viewed "as a means of socializing the citizens of a country to cultivate the virtues, knowledge and skills necessary for political participation" (Osakwe and Itejere 1993, p.13). It educates the masses on how to carry out their roles as citizens (Ekuri, Betiang & Andong 2018), To Ejere (1998), "political education tends to promote a sense of political awareness, civil obligation and increase the likelihood of exposure to political information which provides added stimuli to political participation" (p.110).

The effort of political education in Nigeria has not transcended to the same level of political participation. "It is low to the extent that it results in a poor political culture, lack of interest in political affairs and political instability" (Ejere 1998, p.111). Peil (1976) noted in

Ejere (1998) that “political participation in democratic governance cannot be over-emphasized as it enables the governed to make necessary input into the governmental process while at the same time, making the political leadership responsible to his followers in the conduct of governmental affairs” (p.114). To Ikelegbe (2005) “political participation is the actual involvement of the citizenry to influence, directly or indirectly the ways, directions and methods of governance, or more specifically the output or outcomes of the political process” (p.98). Political participation can also be taken to mean “the process by which members of a country’s electorate, take part in making the basic decisions as to what are the common goals of the community and as to the best means of achieving them” (Ekuri, Betiang & Andong 2018, p.45). Despite that political education is put in place in Nigeria through the school system; there is general apathy to participation among many citizens. Even among those who participate, their participation leave room for doubt and questions.

There have been incidence of incessant military rules/ interruption in democratic politics, ethnic and religious conflicts, electoral violence, electoral misconducts (rigging, vote buying and voters’ intimidation), political intolerance, participation based on ethnic/religious cleavage, bad leadership, bad followership, corruption among political leaders, and lack of civility (militarization of society). People have voiced their displeasure and grievances, claiming that government representatives and officials do not adequately represent the people. There are instances where people register to vote but then refuse to show up and cast a ballot when the time arrives.

The Nigerian government, both past and present, has not been able to address this issue with well-thought-out and coordinated policy measures. In a multiethnic and multipolitical society like Nigeria, ethno-political conflicts are unavoidable, hence greater effort is required to ensure the society’s continuity and harmony. Since the curriculum shapes children before they become corrupt, using it would be a better idea. In light of the nation’s current political and social issues, it is necessary and urgent to update the curriculum of civic education at the junior secondary level. According to Okwenu and Anyacho (as cited in Aimiyeagbon 2018), “Civic education is the education individuals in the state receive for the positive development of ideas, beliefs, habits and attitudes cherished by the society to enable them live as useful and effective members of the society” (p.23). Civic education is therefore directed mostly at the youths and young adults who are regarded as future leaders. It is relevant to all citizens of a given society

regardless of their legal and residential status and it is a continued life-long process. In the end, it creates knowledgeable, ethically and socially responsible citizens by providing them with the information, comprehension, and abilities they need to participate actively and effectively in society. It has a principal role to play in instilling the expected societal values in the learners so that the society will have the kind of citizens it deserves.

It appears that Social Studies, Civics, and the school curriculum are ineffective because Nigeria is still beset by election irregularities and widespread electoral malfeasance. For this reason, learning the concepts of political education in civic education is crucial to addressing all of these anti-social vices that have tarnished democratic traditions and deterred many Nigerians from getting involved in politics. Therefore, the question is: How can effective involvement be influenced by acquiring and internalizing sufficient knowledge of political education?

1.1 Research Questions

The following research questions were posed to direct this investigation:

- What is the pattern of achievement of the junior secondary schools’ students on political education concepts?
- What is the mean score of the attitude of junior secondary schools’ students towards political participation?

1.2 Hypotheses

The following hypotheses were formulated from research questions 3 - 6 to also guide the study:

- There is no significant relationship between the knowledge of political education and attitude of students towards the voters’ registration exercise.
- There is no significant relationship between the knowledge of political education concepts in Civic Education and attitude of students towards voting exercise in Edo State.
- There is no significant relationship between the knowledge of political education concepts in Civic Education and attitude of students towards the rule of law in Edo State.
- There is no significant relationship between the knowledge of political education concepts in Civic Education and attitude of

students towards the electoral process in Edo State.

2. Methodology

To carry out the study, six research questions were raised out of which four were hypothesized. In this study, a survey research design was adopted. All JS I–III pupils enrolled in public junior secondary schools within the State's Edo South Senatorial District comprise the study's population. There are 138 public junior secondary schools spread across the seven (7) local government districts that make up the senatorial district. There are 74,440 students in the senatorial district overall.

The study's sample size was 840 students. The multi-stage approach was used to obtain this. First, a simple random sampling procedure was used to select four (4) of the seven (7) local government areas that are now located in the Senatorial District. Second, a basic random selection technique was used to select seven (7) junior secondary schools from each of the four (4) sampled local government areas, for a total of 28 junior secondary schools selected from the Senatorial district. Finally, in each of the 28 junior secondary schools that were sampled, sex was stratified using the stratified sampling technique. Following that, five (5) male and five (5) female students in JS I–III were chosen using a simple random sampling technique from each of the 28 junior secondary schools that were sampled. This resulted in a total of 420 male and 420 female students that were employed for the study.

3. Results

Research Question One: What is the pattern of achievement of the Junior Secondary School Students on political education concepts?

Table 1: Descriptive Statistics of Political Education Knowledge

Level	Frequency	Percentage
High	686	81.66
Moderate	140	16.67
Low	14	1.67
Total	840	100

Key: 0-8 = Low; 9-17 = Moderate; 18-25 = High

Table 1 displays knowledge of political education at high, moderate, and low levels, correspondingly, at 81.66%, 16.67%, and 1.67%. This implies that political education is something that junior secondary school students in Edo State have knowledge of.

Research Question Two: What is the attitude of students of the Junior Secondary Schools in Edo State towards Political participation?

When these were combined, the total number of students used for the study was 840.

For the study, two instruments were employed to gather data. To answer research question 1, an achievement test was developed and titled, "Knowledge of Political Education Test (KPET)". The purpose of administering it to the students was to evaluate their understanding of civic education concepts related to political education. To answer research question 2 and test hypotheses 1-4, a Likert type of scale instrument was developed and titled, "Political Education Concepts in Civic Education on Students' Attitude to Political Participation". There were two (2) sections in the questionnaire: sections A and B. The respondents' personal information is contained in Section "A," and the structured attitude scale questionnaire items in Section "B" are designed to evaluate the hypotheses put forth and developed for the study as well as provide answers to the research questions. The questionnaire consists of thirty (30) items. Two descriptive statistics of mean and standard deviation, were directly used to address research questions 1 and 2. In order to determine whether there is a relationship between students' knowledge and attitudes regarding political engagement in Edo State and the political education concepts taught in Civic Education, Hypotheses 1 through 4 were examined using Pearson Product Moment Correlation Statistics. Every hypothesis was examined at a significance level of 0.05, with a p-value of less than 0.05 indicating significance and a p-value greater than 0.05 indicating non-significance.

Table 2: Descriptive Statistics of Attitude of Students towards Political Participation

S/N	Statement	N	Mean	Standard Deviation	Remark
1.	It is good to be interested in political activities.	840	2.97	.875	Positive
2.	It is good to take part in voter's registration.	840	2.97	.868	Positive
3.	I often show interest in legislative activities.	840	2.91	.869	Positive
4.	I like voting in elections because it is my right.	840	2.83	.998	Positive
5.	I like voting in elections because I believe that my vote can change government	840	2.95	.958	Positive
6.	I dislike accepting money from politicians for vote.	840	3.04	.963	Positive
7.	As a Nigerian I like giving equal opportunity to everybody when it comes to electoral participation.	840	2.81	.999	Positive
8.	I like to take part in political discussions.	840	2.95	.958	Positive
9.	I am always interested in new political development.	840	2.96	.961	Positive
10.	I can go to court and challenge any political leader that is not accountable to us.	840	3.02	.965	Positive
	Cluster	840	29.11	9.41	Positive

The decision was made using the mean of 2.50%. Any mean rating of the item by the respondents that was less than 2.50 was interpreted as negative, while any mean that was equal to or higher than 2.50 was recognized as positive.

The 10 items pertaining to junior secondary school students' attitudes toward political participation are displayed in Table 2. It demonstrates that the means of all the components are greater than 2.50. The table value mean of 2.50 is less than the cluster mean of 2.91. This suggested that junior secondary school students have a favorable outlook on being involved in politics.

Hypothesis One: There is no significant relationship between the knowledge of political education and attitude of students towards voters' registration exercise?

Table 3: Pearson 'r' of Political Education and Attitude of Students towards Voters' Registration

	N	'r'	Sig. (2-tailed)
Knowledge of Political Education: Attitude towards Voters' Registration	840	.097	.005

$\alpha = 0.05$

Table 3 presents a computed r-value of.097 and a p-value of.005. Tested at an alpha level of.05. The p-value is less than the alpha level. Hence, the null hypothesis-which maintains that there isn't any significant association between students' knowledge of political education and their views toward voter registration-is rejected. As a result, there is a strong correlation between students' attitudes on voter registration drives and political education.

Hypothesis Two: There is no significant relationship between the knowledge of political education concepts in Civic Education and attitude of students towards voting exercise.

Table 4: Pearson 'r' of Political Education and Attitude of Students towards Voting Exercise

	N	'r'	Sig. (2-tailed)
Knowledge of Political Education: Attitude towards Voting	840	.133	.000

$\alpha = 0.05$

Table 4 shows a p-value of.000 and a computed "r" of.133. Tested at an alpha level of.05. The p-value is smaller than the alpha level. That being said, the null hypothesis-which maintains that there is no meaningful connection between students' opinions regarding voting and their comprehension of civic education concepts related to political education-

is therefore rejected. As a result, there is a strong correlation between students' attitudes on voting and political education.

Hypothesis Three: There is no significant relationship between the knowledge of political education concepts in Civic Education and attitude of students towards the rule of law.

Table 5: Pearson 'r' of Political Education and Attitude of Students towards the Rule of Law

	N	'r'	Sig. (2-tailed)
Knowledge of Political Education: Attitude towards Rule of Law	840	.097	.005

$$\alpha = 0.05$$

Table 5 shows a computed "r" of .097 and a p-value of .005. When testing at an alpha level of .05, the p-value is smaller than the alpha level. Thus, it may be concluded that the null hypothesis-which maintains that there is no meaningful connection between students' opinions of the rule of law and their comprehension of political education concepts in civic education-is rejected. As a result, there is a strong correlation between students' attitudes about the rule of law and their political education.

Hypothesis Four: There is no significant relationship between the knowledge of political education concepts in Civic Education and attitude of students towards the electoral process.

Table 6: Pearson 'r' of political education and Attitude of Students towards the Electoral Process

	N	'r'	Sig. (2-tailed)
Knowledge of Political Education: Attitude towards Electoral Process	840	.109	.002

$$\alpha = 0.05$$

A computed r-value of .109 and a p-value of .002 are displayed in Table 6. The p-value is less than the alpha level when testing at a 0.05 alpha threshold. Therefore, the null hypothesis, which claims that there is no meaningful connection between students' attitudes toward the electoral process and their understanding of political education concepts from civic education, is rejected. As a result, there is a strong correlation between students' attitudes on the electoral process and their political education.

4. Discussion of Findings

The study of the first research question's results showed that the respondents gave high, moderate, and low scores of 81.66%, 16.67%, and 1.67%, respectively. From this, it can be inferred that junior secondary school students in Edo State possess a strong understanding of the political education ideas covered in civic education. Additionally, study question two's findings showed that students had a favourable attitude toward taking part in politics. With this result one still wonders why there is electoral apathy in the state; low turnout for voters' registration, and even after registration many do not come out on the day of election to exercise their franchise. These are glaring in the elections conducted since the onsets

of this new political dispensation that started in 1999 in the State; whether in the gubernatorial, House of Assembly or local government elections. For instance, in the last gubernatorial election in the state, the total votes cast were less than 500,000 votes (including voided votes) whereas the total registered voters in the state for the election was approximately 2.1 million. The fact that large proportion of electorate in Nigeria is illiterate, that notwithstanding. What could be responsible for this, are lack of trust in the system and the umpire body (INEC) handling the exercise; or the conduct, attitude and insincerity of the politicians (leaders) that have emerged through the process in the past. This is in agreement with Adejumo (2007), when he opined that, "the precepts, structure and process of election are mostly characterized by reckless manipulations, politics of brinkmanship and subversion. Thus, the role and essence of elections in a democracy in terms of expressing popular will, engendering political changes and the legitimization of political regimes are highly circumscribed".

Another reason for this electoral apathy is the certificate mentality of the society. People study just to acquire certificates and not to transfer the knowledge to formation of values, skills, attitudes or habits that would further culture their life for a

functional role as well as make them a political animal in the society. This is in agreement with Falade (2007) when he posited that, “political education and democratic culture among Nigerians is poor due to schooling stressing more on education for jobs” (p.20). He concluded that “education for democratic culture needs to move beyond functionalist and vocation-oriented perspective on schooling (education for jobs) to one where the traditional model of schooling becomes a transformational pedagogy” (p.21). The bottom line of all these is that, the content of political education in the curriculum to transform men to becoming a political animal in the society is grossly inadequate. The content that will make them think beyond influence of the uneducated, uncultured and those that served as negative role model to them are acutely lacking.

Hypotheses 1, 2, 3 and 4 summarily looked at political education concepts taught in Civic Education viz-a-viz it relationship on the attitude of Secondary School Students to the rule of law, the electoral process, voter’s registration and voting on election day. All these results showed a positive relationship between knowledge of political education concepts acquired and the variables under study. The ‘r’ for rule of law is .097 with a p-value of .005, electoral process is .109 with a p-value of .002, voter’s registration is .097 with a p-value of .005 and voting exercise is .133 with a p-value of .000. All indicated a positive relationship since the p-values were all less than the alpha value of .05.

The implication these results portend for Nigerian democracy judging from the present reality is that they do not support that the subjects are disobedience to rule of law; or that they have apathy to the electoral process, voter’s registration and voting during elections. Moreover, majority of the subjects under study have not reached voting age. But those who pass through the same curriculum and are of voting age presently or were in the past are a source of worry. Do the concepts they learnt influence their participation in democracy in regards to the variables under study. If it does, why is there great indifference and general apathy to the electoral process, voter’s registration and voting exercise and observed disregard to the rule of law. The actors in the field (politicians) need to be investigated. Do they discharge their roles well? In terms of protection of lives and properties, provision of social amenities, etc. Are they honest in terms of meeting campaign promises? Are they of good conduct and serve as good role models for followers? Are they law abiding that followers could emulate?

When these are missing in any society what students learnt as political concepts in schools can hardly make

any influence when they become adults in taking critical decisions regarding the variables under study. This is in agreement with Aimiyeagbon (2018) when he suggested that, “government assistance should be sought for in the area of providing the enabling environment to allow values taught in Civics classrooms to be imbibed by making learners’ environment outside the classrooms similar to what is simulated in the classrooms” (p. 166).

5. Conclusion

Based on the study's findings, the researchers draw the conclusion that junior secondary school students in Edo State have knowledge of political education, have a positive attitude toward participating in politics, and that by adding more political education concepts to the civics curriculum, this knowledge can be improved for better performance and participation. The research also finds that, particularly when the concepts are strengthened, political education in civic education can have a major impact on students' attitudes on voting, voter registration drives, the rule of law, and the electoral process.

6. Recommendations

Based on the findings and conclusion of the study, the researchers recommend that more political education concepts be added to Civic Education curriculum in order for students to acquire more knowledge and also to make them participate well and good. The researchers are recommending for additional political education concepts in Civic Education curriculum so as to further influence students’ attitude towards voter’s registration exercise, voting, rule of law and electoral process.

Arising from the foregoing, the following themes or topics are hereby recommended for addition to the existing Civic Education curriculum contents on political education: Supremacy of the Law, Equality before the Law, Separation of Power, Features of the Rule of Law, Human Rights and the Law, Meaning and Feature of democracy, Institutions of Democracy and their Functions. Others are Elections and Voter’s Responsibilities, Basic Qualification for Election and Voting, Procedure for Voting, Electoral Malpractice, Causes of Electoral Malpractice, Consequences of Electoral Malpractice, Concepts of Constitutional Development, Characteristics of the Nigerian Constitution and Functions of the Nigerian Constitution.

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Exploring the Prevalence, Risk, and Protective Factors of Parental Burnout among Mothers in the Ibadan Metropolis

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Abstract. Parental burnout, characterized by emotional exhaustion, detachment, and a sense of ineffectiveness, has emerged as a significant concern impacting the well-being of mothers worldwide. This study aims to explore the prevalence, risk, and protective factors associated with parental burnout among mothers in the Ibadan metropolis, Nigeria. The study employed a descriptive cross-sectional design. A sample of 357 mothers residing in the Ibadan Metropolis were conveniently selected and participated in the study by responding to the nine validated scales and demographic questions which assessed all the variables of interest. The findings reveal a 7% prevalence of parental burnout among mothers in the Ibadan Metropolis. Factors such as personality (neuroticism, conscientiousness and agreeableness), low emotional intelligence, and work status predicted or served as risk factors. On the other hand, resilience, marital satisfaction, and parental self-efficacy were significant protective factors mitigating the risk of burnout among mothers. The study underscores the urgent need for targeted interventions and the importance of raising awareness about burnout, promoting self-care practices, fostering social support networks, and implementing family-friendly policies in workplaces. The findings can guide policymakers, healthcare professionals, and community organizations in developing evidence-based interventions to support and empower mothers, ultimately enhancing their well-being and the overall quality of family life.

Keywords: Parental burnout, Mothers, Risk and Protective factors

1. Introduction

Parenting is one of the most challenging and demanding duties, but it is also a priceless period

experienced by mothers. Children rely wholly on their parents to provide their physical, psychological, and social necessities, such as school and extracurricular activities, food and nutrition, safety, and care, which are largely provided by mothers (Swit & Breen, 2022). The daily tasks of caring for others, raising a child(ren), workplace demands and the accumulation of seemingly difficult situations among other factors are responsible for difficulty and exhaustion leading to burnout (Kawamoto et al., 2018). Extant studies have reported that parental burnout is a distinguishable and distinct pattern that differs conceptually and practically from other forms of burnout (Roskam et al., 2017; Roskam et al., 2018).

Parental burnout is described as a stress-related phenomenon characterized by emotional depletion experienced by a parent in diverse forms such as chronic fatigue that does not improve with rest, (thoughts that parenting involves a lot of commitment; emotionally taxing role as a parent), being fed up as a parent (i.e. having difficulty been with one's child/ren; dissatisfaction in one's parenthood), emotional distancing from children (i.e. the parent can perform only the instrumental aspects of parenting but the warmth fades, doing the bare minimum for the children and nothing more), and a contradiction from previous parental self (i.e. the parent feels he/she is not doing a good job, frequently associated with feelings of guilt and shame, lack of pleasure and fulfilment) and many parents report feelings of being stuck in a bad situation with no escape (Roskam et al., 2018; Hubert & Aujoulat, 2018). Parental burnout occurs when the demands of parenthood outweigh the resources available to meet those demands. It is a result of extended exposure to chronic parenting stress (Roskam et al., 2018; Mikolajczak & Roskam, 2018).

Consequently, parental burnout resulting from chronic parenting stress, irrespective of its source which could be environmental, child, and/or parental characteristics, has detrimental implications on the development of the child and the parent-child interaction as well as the marital relationship (Crnic et al., 2005). Furthermore, the deleterious consequences of parental burnout are enormous. It was reported that parents who experienced a higher level of parental burnout neglected and abused their child/ren (Szczygiel et al., 2020). Others include somatic complaints and sleep disorders, depression, chronic fatigue, illness, lack of concentration, suicidal ideation, addictive behaviours to substances, games, work as well as alcohol, anxiety and frustration (Aholu et al., 2006; Ersoy-Kart, 2009), marital difficulties leading to conflicts (Mikolajczak et al., 2018), difficulty in adjusting to the demands of their jobs, and the urgency to run away just to mention a few.

Previous research reported that about 8% (3.5 million) experience parental burnout in the United States of America (Roskam et al., 2017). Sanchez-Rodriguez et al. (2019) found that 2 out of 10 mothers suffer from parental burnout. A global prevalence rate of parental burnout at 5 to 8% was reported among English and French-speaking parents (Roskam et al., 2018); 2.1% among Dutch moms, 21% among Japanese mothers, 6.5% in Canada, 5.8% in Hungary and 6.6% among French mothers (Sanchez-Rodriguez et al., 2019). In more recent times, Roskam, et al. (2021) reported parental burnout between 6.2% and 6.7% in French parents and between 7.5% and 9.8% among parents in Belgium. However, there is a dearth of research on parental burnout in most developing countries in sub-Saharan Africa.

The role strain theory expatiated the process which leads to burnout. The theory posits that pressure or stress experienced by an individual is a result of certain roles, expectations, duties and actions by social structures on individuals (Goode, 1960). The inability to successfully carry out these tasks places a strain on the individuals. Some of the resources involved in these relationships include time, emotional favour or material resources (Goode, 1960). For instance, a mother takes on multiple roles such as parenting, trading, managing, and writing among others. The individual is thus unable to perform these roles successfully compared to when they had fewer roles (Creary & Gordon, 2016). Mothers' experience of burnout can be a result of several risk factors and the absence of protective factors to mitigate the pressure and strain of parenting.

1.1 Risk Factors of Parental Burnout

Extant studies have reported that the accumulation of several risk factors rather than specific factors is responsible for parental burnout. For instance, a combination of demographic, situational, and dispositional risk factors could lead to the onset of burnout in parents (Mikolajczak et al., 2017; Roskam et al., 2017; Mikolajczak & Roskam, 2018). Demographic attributes such as number of children, age of mother and educational qualification have been found culpable as risk factors (Kawamoto et al. 2018). Having a higher number of children increases the risk of parental burnout (Gerain & Zech, 2018). Further, the nature of employment (full-time/ part-time or self-employed) appears to be a predicting factor (Mikolajczak et al., 2018a). Working part-time or more than 9 hours a day is capable of depleting one's emotional and temporal resources when handling child-related issues (Zick & Bryant 1996).

In the same vein, it was reported that having a child with disorders which could be behavioural, emotional, or learning (resulting in additional care/ cost attention, and patience), disability or chronic illness could lead to high parental burnout (Lindahl et al., 2014). Parents with autistic children are more prone to parental burnout, especially in instances when their children have both physical and mental disabilities (Kutuk et al., 2021). With respect to individual disposition, perfectionism, which is characterized as an individual's tendency to set extremely high self-standards for self and strive for flawless performance, accompanied by critical self-evaluations has been linked to increased parental burnout (Frost et al., 1990). According to Lindström et al. (2011) parents who try to do "too well" risk burning out. The more meticulous, invested and perfectionist parents are, the higher the risk of developing burnout when confronted with the reality of unattainable objectives (Lindahl et al., 2014).

Further, personality traits (neuroticism, conscientiousness and agreeableness) have a significant impact on parental burnout (Mikolajczak et al., 2018a; Wang et al., 2023). Neuroticism which is characterized by frequent anxieties and increased emotional instability, as well as recurrent and vigorous adverse consequences (Finch et al., 2012) results in an overbearing, overly protective, and, at times, harsh parenting style. According to Prinzie et al. (2009), highly neurotic parents react to life events with a greater intensity which in turn negatively affects the individual and leads to parental burnout and sometimes more severe mental health issues such as anxiety or depressive disorders (Wang et al., 2023).

On the other hand, conscientiousness which is characterized by self-discipline, order, and planning results in lower negative effects, such as guilt which is reported to have improved automatic downregulation of negative affect. Prinzie et al. (2009) stated that parents high on conscientiousness follow childrearing norms and thus create a more ordered and cohesive atmosphere for their children. In addition, agreeableness characterized by friendly, warm, loving and empathic behaviours was reported as having a negative correlation with parental burnout (Mikolajczak et al., 2018a). Thus, parents high on agreeableness tend to make positive justifications about their children's behaviours and can recognize and react appropriately to their children's needs (Prinzie et al., 2009). Emotional intelligence is the individual's capacity to recognize, communicate, manage, and use their own and others' emotions. A low level of emotional intelligence among parents was reported to increase the likelihood of burnout (Mikolajczak et al., 2018b).

1.2 Protective Factors of Parental Burnout

Several constructs have been identified as protective factors of parental burnout. Marital satisfaction is described as having a nurturing healthy relationship with one's spouse, effective communication, and being happy with one's partner. According to Lindström et al. (2011), marital satisfaction is associated with reduced parental burnout as they experience a blossoming relationship with their spouse. Consequently, the level of cooperation and synchronization between parents as regards parenting goals, attitudes and methods of raising the children (Feinberg & Kan, 2008) serves as a protection against parental burnout. A positive co-parenting relationship is reflected in the extent of harmonious involvement of both parents in the care of a child. This builds consistency in goals and actions, parenting decisions and values of both parents concerning their children thus mitigating the risk of experiencing parental burnout (Durtschi et al., 2017). It is worth noting that, in some cases, the co-parent may not be the spouse, especially in the event of divorce, separation or death of either of the parent.

Bandura's (1982) social cognitive theory is the foundation for the concept of parental self-efficacy. It describes the degree to which parents believe they are competent and effective in their parenting tasks. Studies have linked high parental self-efficacy to high positive parenting, better adaptation to parenthood and consequently lower burnout. This means that the parents believe in their abilities to meet the demands of parenting and therefore develop adequate coping

skills and resilience towards challenges (Albanese et al., 2019). Likewise, social support is the provision of emotional, informational, and instrumental assistance an individual perceives and receives from their social networks such as family and acquaintances (Mortensen & Barnett, 2015). It was reported to strongly protect from parental burnout (Lin et al., 2022). Similarly, resilience, defined as the capacity to recover from stress may guard against a broad range of adversities, from daily minor annoyances to significant traumatic events. It explains the survival and adaptability skills of individuals through difficult life experiences (Fletcher & Sarkar, 2013). Stanculescu et al. (2020) showed a negative association between parental burnout and resilience. Resilience provided adaptability skills to stressful situations leading to the reduction in burnout.

For the present study, we sought to explore the connections of various risk and protective factors as meaningful markers of parental burnout among mothers. Three potential risk factors (perfectionism, low emotional intelligence and personality traits such as neuroticism, agreeableness and conscientiousness) alongside some demographic factors such as the age of the mother, number of children, highest educational qualification, working status, having children with disability, and nature of work were hypothesized to influence parental burnout. Similarly, five potential protective factors (parental self-efficacy, social support, co-parenting relationship, resilience and marital satisfaction) were hypothesized as protective factors in mothers' parental burnout.

1.3 Research Objectives

- Explore the prevalence of parental burnout among mothers.
- Investigate the risk and protective factors responsible for parental burnout among mothers.

1.4 Research Hypothesis

We hypothesized that:

- The risk factors (perfectionism, low emotional intelligence and personality traits-neuroticism, agreeableness and conscientiousness, demographic factors: age of the mother, number of children, highest educational qualification, working status, having children with disability, and nature of work) will be directly associated with mothers' increased feelings of parental burnout.

- The protective factors (parental self-efficacy, social support, co-parenting relationship, resilience and marital satisfaction) will be directly associated with decreased feelings of parental burnout.

2. Research Methodology

2.1 Participants

The sample comprised 357 mothers who were recruited through convenience sampling at multiple locations within the Ibadan Metropolis such as community health centres, malls, schools, and childcare centres. The parental burnout scale, brief resilience scale, brief co-parenting scale, brief emotional intelligence scale, big five inventory, relationship assessment scale, multidimensional scale of perceived social support, parental self-agency measure and brief parenting perfectionism scales were adopted by the researcher. Data was drawn from a wide range of mothers in the Ibadan Metropolis with at least one live-in child. The mean age of mothers was 39.32 and the standard deviation was 8.49. From the participants, about 18.8% had one child, 34.2% had two children and 47.1% had more than two children. 62.7% of these mothers reported having at least a Bachelor's degree, 10.9% had SSCE, 23.8% M.Sc while 2.5% reported having a PhD degree. 13.2% of these mothers worked part-time while 86.8% worked full-time, 34.7% were self-employed and 65.3% were civil servants. 2% had children with disability.

2.2 Inclusion criteria

Mothers who are employed with at least one live-in child.

2.3 Measures

Demographic information such as mother's age, the number of children, educational qualification, working status, nature of work and having a child/ren with disability and its nature was collected through section A of the questionnaire. Section B comprises the following standardized measures:

2.3.1 Parental Burnout (Roskam et al., 2018)

Parental Burnout Assessment consists of 23 items and it is divided into three components: emotional and physical exhaustion consists of 8 items, emotional distancing with 8 items and loss of efficacy and accomplishment with 6 items. The scale has a 7-point Likert response format ranging from 0 (*never*) to every day (6). Some of the items include: *I feel completely*

run down by my role as a parent, I have the sense that I am really worn out as a parent, I am so tired out by my role as a parent that sleeping does not seem like enough. Cronbach's alphas for the original scale were 0.93 for the global score, 0.94 for Emotional Exhaustion, 0.88 for Emotional Distancing, and 0.86 for Loss of Efficacy and Accomplishment. The scale was revalidated at .92.

2.3.2. Perfectionism (Snell et al., 2005)

This scale was divided into two dimensions: perfectionistic concerns (PC; 3 items; e.g., "As a parent, if I failed in part, it's as bad as if I failed completely") and perfectionistic strivings (PS; 3 items; e.g., "As a parent, I expect nothing less than perfection"). The items are rated on a 5-point scale (Does not match me at all [1] to Matches me perfectly [5]) and averaged to form scale scores. The Cronbach's α of PC was .82; the Cronbach's α of PS was .87. The scale was revalidated at .82.

2.3.3. Big Five Inventory (BFI, John & Srivastava, (1999)

The scale is based on the five dimensions of personality which are: neuroticism, agreeableness, conscientiousness, extraversion and openness. It consists of 44 -items and is rated on a 5-point Likert scale from disagree strongly to agree strongly. However, for this study, the three subscales of Neuroticism (e.g. *I see myself as someone who is depressed*), Agreeableness (e.g. *I tend to find fault in others*) and Conscientiousness (*I do thorough jobs*) were used. The original scale reported Reliability, Agreeableness, .83 for Conscientiousness, and .85 for Neuroticism. The scale was revalidated at .63.

2.3.4. Brief Emotional Intelligence Scale (BEIS-10, Davies et al., 2010).

The scale was divided into five factors (utilization of emotions, own emotions, regulation of own emotions, others' emotions and regulation of others' emotions). It comprised 10 items and were rated on a 5-point Likert scale ranging from strongly disagree to strongly agree. Some of the items include: I know why my emotions change, I easily recognize my emotions as I experience them, and I can tell how people are feeling by listening to the tone of their voice. The psychometric property was reported at .83. The scale was revalidated at .85.

2.3.5. The Relationship Assessment Scale (Hendrick, 1988)

The scale comprised seven items and items are rated on a 5- point Likert format ranging from low satisfaction to high satisfaction. Some of the items include: how well does your partner meet your needs? How good is your relationship compared to most? How much do you love your partner? The scale reported a mean inter-item correlation of .49 and an alpha of .86. The scale was revalidated at .77.

2.3.6. Brief Co-parenting Scale (B-CRS, Feinberg et al., 2012)

The B-CRS consists of twelve items. Some of the items include: my partner and I have the same goals for our child, my partner pays a great deal to our child, and I believe my partner is a good parent. Items are rated on a 7-point Likert scale ranging from 0 = not true of us to 6 = very true of us. The B-CRS had good internal consistency (Cronbach's α = .86 at Wave 1 to .85 at Wave 2). Scale was revalidated at .70

2.3.7. The Parental Self-Agency Measure (PSAM, Dumka et al., 1996)

The scale was used to measure parental self-efficacy. The PSAM is a 10-item measure that assesses parents' overall perception of their ability to function as successful parents. Items are rated on a 5-point Likert scale ranging from Never (1) to Always (5). Some of the items include: I know I am doing a good job as a mother/father, I feel useless as a mother/father, and when my child gets upset with me, I usually give in). Internal consistency was at .83. the scale was revalidated at .70.

2.3.8. Multidimensional Scale of Perceived Social Support (Zimet et al., 2010)

This scale was used to assess the participants' social support. It comprises three components: support from friends, family, and significant others. Each item was evaluated on a 7-point Likert scale ranging from 1 (very strongly disagree) to 7 (very strongly agree). Some examples of the items are: I receive the emotional support I require, I have a friend with whom I can share my joys and sorrows, and I get the emotional help and support I need from my family.

The scale had a reliability coefficient of .87. The scale was revalidated at .91.

2.3.9. Brief Resilience Scale (Smith et al., 2008)

The scale consists of six items which measure the ability to recover after stress. The items are rated on a 5-point Likert scale (1 =strongly disagree; 5 =strongly agree). Items 1, 3, and 5 are positively worded while items 2, 4, and 6 are negatively worded. Some of the items include: I tend to bounce back quickly after hard times, I have a hard time making it through stressful events, and it does not take me long to recover from a stressful event). The Cronbach alpha reliability for the scale was 0.85.

3. Data Analysis

Path models were calculated in SPSS Amos using full information maximum likelihood estimation to test the hypotheses. Stata was used to determine the correlation between variables. The Chi-square (goodness of fit) statistics were used to test the hypotheses. Root mean square error of approximation, RMSEA (Browne and Cudeck, 1993) proposed that values below .05 indicate excellent model fit and values of .06 to .09 indicate adequate model fit (Browne & Cudeck, 1993); and the comparative fit index (CFI; Bentler, 1990). The study specified two path models. One of the path models discussed all three risk factors (perfectionism, low emotional intelligence and personality traits such as Neuroticism, agreeableness and conscientiousness) alongside demographic factors such as the age of the mother, number of children, highest educational qualification, working status, having children with disability, and nature of work. On the other hand, the second path model discussed the five hypothesized protective factors (parental self-efficacy, social support, co-parenting relationship, resilience and marital satisfaction) of protective factors to parental burnout. Parental burnout was specified as the moderating variable between the risk and protective factors. They directly and indirectly predicted parental burnout. The Total, Direct and indirect effect was tested using a percentile bootstrap estimation approach with 5000 (4 model number) samples, implemented with the PROCESS macro-Version 4.2 beta (Hayes, 2017).

4. Results

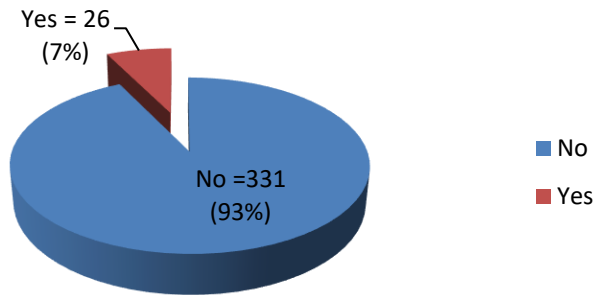


Figure 1: Result on the prevalence of parental burnout

The result on the prevalence of parental burnout reported that 7% of the parents tested positive for parental burnout.

For the first model (risk factors), the Chi-square (default model) $df(53) = 477.472$ was significant at 0.01. Root mean square error of approximation, RMSEA (0.150) > 0.05 , indicating a poor fit (Browne & Cudeck, 1993). The Comparative Fit Index of approximately 0.342 did not meet the good fit standard (Schermelele-Engel, Moosbrugger & Muller, 2003). For the second model (protective factors), the Chi-square (default model) $df(7) = 80.718$ was also significant at 0.01. The RMSEA (0.172) > 0.05 , indicates a poor fit. The CFI of approximately 0.69 did not meet the good fit standard as it is below 0.95. The non-centrality parameter estimates and the Akaike Criteria also can be considered relatively high. Therefore, the overall estimation suggests that the model has a poor fit.

Table 1 displays descriptive statistics and correlations for the study variables. Parental exhaustion was linked to some risk variables.

Table 1: Correlations of the Dependent and independent variables

	1	2	3	4	5	6	7	8	9	10	11	12
1. PB	1.000											
2. Perfectionism	0.055	1.000	----									
3. Agreeableness	-0.427*	0.212*	1.000	-----								
4. Conscientiousness	-0.374*	0.218*	0.651*	1.000	-----							
5. Neuroticism	0.337*	-0.181*	-0.355*	-0.375*	1.000	-----						
6. Low EI	-0.218*	0.164*	0.369*	0.475*	-0.208*	1.000	-----					
7. Nature of work	-0.081	-0.101	0.056	0.000	-0.053	-0.028	1.000	----				
8. Work status	-0.140*	-0.048	0.060	-0.037	-0.051	0.015	0.275*	1.000	----			
9. HEQ	-0.072	-0.098	0.064	0.000	-0.093	-0.005	0.203*	0.104	1.000	----		
10. No of children	-0.055	-0.033	0.066	0.078	-0.090	0.029	0.075	0.162*	0.009	1.000	----	
11. Age of mother	-0.069	0.012	0.131*	0.118*	-0.164*	0.086	0.168*	0.208*	0.041	0.536*	1.000	----
12. CWD	-0.041	-0.006	0.011	0.038	-0.052	0.031	0.009	0.017	-0.102	-0.012	0.087	1.000

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

In Table 1, there was a significant relationship between parental burnout and Agreeableness ($r = -0.427^{**}$, $p < .05$); conscientiousness ($r = -0.374^{*}$, $p < .050$); neuroticism (0.337^{*} , $p < .05$); working status ($r = -0.140^{**}$, $p < .05$). There is also inter-correlation among variables, such as agreeableness and perfectionism ($r = 0.212^{**}$, $p < .05$); conscientiousness, perfectionism ($r = 0.218$, $p < .05$); number of children and age of mother ($r = 0.536$, $p < .05$) among other significant correlations.

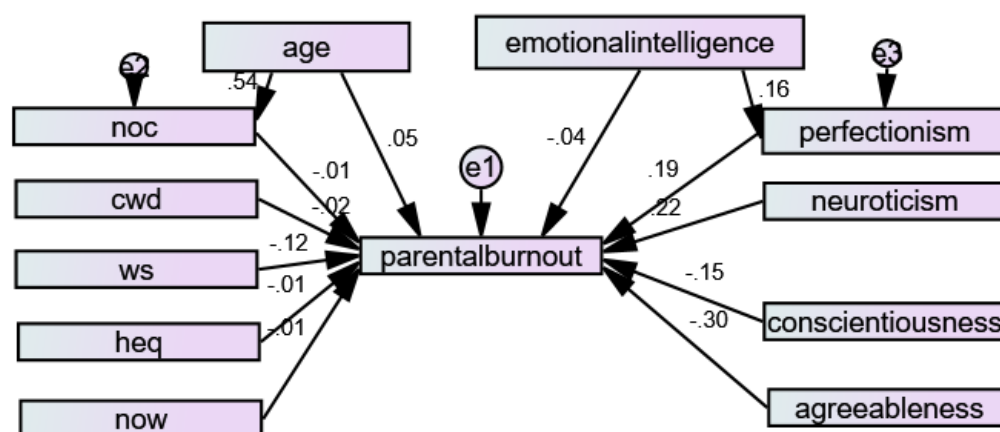


Figure 2

Path model of risk factors on parental burnout

As shown in Fig 2. the standardized beta coefficient representing the direct association between the number of children and the age of the mother to parental burnout based on the estimations showed that there was no significant effect of the number of children and, the age of the mother on parental burnout, the hypothesized mediation was not significant. On the other hand, perfectionism revealed the indirect effect ($\beta = .0534$), although less than the direct effect. This shows that partial mediation exists between perfectionism and parental burnout.

Table 2: Relationship among all related protective factors of parental burnout

	1	2	3	4	5	6
1. Parental burnout	1.000					
2. Resilience	-0.278**	1.000				
3. Co-parenting	-0.047	0.058	1.000			
4. Marital satisfaction	-0.280**	0.070	0.398**	1.000		
5. Social support	-0.082	0.150**	0.172**	0.284**	1.000	
6. Parental self-efficacy	0.407**	-0.206**	-0.184**	-0.297**	-0.116*	1.000

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Table 2 shows the existing correlation between parental burnout resilience ($r = -0.278^{**}$, $p < .05$); marital satisfaction ($r = -0.280^{**}$, $p < .050$); parental self-efficacy (0.407^{**} , $p < .05$). There were inter-correlations among protective factors, such as social support and resilience ($r = 0.150^{**}$, $p < .05$); self-efficacy and resilience ($r = -0.206^{**}$, $p < .05$); marital satisfaction and co-parenting ($r = 0.398^{**}$, $p = 0.05$) etc.

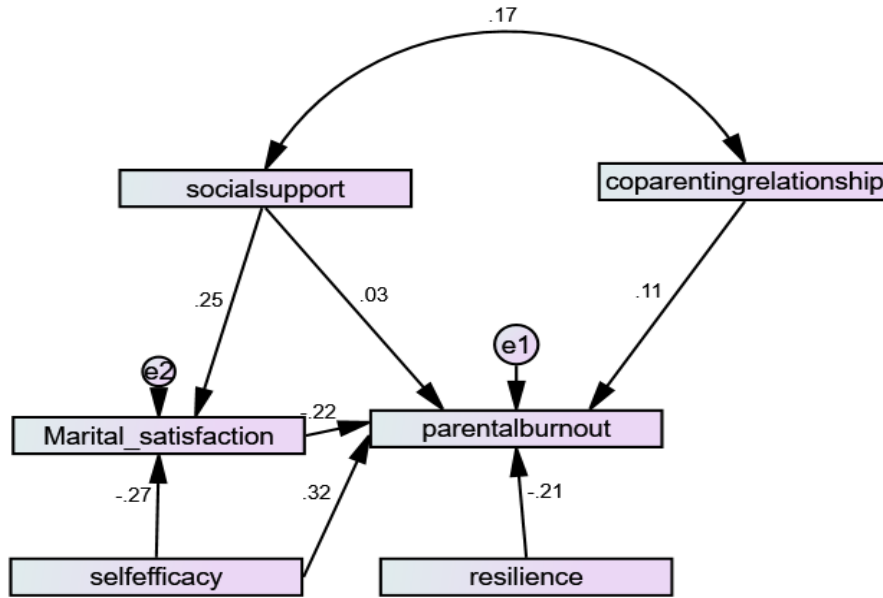


Figure 3: Path model of protective factors on parental burnout

The standardized beta coefficient representing the direct association between parental self-efficacy and marital satisfaction according to the hypothesized mediations was significant. The indirect ($\beta = .1800$), direct effect ($\beta = 1.2359$) of parental self-efficacy on parental burnout through marital satisfaction was confirmed. The same result was obtained for social support through marital satisfaction ($\beta = .0148$).

5. Discussion of findings

The current study aimed to identify the risk and protective factors of parental burnout, as well as its prevalence among a sample of women in the Ibadan Metropolis. The findings of this study add significantly to the body of literature on parental burnout.

5.1 Risk factors of parental burnout

The findings of the current study reported that the number of children did not predict parental burnout which implies that a mother having a child or more did not predict parenting burnout. Similarly, Okelo et al. (2023) reported that the number of children within the care of either mother or caregiver was not associated with parenting stress. However, this is in contrast with studies such as Sorkkila and Aunola (2019), who reported an association between the number of children and parental burnout, in addition, the age of the parent and having a child with special needs increased the possibility of parental burnout. This was also supported by the study of Le Vigouroux and Scola (2018) that the number of children predicted parental

burnout, the more children an individual has, the more predisposed the parent becomes to parental burnout. With respect to the age of mothers, this study reported that it is not significantly associated with parental burnout although this study did not ascertain whether being an older or younger mother predicted parental burnout. In general, the age of mothers did not predict parental burnout. However, there was an indirect association between the number of children and the age of the mother on parental burnout. In contrast, Kawamoto et al. (2018) and Le Vigouroux and Scola (2018) reported that parents of younger children are more prone to parental burnout as they experience difficulty balancing living optimally alongside their parenting commitments while older parents may find it easy to raise their children.

Furthermore, with regards to parents' nature of employment (self-employed or civil servants), the study recorded that it did not predict parental burnout. This means that whether parents are self-employed, work with the government or others did not increase parenting burnout. This corroborates the findings of LebertCharron et al. (2018). Whereas work status predicted parental burnout, whether parents work full-time or part-time employment increased parenting burnout levels. Results of this study showed that parents' educational qualification did not in any way predict parental burnout, whether attaining a PhD, Master's, Bachelor's or Senior School Certificate Examination (SSCE). This corroborates the findings of Lindstrom et al. (2011) that there is no association between parental burnout and parent's education. On the other hand, having a child with special needs from

the findings of the study did not predict parental burnout. That is child's disability did not affect or influence the burnout level of the parent. This is in contrast with Lindstrom et al. (2011) and Mbatha and Mokewena (2023) who found that having children with special needs or developmental disorders was associated with parental burnout as there is a higher level of investment and chronic stress.

Perfectionism which is setting overly high standards by a parent in this study did not predict parental burnout, although the dimensions of perfectionism were not investigated in this study. That means, no matter the standard or demands parents place on themselves, it cannot influence parental burnout. This corroborates the findings of Kawamoto et al. (2018) that perfectionism is not a predicting factor for parental burnout. In contrast, Lin et al., (2021) reported that parental perfectionism exposes parents to parental burnout but that there are other mitigating factors. The low emotional intelligence of parents in this study was reported to increase the risk of parental burnout among mothers. This implies that these mothers find it difficult to regulate their emotions and that of others around them. Turk (2020) findings also supported the findings of this study while Mikolajczak et al. (2018) report was in contrast to this. They reported that emotional intelligence did not protect against parental burnout.

In addition, the dimensions of personality were considered in this study and the findings showed that neuroticism, conscientiousness and agreeableness all predicted parental burnout. Parents who are frequently anxious and emotionally unstable show neurotic traits, conscientious parents are self-disciplined, orderly as well and follow child-rearing rules while highly agreeable parents are usually empathic and loving. This is in agreement with a study by Le Vigouroux et al. (2017) that neuroticism, low agreeableness and low conscientiousness as predicting factors of parental burnout. Obasi et al. (2022) found that a high level of conscientiousness exposed parents to a high degree of parenting stress. In addition, Wang et al. (2023) reported that neuroticism was positively correlated with parental burnout. That is an increase in neurotic traits led to an increased level of parental burnout.

5.2 Protective factors

In terms of the protective factors, resilience was hypothesized as a protective factor to parental burnout. The findings of the study reported that resilience protected against parental burnout, the more resilient a parent is the less burned out they become thereby living optimally. The result corroborates the reports of

Chidi et al. (2018) and Stanculescu et al. (2020) that resilience significantly alleviated stress in the parenting domain. These parents are able to bounce back from difficulties and maintain a positive disposition through difficult challenges. The co-parenting relationship is another variable considered in this study. It reported that co-parenting relationships did not protect against parental burnout. This implies that the other parent's involvement in the care and nurture of the child or non-involvement does not influence the feelings of parental burnout. This is in contrast with previous findings as it has been associated with decreased parenting burnout experience. This indicates that the more involved partners or the other parent is, the burden of parenting is alleviated thereby enabling the other parent to live optimally (Favez et al., 2023; Durtschi et al., 2017).

In addition, marital satisfaction experienced by mothers was hypothesized as a protective factor to parental burnout and the result from this study confirmed this hypothesis. The more satisfied mothers become with their spouses and relationships, the less burned out they become. This was supported by the findings of Lindström et al. (2011) that marital satisfaction is linked with reduced experience of parental burnout. In contrast, Neem et al. (2023) and Robinson and Necee (2014) study discussed that females reported a higher level of parental burnout despite marital satisfaction. Regardless of the quality satisfaction received, it was not able to mediate parental burnout. With respect to self-efficacy as a protective factor against parental burnout, this study reported that self-efficacy significantly moderated parental burnout. The more confident a parent becomes about her parenting skills, the lower the experience of parental burnout. Such parents believe in her ability to successfully carry out the parenting tasks. Jones and Prinz (2005) study supported the findings of this study that parental self-efficacy predicted the level of parental competence as parents with higher parental self-efficacy effectively coped with parenting challenges. In addition, parental self-efficacy and marital satisfaction indirectly had an effect on parental burnout.

Social support which was hypothesized as a protective factor to parental burnout was rejected as social support did not protect against parental burnout. This means that despite the support both perceived and received from family and friends it was not able to protect against the increase in parental burnout. This was in contrast with previous findings that social support protected against parental burnout (Lin et al., 2022 & Lindstrom et al., 2011). Parents who received limited practical support from their circle were prone to score higher on parental burnout than those who

received sufficient support. Chidi et al. (2018) found that social support had a significant relationship with parenting stress indicating that as social support increased, parenting stress reduced. However, social support and marital self-efficacy indirectly affected parental burnout.

6. Conclusion

Results from the findings of this study indicate that there is a 7% prevalence rate of parental burnout among mothers in Ibadan, Nigeria. Amongst the various risk factors hypothesized, it was reported that perfectionism, nature of work, highest educational qualification, the number of children, the age of the mother and having a child with a disability did not predict or serve as risk factors for parental burnout. Other factors such as personality (neuroticism, conscientiousness and agreeableness), low emotional intelligence, and work status predicted or served as risk factors for parental burnout. The result from the second hypothesis revealed that co-parenting relationships and social support did not serve as protective factors to parental burnout while resilience, marital satisfaction, and parental self-efficacy were significant to parental burnout. There was no direct effect of the number of children and age of the mother on parental burnout while there was a partial mediation between perfectionism and parental burnout. There was a direct effect of parental self-efficacy and marital satisfaction as well as social support and marital satisfaction on parental burnout.

Despite the contributions of this study to literature, some limitations have been acknowledged. The major limitation of this study is the low outcome of responses from parents (mothers). Many mothers were reluctant to participate in the study as most requested incentives before they could partake in it as a result the researcher could not cover a larger sample size. This means that the prevalence rate of parental burnout recorded was low. There is a lack of localized (African) scales to assess the variables. In addition, the silence culture in Africa and Nigeria specifically was observed. Many parents who spoke about the burden of parenting failed to acknowledge the experience while filling out the questionnaire to avoid being tagged “bad parents”.

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Librarian's Perception and Skill Sets for the Use of Metaverse in Universities in Nigerian

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Abstract. The term "metaverse" is generally used to describe the shared virtual environment that is formed as a result of the collision between virtual and physical realities. As the Metaverse continues to evolve, libraries are faced with both new opportunities and challenges, which call for a fresh set of skills from librarians. The study therefore investigates Librarian's perception and skill sets for the use of metaverse in universities in Nigeria. The population includes all librarians in Nigeria. Data were gathered via an online questionnaire that was distributed to respondents through Nigerian Library Association state chapter WhatsApp groups across Nigeria. 162 online responses were received, only 148 were valid and used for the analysis. Mean scores were used to analyze the data. Results of the analysis show that librarians perceived that metaverse promote virtual tours, improve accessibility for people with disability, promote virtual learning spaces and enhance information retrieval. The skills set librarians possess for the uses of metaverse in libraries were Computer literacy skill, Collaboration skill while, digital marketing skills, technical proficiency skills were not possessed by librarians. Librarians perceived challenges were High Investment cost, Shortage of trained personnel, mental health issues, Privacy and security challenge. The study suggested, among other things, that Librarians should engage in ongoing professional development programs to stay abreast of emerging trends and technologies and librarians should advocate for institutional support and investment in metaverse technologies.

Keywords: Librarian, Perception, Skills, Metaverse Technology, Library, Nigeria.

1. Introduction

The emergence of the metaverse, a virtual shared space that combines aspects of social media, online gaming, augmented reality, and virtual reality, has gained significant attention globally. In the context of Nigerian universities, the integration of the metaverse poses both opportunities and challenges for librarians. Librarians, traditionally responsible for managing information resources and facilitating access to knowledge, need to acquire specific skills to navigate and leverage the metaverse effectively. Libraries now have a wide range of creative ways to communicate with their patrons thanks to metaverse technology. Libraries may create immersive and interactive learning environments, provide virtual tours of their actual premises, and provide virtual reference services by leveraging virtual reality (VR) technology, among other opportunities. Lee & Hwantg (2022) have underscored the importance of librarians adapting to new technologies, including the metaverse, to maintain their relevance as information professionals. Pu et al. (2021a) posit that the integration of VR technology has the potential to enhance library programs and services, crafting a more engaging and interactive encounter for library users. In line with this, Jin and He (2021) highlight the Metaverse's potential to improve information retrieval and access, offering library patrons a more engaging and immersive experience while utilizing VR technology to increase information accessibility. Kinkade (2022) underlined the significance of transparent data collection and utilization policies, accentuating the user experience and exploiting VR technology to amplify information accessibility. Nevertheless, the

adoption of the Metaverse, like other integration of the advancing technology raises several ethical concerns. In this context, Tella et al. (2023) illuminate how the Metaverse elevates the virtual library, offering a 3D realm for users to access resources and participate in events. Virtual bookshelves and exhibits connect with library materials within this virtual area. The Metaverse also enriches virtual reference services, enabling users to interact with librarians within a 3D setting, foster (Gallagher et al., 2020). This experience guides users on a journey through a virtual campus and into the library, creating an interactive and immersive avenue for familiarizing themselves with library offerings (Frye et al., 2021).

In the context of libraries, the Metaverse presents new opportunities for interaction with users and for streamlining information access. A notable instance lies in the application of VR technology, enabling the creation of virtual learning settings, immersive tours of library premises, and the provision of virtual reference assistance (Pu et al., 2021a, 2021). By utilizing these services, libraries can improve user experience and become more accessible to a wider range of people. It appears that libraries have set out to explore the possibilities of the Metaverse in order to improve user interaction and information accessibility. Pu et al. (2021) proposed that VR technology holds the capacity to elevate library offerings, encompassing virtual reference assistance, immersive library tours, and enriched learning environments. Jin and He (2021) further explored the Metaverse's viability for information retrieval and access, emphasizing VR's potential to augment the user experience. Despite these developments, the constantly changing Metaverse calls for the mitigation of new risks, such as protecting user privacy and maintaining data integrity. The development of the Metaverse requires new abilities and competencies from librarians as well as library patrons. Adapting to the evolving technological panorama, libraries must formulate novel strategies for ensuring information access and engaging with their patrons (Oladokun et al., 2023). In summary, the Metaverse's relevance grows along with VR technology. Despite the wide-ranging and compelling potential ramifications for libraries and other industries, it is imperative to address the issues of user privacy and data security. The Metaverse is still developing, therefore in order to fully utilize it, librarians and library users must embrace this dynamic technological transformation, gain new skills, and hone existing ones.

1.1 Statement of Problem

Libraries must quickly adapt to the fast-changing information and technology landscape and adopt

cutting-edge solutions to satisfy the changing demands of their customers. With the rise of the metaverse—a communal virtual shared environment fusing elements of the internet, augmented reality, virtual reality, and social media—libraries have a rare chance to reinvent the user experience and grow into more knowledge-hub roles. Libraries have new possibilities and problems as the Metaverse develops, necessitating the development of new abilities in both users and librarians. The use of "Metaverse skills," a phrase created by Tom Mackey and Trudi Jacobson, is one of the most important factors to take into account in this Metaverse environment. The skill set known as "metaverse skills" is essential for people to succeed in the information-rich environment of today. It encompasses digital literacy, ethical information use, critical thinking, and an awareness of the social dimensions of information. The ability to navigate the ever-changing Metaverse, where a wealth of knowledge is easily accessible, is becoming increasingly important for both digital librarians and library patrons. It gives individuals the ability to successfully navigate and utilize the plethora of tools and knowledge available in the Metaverse. Over recent years, a growing body of literature has emerged concerning the manifold possibilities that the Metaverse could offer to libraries and their custodians.

1.2 Research Objectives

This study is anchored on the following research objectives, and they are as follows:

- To determine the perception of librarians on the use of metaverse in libraries in Nigeria.
- To find out Librarian's skills for the use of metaverse in libraries in Nigeria.
- To identify librarian perceived challenges of using metaverse in in libraries in Nigeria.

1.3 Research Questions

- What is the perception of librarians on the use of metaverse in libraries in Nigeria?
- What skills do librarians have for the use of metaverse in libraries in Nigeria?
- What are the librarian perceived challenges of using metaverse in libraries in Nigeria?

2. Literature Review

The emergence of the metaverse has significantly impacted the landscape of libraries, redefining the traditional roles of librarians and transforming the way patrons engage with information. Lopes & Gonçalves, (2021) explore the application of virtual reality (VR)

and augmented reality (AR) technologies in libraries, emphasizing the potential of the metaverse to create immersive and interactive learning environments. The study highlights the metaverse's capacity to enhance user experiences, providing patrons with novel opportunities for exploration and engagement within a virtual space. This shift towards the metaverse in libraries marks a departure from conventional information services and signifies a progressive approach to meeting the evolving needs of digitally savvy patrons.

Libraries are increasingly leveraging the metaverse to expand their scope and reach. Jeon & Jung, (2021). delve into the metaverse's role in fostering community engagement within libraries, emphasizing how virtual spaces can serve as hubs for collaborative learning and social interaction. The study showcases the potential for metaverse technologies to transcend physical boundaries, enabling patrons to access library resources and services from anywhere in the world. As libraries embrace the metaverse, they are not only reimagining their physical spaces but also reinforcing their relevance in the digital era by providing patrons with innovative and accessible platforms for information access and exchange.

2.1 Integration of Metaverse Technologies in Libraries

The perception of librarians regarding the integration of metaverse technologies in libraries is a subject of growing interest within the field of library and information science. As libraries evolve to embrace emerging technologies, understanding how librarians view the metaverse and its potential implications for their profession is crucial. A study by Mackey and Jacobson (2018) explored librarians' attitudes towards the metaverse, revealing a spectrum of perspectives ranging from enthusiasm for the potential benefits to concerns about the impact on traditional library roles. This research highlighted the need for tailored training programs and support systems to bridge the gap between current skills and the requirements of metaverse integration.

Furthermore, librarians perceive the metaverse as a transformative tool for enhancing user engagement and information accessibility (Oladokun, Enakrire & Ajani, 2023). Tella et al. (2019) emphasized the potential of the metaverse to create immersive learning environments within libraries, offering patrons unique opportunities for interactive exploration and collaboration. Librarians, acknowledging the dynamic nature of information-seeking behaviors, recognize the metaverse's capacity to redefine the traditional

library space into a more interactive and participatory setting (Oladokun, Enakrire & Ajani, 2023). Some scholars' express concerns related to privacy, ethical considerations, and the potential digital divide that may emerge with metaverse adoption in libraries (Pu et al. (2021)). Librarians grapple with balancing the benefits of metaverse technologies with the need to uphold ethical standards and safeguard user privacy, reinforcing the necessity for comprehensive guidelines and policies.

Librarians' perception of the metaverse in libraries underscores the diverse range of attitudes within the profession. While some view the metaverse as a transformative force with the potential to revolutionize library services, others harbor concerns regarding privacy, ethics, and the evolving role of librarians. This literature review emphasizes the significance of ongoing research to inform the development of targeted training, policies, and strategies that address the specific needs and concerns of librarians as they navigate the integration of metaverse technologies into the library landscape.

2.2 Librarian's awareness and skills towards the integration of metaverse in libraries

The awareness of librarians regarding the skills necessary for the effective use of metaverse technologies in libraries is a critical aspect as libraries navigate the digital shift. Research by Behling and Critten (2021) suggests that many librarians acknowledge the importance of staying abreast of technological advancements but may lack a comprehensive understanding of the specific skills required for metaverse integration. The study highlighted the need for targeted professional development programs to enhance librarians' awareness and proficiency in metaverse-related skills. Javad et al. (2020) conducted a survey revealing that while there is a general awareness of the metaverse among librarians, a substantial proportion expressed a lack of formal training in the requisite skills. This highlights the necessity for academic institutions and professional organizations to adapt curricula and training opportunities to include metaverse-related competencies.

Librarians' awareness of the skills required for metaverse use in libraries highlights the existing gaps in knowledge and training. Frye et al. (2021) identified a range of skills, including digital literacy, proficiency in virtual reality (VR) and augmented reality (AR) technologies, and an understanding of user experience design. Librarians need to be not only aware of these skills but also equipped with the training and resources

necessary to acquire and apply them in the library setting.

Digital literacy is a foundational skill for librarians entering the metaverse era. Studies like those by Behling and Critten (2021) emphasize the necessity for librarians to possess a solid understanding of digital technologies, including virtual reality (VR) and augmented reality (AR), to effectively navigate and leverage metaverse platforms. The metaverse introduces a novel dimension to information dissemination, and librarians must be equipped with the knowledge to curate and organize information within this immersive space.

Technological proficiency goes beyond basic digital literacy and encompasses specialized skills related to metaverse technologies. Jin and He (2021) argue that librarians need to be proficient in utilizing VR and AR tools, as well as understanding the intricacies of metaverse platforms, to deliver enhanced library services. This includes the ability to design and curate virtual collections, create interactive learning environments, and provide support for patrons engaging with metaverse resources.

User engagement is a critical aspect of metaverse utilization in libraries, as highlighted by Kye et al. (2021). Librarians need to develop skills in creating interactive and participatory experiences within the metaverse to meet the evolving expectations of library patrons. This involves understanding user behaviors in virtual spaces, adapting traditional library services to virtual environments, and fostering a sense of community within the metaverse.

Ethical considerations play a crucial role in librarians' readiness for metaverse integration. Matthew (2021) argue that librarians must navigate the ethical implications of data collection, user privacy, and information security within the metaverse. Developing ethical guidelines and protocols for metaverse usage is essential to ensure that libraries uphold the principles of intellectual freedom and privacy protection.

Resource allocation and institutional support are foundational factors influencing librarians' readiness for metaverse integration. Suh, and Ahn (2022) stress the importance of libraries dedicating resources financial, technological, and human to support librarians in acquiring metaverse-related skills. Additionally, institutional support in the form of policies, training programs, and strategic planning is crucial for creating an environment conducive to successful metaverse adoption in libraries.

2.3 Challenges of adopting Metaverse in Libraries

As libraries explore the integration of metaverse technologies, understanding librarians' perceived challenges is paramount for effective implementation. Research by Kinkade (2022) delves into the concerns and challenges expressed by librarians as they navigate the complex landscape of metaverse libraries. He further identified said that digital literacy emerges as a central challenge for librarians entering the metaverse. Gallagher (2020) notes that librarians may face a steep learning curve in adapting to new and dynamic virtual environments. Lee (2021) highlights the potential risks associated with data collection and user privacy within virtual environments. Librarians' express apprehension about ensuring the confidentiality of user information, securing virtual transactions, and safeguarding against potential cyber threats, necessitating the development of robust policies and safeguards.

Resource constraints pose a significant challenge for librarians aiming to adopt metaverse technologies. Mackey and Jacobson (2018) argue that limited financial, technological, and human resources can impede the seamless integration of the metaverse into library services. Acquiring the necessary hardware and software, hiring specialized personnel, and allocating budgetary resources present challenges that librarians must navigate for successful metaverse implementation.

User accessibility is a critical concern for librarians as they transition to metaverse libraries. Yang, Cao, and Zhang (2021) emphasize the need to ensure equitable access to virtual library resources for diverse user groups. Librarians must address potential disparities in access arising from factors such as digital divide, technological limitations, and the varying comfort levels of patrons with virtual interfaces. Training gaps emerge as a substantial challenge in librarians' preparation for metaverse adoption. Agosto (2021) note that many librarians express a lack of formal training in metaverse-related skills. Training programs that specifically target the unique demands of virtual environments, including VR and AR applications, are essential for librarians to confidently and effectively navigate metaverse libraries.

The impact on traditional library roles is a dynamic challenge perceived by librarians venturing into the metaverse. Lam (2020) highlight concerns related to how metaverse integration may alter established roles and responsibilities, potentially requiring librarians to redefine their professional identities. Adapting to new ways of information dissemination and user

engagement within virtual spaces presents a paradigm shift that librarians must grapple with. Acknowledging and addressing these challenges are vital for informed decision-making, effective policy formulation, and the successful integration of metaverse technologies into library services. Ongoing research and collaborative efforts within the library and information science community are essential to develop strategies that mitigate these challenges and ensure a smooth transition to metaverse libraries.

3. Research Methodology

4. Analysis of Data and Results

Descriptive survey was adopted for this study. This was found appropriate because it is more ideal for studying a spread population of librarians across Nigeria. An online Google form questionnaire was used for this study and was distributed to respondents through Nigerian Library Association state chapter WhatsApp groups across Nigeria. 148 respondents accurately filled the form and as such were considered valid for analysis. Mean score was adopted to analyze the data collected from the respondents. The benchmark for analysis is accepted when the mean 2.50 and above while a mean of less than 2.50 is rejected. The respondents scale and value assigned is SA=4, A=3, D=2 and SD=1

Research Question 1: What is the perception of librarians on the use of metaverse in libraries in Nigeria?

Table: Mean score response of the perception of librarians on the use of metaverse in libraries in Nigeria

S/N	ITEMS	SA	A	D	SD	$\bar{x}$	Decision
1	It enhances information retrieval	47	53	27	21	2.9	Accepted
2	It promotes virtual tours	54	59	16	18	3.0	Accepted
3	Facilitating Learning and Research	51	47	24	26	2.8	Accepted
4	Improve accessibility for people with disability	49	62	19	18	3.0	Accepted
5	It promotes virtual reference services	42	60	23	22	2.8	Accepted
6	Enhancing Collaboration among Library Staff	47	53	27	21	2.9	Accepted
7	Promote virtual learning spaces	49	62	19	18	3.0	Accepted

Table 1 shows the mean response of the perception of librarians on the use of metaverse in libraries Nigeria. From the table it shows that librarians perceived that metaverse; It promote virtual tours (3.0), Improve accessibility for people with disability (3.0), Promote virtual learning spaces (3.0), It enhance information retrieval (2.9), Enhancing Collaboration among Library Staff (2.9), Facilitating Learning and Research (2.8) and It promote virtual reference services (2.8).

Research Question 2: What skills do librarians have for the use of metaverse in libraries in Nigeria?

Table: Mean score response of the skills librarians have for the use of metaverse in libraries in Nigeria

S/N	ITEMS	SA	A	D	SD	$\bar{x}$	Decision
1	Computer literacy skill	64	49	16	19	3.1	Accepted
2	Technological proficiency skill	33	27	48	40	2.4	Not accepted
3	Collaboration skill	53	47	27	21	2.9	Accepted
4	Digital marketing skill	25	28	59	36	2.3	Not accepted
5	Digital information management skill	51	47	26	24	2.8	Accepted
6	Customer service skill	14	25	59	50	2.0	Not accepted
7	Digital literacy skill	31	19	42	56	2.2	Not accepted

Table 2 above shows the skills librarians have for the use of metaverse in libraries in Nigeria based on a 4 point Likert Scale of ranging from Strongly Agree (SA), Agree (A), Disagree(D) Strongly Disagree (SD). It therefore reveals that Computer literacy skill (3.1), Collaboration skill (2.9), Digital information management skill (2.8). While the respondents disagreed that they don't possess Technological proficiency skill (2.4), Digital marketing skill (2.3), Digital literacy skill (2.2) and Customer service skill (2.0).

Research Question 3: To identify librarian perceived challenges of using metaverse in libraries in Nigeria?

Table: Mean score response of librarian perceived challenges of using metaverse in libraries in Nigeria

ITEMS	SA	A	D	SD	$\bar{x}$	Decision
Inadequate fund	40	53	23	22	2.8	Accepted
Inadequate Technology	40	62	29	17	2.8	Accepted
Shortage of trained personnel	45	53	29	17	2.9	Accepted
Privacy and security challenge	43	54	24	27	2.8	Accepted
Mental health issues	48	53	30	17	2.9	Accepted
High Investment cost	49	62	20	17	3.0	Accepted
Need for training and retraining	50	49	24	27	2.8	Accepted
Erratic power supply	59	36	25	28	2.9	Accepted

Table 3 above shows the of librarian perceived challenges of using metaverse in libraries in Nigeria based on a 4 point likert scale of ranging from Strongly Agree (SA), Agree (A), Disagree(D) Strongly Disagree (SD), it revealed that High Investment cost (3.0), Shortage of trained personnel (2.9), Mental health issues (2.9), Erratic power supply (2.9), Inadequate fund (2.8), Inadequate Technology (2.8), Privacy and security challenge (2.8) and Need for training and retraining (2.8) were the perceived challenges of using metaverse in libraries in Nigeria.

5. Discussion of findings

5.1 The Perception of Librarians on the Use of Metaverse in Libraries in Nigeria

This study revealed that librarians perceived that metaverse are; promote virtual tours, improve accessibility for people with disability, promote virtual learning spaces, it enhances information retrieval, enhancing Collaboration among Library Staff, Facilitating Learning and Research and It promote virtual reference services in libraries in Nigeria.

In a recent article, Pu et al. (2021) discussed the potentials of VR technology for library programs and services. The authors proposed that virtual reality (VR) technology might improve library services and activities, including virtual learning settings, virtual tours of library facilities, and virtual reference services. It is liberal in creating and sharing new experiences and high immersion can be provided through virtualization (Kye et al., 2021). On the other hand, it is a new field for social communication (Javaid et al., 2020; Matthews et al., 2021) and it is expected to change library services; because the metaverse and the AR it offers, artificial intelligence and block chain technologies are expected to facilitate learning. It has also been confirmed that autonomous learning can be developed using VR and AR technologies (Lopes & Gonçalves, 2021). In this context, in educational practices developed in the metaverse environment, not only online learning activities should be at the forefront, but a holistic perspective including pedagogy should be provided (Jeon & Jung, 2021).

Virtual reality and augmented reality technologies provide a plethora of potential uses for library programs and services that are revolutionizing the way libraries interact with their patrons. It's becoming more and more clear that incredibly lifelike and immersive virtual worlds have the power to completely transform the way we interact, learn, and do business. The Metaverse presents new avenues for interaction with users and information access in the setting of libraries. These services have the potential to improve patron experience and increase library accessibility for a larger audience.

Metaverse is a new environment for education with the possibilities it offers. In metaverse, Storing and sharing content, customizing the virtual classroom, and simulating presence with avatars can provide an immersive and realistic learning experience (Jovanović & Milosavljević, 2022).

5.2 Librarian's Skills for the Use of Metaverse in Libraries in Nigeria

The finding of this study revealed that librarians possess Computer literacy skill, Collaboration skill, and digital information management skill. While the respondents disagreed that they don't possess Technological proficiency skill, Digital marketing skill, Digital literacy skill and Customer service skill.

The evolution of the Metaverse mandates a fresh skill set and aptitude from both librarians and library users. Adapting to the evolving technological panorama, libraries must formulate novel strategies for ensuring information access and engaging with their patrons (Oladokun et al., 2023). Metaliterary skills have become essential for library users and librarians alike in the digital age, owing to the fact that technology and internet are rapidly evolving hence, traditional literacy skills are no longer enough to navigate the complex and evolving digital landscape. Metaliteracy encompasses a range of abilities, including critical thinking, digital information management skill, Technological proficiency skill, ethical use of information and collaborative creation, which are

essential for librarians and library users in the digital age. Recent studies highlight the importance of metaliteracy skills for digital librarians and library users in the context of the metaverse. Mackey and Jacobson (2018) and Hodges and Blythe (2022) stress the need for digital librarians to collaborate with other educators and information professionals to create immersive and interactive learning experiences that foster critical thinking, collaboration and creativity in virtual learning environments.

For the most part, managing and curating digital collections, accessing and utilizing digital resources, and participating in online communities all require a variety of skills that are part of metaliteracy, which is fundamental to successfully navigating the ever-changing and complex digital landscape. As such, in order to succeed in the digital age, both digital librarians and library users must actively work to enhance and expand their metaliteracy.

5.3 Librarian Perceived Challenges of Using Metaverse in Libraries in Nigeria

The result of the finding revealed that Librarians perceived as challenges of using metaverse in libraries in Nigeria the following; high Investment cost, Shortage of trained personnel, Mental health issues, Erratic power supply, Inadequate fund, Inadequate Technology, Privacy and security challenge and need for training and retraining were the perceived challenges of using metaverse in libraries in Nigeria.

In the digital age, metaverse technology continues to be essential for librarians and library users alike, but it also presents a number of problems that need to be fixed. One of the main obstacles is the rapid pace of technology development, which necessitates constant skill and knowledge upgrades. Because of this dynamic, librarians and users must be flexible and show that they are willing to always learn new things and change with the times to keep up with changing technologies. Within this context, Behling and Critten (2021) draw attention to the potential inundation of information within the metaverse, which may overwhelm digital librarians and users alike.

Furthermore, Hodges and Blythe (2022) accentuate a deficiency in users' technical competencies, which impede effective navigation in the digital realm. As such, users wishing to utilize the metaverse must be technically proficient in areas such as 3D modeling, coding, and VR development. As such, both librarians and library patrons must learn basic technical abilities in order to navigate the virtual environment with ease. In a research conducted by Eneh and Opara (2021) that

librarians and library users need to be aware of ethical considerations such as data privacy and security and intellectual property rights when using and sharing any emerging technology such as metaverse technology. Delving deeper, Tella et al. (2023) assert that users encounter digital disparities. The authors argue that not all users have equal access to technology and digital resources, which could exacerbate the digital divide by dividing people into those who can interact with the metaverse and those who can't. In the larger picture, Oladokun et al. (2023) state that it is paramount for both librarians and library users to possess the essential metaliteracy skills required to adeptly navigate the challenges intrinsic to the metaverse. This includes the need to develop technical proficiency, exercise caution when evaluating material, and remain mindful of ethical issues. The library community takes on the task of addressing the obstacles posed by the metaverse in this endeavor, working to raise money and make VR resources available and inclusive to all users.

6. Conclusion

The role of librarians in Nigerian universities is undergoing a transformative shift with the integration of the metaverse. Librarians play a crucial role in shaping the academic landscape by adapting their skills to harness the potential of virtual environments for education and research. Their perception of the metaverse as a dynamic space for collaboration, information dissemination, and immersive learning experiences is pivotal in fostering a more engaging and inclusive academic environment. Furthermore, the skills required for librarians to navigate the metaverse in Nigerian universities are multifaceted. Beyond traditional library competencies, librarians need to acquire proficiency in virtual reality technologies, digital curation, and online collaboration tools. The ability to curate and organize digital content within the metaverse becomes essential, as librarians become not just custodians of physical resources but also stewards of vast digital knowledge repositories. Additionally, their skills in fostering digital literacy and information literacy are crucial for guiding students and faculty in navigating the complexities of the metaverse.

In the rapidly evolving landscape of higher education in Nigeria, librarians must be proactive in adapting to technological advancements and embracing the metaverse to remain relevant. Their perception of the metaverse as a valuable educational tool and the acquisition of diverse skills will empower librarians to lead the way in leveraging virtual environments for the enhancement of learning, research, and scholarly communication within Nigerian universities.

Ultimately, the collaboration between librarians and the metaverse has the capacity to change the conventional use of libraries, making them dynamic hubs of knowledge and innovation in the digital age.

7. Recommendations

To enhance the utilization of the metaverse in Nigerian universities, it is imperative that librarians actively cultivate a positive perception of this evolving technological landscape. Librarians should engage in ongoing professional development programs to stay abreast of emerging trends and technologies, fostering a mindset that embraces the metaverse as a valuable extension of the traditional library space.

Equipping librarians with the necessary skills to navigate and harness the capabilities of the metaverse is crucial for its effective integration into university settings. Librarians should undergo training in virtual reality technologies, digital curation, and information architecture. These skills will empower librarians to curate and organize digital resources within the metaverse, ensuring efficient access to information for students and faculty.

Librarians should also take a proactive role in promoting digital literacy and information literacy among university stakeholders. This involves educating students and faculty on how to critically evaluate and navigate information within the metaverse, ensuring that users can discern credible sources from misinformation.

In the context of Nigerian universities, where resources may be limited, librarians should advocate for institutional support and investment in metaverse technologies. Collaborative initiatives with university administrations can lead to the development of metaverse-centric spaces within libraries, providing students and faculty with accessible and well-equipped environments for virtual collaboration, research, and learning.

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Part Three

Social Philosophy



Understanding Ourselves and Our World from the Multiplicity of World-Views: Perspectives in African Epistemological Relationality

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Abstract. The importance of epistemological relationality in understanding ourselves and our world has been the focus of recent attention in global academic scholarship. In times past, this has been monopolized by one or some cultures over others. However, the components of this relationality have not been exhaustively theorized from different philosophical perspectives, allowing specific Western philosophical conceptions to dominate the dimension of discuss in literatures on this subject. The impact of this has been cultural supremacy, racial relegation and deprivation. This research offers a theoretical analysis of the global connection and ontological background that informs various conceptualizations of ourselves and our world from African, Western and Eastern world-views and unloads its implication for a value driven and harmonious coexistence. It aims at broadening this conception in Western and Eastern traditions, while showing what precedes this reflection and highlighting with analysis, the multiple relational process of knowing this African ontological value. This research therefore adopts the hermeneutics and critical analysis methods. It argues that multiplicity of world-views is a reflection of relationality in the unique ways we conceptualize reality from cultural events even though in diverse and informal forms. It concludes that this multiplicity in learning and understanding ourselves and our world forms the rational foundation for a complementary interrelation and mutual respect in the world and Africa in particular.

Keywords: African, Philosophy, Multiplicity, World-views, Epistemological, Relationality, Understanding ourselves, Complementary, Relation and Mutual Respect.

1. Introduction

The quest to understand our world and ourselves from a reconciliation of the multiplicity of its appearance is of primary importance to recent

scholarship. This attempt has been driven by the question can there be unity informed by epistemic relationality or relativism (Macfarlane, 2014:177), (Carter, 2015:38) that crystalizes our commonality within the multiplicity of world-views even in its informal forms? Several scholars in history have argued for and against this position thus polarizing ideologies such as absolutism, personalism, objectivism etc., in philosophy, anthropology, history, education to mention but a few. These ideologies engender far reaching implications for contemporary society and scholarship, especially in the various forms of segregation and class distinction used in qualifying ‘intelligible’, human persons and social standards.

In Marthar Nussbaum (Nussbaum, 1997) comparative understanding, defining which specie of humanity is more special, better and knowledgeable can be traced to the difficulties in doing comparative studies. Such difficulties according to Ronnie Littlejohn include: “descriptive chauvinism (recreating another tradition in the image of one’s own), normative skepticism (merely narrating or describing the views of different philosophers and traditions, suspending all judgment about their adequacy), incommensurability (the inability to find the common ground among traditions needed as a basis for comparison), and perennialism (failure to realize that philosophical traditions evolve, that they are not perennial in the sense of being monolithic or static)”. (Littlejohn, 2020:1). Crisis of knowledge in human societies are fundamentally products of beliefs and practices. These are not totally borne out of lack of knowledge of the subject of controversy but likely for two main reasons or more such as; 1. The observers have sufficient knowledge of the subject. 2. The observers have sufficient knowledge from two polar schools of thoughts. 3. The observers lack a dint of knowledge of the intentions of their teachers or instructors (whether objective or biased) or these instructors of theirs as well. From this

analogy, we can infer that human relation in the community especially in thought and actions are product of a multiplicity of educational processes resulting in distinct perspectives in conceiving our world and understanding ourselves.

This work, therefore, raises the questions: what makes a thing knowledgeable? Are there certain universal standards and principle for justifying what can be knowledge? Are world-views intelligible in their informal forms? Can there be knowledge in indigenous systems that grant understanding of ourselves and our world in their unique ways? To what extent has epistemological universalism broken the barriers of multiplicity and aided interdependent global learning processes. This work like Thomas khun, (Khun,1962:54) argues for a Paradigm shift, hence against personal epistemology (Barbara, 2005:240) argues for epistemological relationality where the possibility of knowledge will shift from formal standards or patterns that relegate others as informal, unintelligent and impossible. It emphasizes relativity, complementarity, and all-inclusiveness with the affirmation that all views, standards and processes of belief and learning in our various conceptual schemes are the many ways through which we can have knowledge of reality and understanding of ourselves and our world. This work contributes to discussions in rationalism and empiricism in epistemology, universalism and particularism or traditionalism, unity and diversity in metaphysics pluralism and relativism in cultural studies, relational and personal epistemology in Indigenous Knowledge Systems (IKS) (Norma Ruth Arlene Romm 2017:28) Chauvinism in Comparative Studies, inter-religious studies in religion, relativity in quantum mechanics in philosophy of science, intelligibility and un-intelligibility of language and life forms in logical positivist discuss in social epistemology and analytic philosophy among others. As far as the question of the possibility and frame work of knowledge is concerned, this work is not new to scholarship. It is a relevant frame work for global epistemology of learning and meaningful interrelation.

2. Conceptual Analysis

2.1 Epistemological Relationality

“Relativism” argues that things are what they are and are epistemologically justified relative to a given framework of assessments such as cultural norms, individual standards and correspondingly, that the truth of claims attributing these properties hold only with reference to such given framework of assessment. Other perspectives have been introduced to define this concept. They include: the covariance, the contrast, and hidden parameter. Relativism is wide in scope due to its very nature

hence it can include global and local, strong and weak, amongst others. It was first used in the 19th Century by John Grote in *Exploratio Philosophica* (1865) and later by Wilhelm Traugott Krug, who succeeded Kant in the University of Königsberg. Types of relativism include cultural relativism, conceptual relativism and alethic relativism. Others are moral and epistemological relativism.

From the ancient period between Imhotep, pre-Socratic and the medieval, the question of relationality has remained an unresolved controversy. Plato on his assessment of Protagoras thought, injected the first controversial argument on relativism, and so it continued to the post-modern period. Hence, contemporary doors of discuss were opened to the analytic school. This school did not seek to reject metaphysics but to establish a new perspective to understanding the meaning of things with theories like; logical mathematics, logical atomism, *Tractatus-logical philosophicus*, especially Vienna circle logical positivists remarkable a principle of verification, until the philosophical investigations destroyed this positivists doctrine by showing the unique nature of things as ‘forms of life’ whose vitality can be understood and appreciated through certain rules. This totally re-established against ‘absolutism’, the ‘interconnected’, ‘interwoven’ and ‘interrelated’ harmony in existence and the knowledge that things in their multiplicity can be understood from a relational and complementary approach. However, clarifying with analysis the epistemic possibility of relationality without absolutism, still remained a fundamental problem for scholars in philosophy of language, science, religion, sociology, mathematics and physics.

Epistemological relativism, an off shoot of relativism, forms the foundation for this discuss on relationality. Epistemological relativism is the position that knowledge is valid only relatively to a specific context, society, culture or individual. This is very controversial in the scope of epistemology with reference to the question of knowledge-ability of frame works. Spring point of epistemological relativism is the fact that the parameters for knowledge claims vary with and are dependent on local conceptual or cultural frameworks and lack universality. Its objectives are an interesting ingredient for the analysis in this study. Epistemological relativism considers relativism about truth, logic, science and social construction. Its traditional supporting arguments include the Pyrrhonian Argument, where John Greco (2013, 179), Sankey (2013: 3) Carter (2016) and Markus Seidel (2013, 137) are prominent, the non-neutrality argument that involves Siegel (2011: 205) Rorty’s (1979) Max Kölbel (2003) among others, the incommensurability and Circularity argument that

brings views of Wittgenstein, Khun, Hackings and Michael Williams (2007: 3-4) to lime light and the new (semantic) assembling MacFarlane's (2014) Lewis's (1980) and Kaplan's (1989).

In a sum, it validates knowledge in any given form. Epistemological relativism has some basic assumptions which have attracted stern criticism as much as made it unique. In Baghramian and Carter, there are three key assumptions underlying epistemic relativism are: (a) it has a relative framework reject belief justified *simpliciter* and affirms justification relative to an epistemic system against objectivity. b) Affirms uniqueness of even incompatible epistemic systems. (c) Rejects possibility superior epistemic system. (Williams 2007:94, Carter 2015&Baghramian and Carter, 2019) In developing his trenchant criticisms of relativism, Paul Boghossian (2006) attributes to the epistemic relativist three fundamental claims: (a) *epistemic non-absolutism*, (b) *epistemic relationism* and (c) *epistemic pluralism* (Boghossian, 2006a) which Carter described as *a replacement* model (Carter 2019:para 10).

From this he endorsed the "doctrine of equal validity", the view that "there are many radically different, incompatible, yet, 'equally valid' ways of knowing the world, with science being ^{just} one of them (Boghossian 2006b: 2). Hence either we can chauvinistically maintain that our epistemic system is superior to all or we accept the equal legitimacy of varying epistemic systems. As he puts it: ... we must reform our talk so that we no longer speak simply about what is justified by the evidence, but ...what is justified by the evidence according to the particular epistemic system that we happen to accept, there are no facts by virtue of which our particular system is more correct than any of the others. Boghossian (2006a: 84)

Epistemological relativism has been criticized as incoherent but this Martin Kusch (2010) has refuted for the reasons suggested to negate its coherency in turn justifies it. The controversial position became heightened with the question of interconnection when Crispin Wright (2008) interestingly identified a striking non-existing connection between relativism and relationality but such will include an absolute characteristic to the nature of epistemological relationality. In his critique of Boghossian (Wright, 2008:383), it is crystal clear that his grievance is that insisting on the relationist clause is tantamount to insisting that the only way the relativist make sense of frame works is by interpreting their content in an explicitly relational way, so that the explicitly relational truths are themselves candidates for absolute truth. The defense of epistemological relationality from the analytic bent has ensured several classifications

such as the New semantic relativist reconciling position of excluded-middle-circular discussion. Most notably among others is Macfarlane who stressed that "philosophically interesting relativism must part ways with the absolutist" (Carter, 2019; para 20) others are the 'principle of charity' in David Donaldson, inclusiveness or contextualism in Boghossian's, moral relativism in Gilbert Harman's (1975), and Cohen (1988:91), DeRose (1992, 2009) Epistemic relativist interpretations of Quine, with scientific theories can be at odds yet compatible with data's even in the broadest possible sense- "logically incompatible and empirically equivalent" (Quine, 1970: 179). Paul Feyerabend's introduced the "democratic relativism" theory which channeled the view that "different societies may look at the world in different ways and regard different things as acceptable..." (1987: 59/76).

More so, Larry Laudans, have introduced the *underdetermination*, Deridas Derrida's *deconstructionism* (Laudan 1990: 321) and *Theory-ladennes* of Pierry Duhem, Norwood, Russell Hanson, Khun and Feyeraben where Lakatos, Chalmer, Schindler made significant contributions. Consequently, there is no singular structure, method, principle, paradigm or perspective particular to knowing and communicating reality but from the multiple structure or life forms. Hence epistemological relationality is the idea that knowledge in its multiplicity, ontologically communicates one reality but in different life forms, both formal in academic or informal in non-academic, indigenous traditional form as in world view. But what is world-view or world-views?

2.2 World-View and World-Views

Various concepts have been identified as medium for people's conception of reality. Some have seen it as belief system, paradigm memeplexes mindset, geists, myth, wisdom, but rapidly and most appropriately developed as "a term for an intellectual conception of the universe from the perspective of a human knower" (Naggle, 2002 :59), is world-view or worldviews. With regards to human history and cultural life, it is used differently in different societies and different disciplines, systematically to emphasize particular ontological value and relational unity of its various aspects such as; religion, political, economic and social. It has a rich academic history and deep significance for a people's indigenous traditional knowledge, social disposition and lives decision as it integrates their institutions, knowledge, experience, and intuitions into a coherent framework they can use to make sense of their existence. This like in Khun (1996) is a "paradigm", a "the scientific paradigm" (Khun, 1996:10) The term world view etymologically has been derived from two German words, *Welt*

meaning “World” and *Anschauung* meaning “View” or “Outlook”. Put together is *Weltanschauung* used by most English speakers today³ (Oxford Dictionary). The Oxford English Dictionary defines the word as “a particular philosophy or view of life; a concept of the world held by an individual or a group”.⁴ (Oxford Dictionary) here it is conceived as a contemplation of the world or the view of life. In African philosophy, it has been captured in many literatures by scholars like Metuh, Mbiti, Uriah, Imafidon, Ukhun, et.c., but as ‘*Irioma re khagbon*’ as I mentioned elsewhere (Obinyan, 2012: 28). The first use of the term appeared in Kant’s (1724–1804) *Critique of Pure Reason* to simply refer to the sense of perception. (Kant, 112, Moscolo, 2014: para 4). Hegel (1770–1831) sees worldview in his characterization of history as the progressive transformation of “absolute” (mind or spirit) over time. For Dilthey (1833–1911) worldview is a tool for countering the “anarchy of philosophical systems” and working toward an *objective* epistemology for the human sciences. Among others are Nietzsche, (1844–1900) Husserl, Heidegger, and notably, Wittgenstein, and Khun. According to Rousseau and Billingham (2018) worldview is how we see and interpret the world in its diversity and complexity. It covers information about the nature of the world and our place in the scheme of things”. (Rousseau and Billingham, 2018: 2)

According to Anderson (2017), one invaluable tool for better understanding and engaging with our culture is the concept of worldview and should be understood as follows; a) an overall view of the world. It’s not a physical view of the world, but rather a philosophical view, b) an all-encompassing perspective on everything that exists and matters to us... c) play{s} a central and defining role in our lives... d) shape{s} and inform{s} our experiences of the world around us... e) operate{s} at both the individual level and the societal level... determine{s} people’s opinions on matters of ethics and politics... {It} represents {a person’s most fundamental beliefs and assumptions about the universe he inhabits”. (Anderson, 2017: para 2)

A worldview therefore, consists of a comprehensive set of philosophical presuppositions, beliefs, and values about the nature of the spiritual, physical and social world. From the scientific model in Dewitt, (2004), philosophical belief systems in Pepper (1942), religious systems in Peterson (2001), and personal and sociocultural belief systems in Fornet-Betancourt, Estermann, & Aerts, (2010). Masolo noted that; “A complete worldview should be composed of least three components: *ontological* assumptions about the nature of what exists, *epistemological* principles about what and how it is possible to *know*, and *axiological* beliefs about what is good, moral, or valuable (Goldberg, 2009).

(Masolo, 2014: para 2) In his; *Philosophy as Worldview*, Runco (2015) noted that every person has some basic assumptions about the world. Although he carefully hinted that the distinction between *philosophy* and *worldview* is a bit fuzzy, but concluded that “A worldview is a broad perspective on life and the universe. It is indicative of a person’s philosophy...” (Runco, 2015:317). From these, the meanings of “world-view” and its significance goes beyond a general view of the world to reveal the complex intellectual phenomenon and the degree of its epistemological influence on the society and its institutions and the general knowledge the society shares of their identity, beliefs and origin.

A worldview or world-views therefore, is fundamentally a person’s or societies epistemology of existence in religious, moral, psychological, axiological, aesthetical cognitive orientation. In approach, it reflects an attitude, Ideologies, religion disposition towards certain types of thinking. (John&Tamara, 2013:14, Brent, 2013). Its theories can include among others, assessment and comparison, linguistic, terror Management theory, causality and religious theory. Worldviews can be classified under Roland Muller’s cultural worldviews (2001), Michael Lind’s American political worldviews (2011), James Anderson’s evangelical worldview (2017), William Cobern’s Common Sense Theory (2000), Runco’s mechanistic, organismic and idealist understanding of worldview (2014) and others. Worldview also has several characteristics. In Apostle’s view, they include explanation, futurology, value, paraxiology, methodology or action, Epistemology and Etiology (Apostle, 1994:18). There are also functions of worldview as given by many scholar, but let us crystalize Kraft’s for the purpose of this study. There are five functions of world view as outlined by Kraft. They are: explanatory, evaluative, psychological, reinforcement, integrating and adaptability. (Kraft, 1979:53 see also D Tuche, 2008:7 and Malham Bou P 2017:3).

3. World-View: Crystalizing Ontological and Epistemological Relationality from African Perspective

3.1 Epistemological Relationality From African Perspective

The various worldviews of people and cultures in the world is an embodiment of the reflective and systematic investigation on the fundamental questions about their environment or the realities around them. These questions confront them as human beings in the world. It borders on reality as a whole: empirical and meta-empirical, which concerns God, spirit, man, other things and the after-life. According to Aristotle, there is a natural quest

in all cultures man to discover the inner reality of things both in themselves and as they confront, understand and communicate their various views of the same reality in history. Africa as part of humanity, participates in this search for meaning and coherence. Hence, worldview by virtue of relationality, is simply an expression of the; “African conception or understanding of reality. It is the African’s philosophy which summarizes African metaphysical, physical, ethical, logical, epistemological...and other existential themes” (Obinyan, 2012:28).

The question here is not if Africa in her different cultures communicates one view of the world? According to Echekewebe, P Curtin had argued that the migration of the Bantu people began somewhere in Nigeria and brought them first to Cameroon and Gabon. (A.O Echekewebe1994:30) but it was through trans-Sahara economic or marketing systems they exchanged their various knowledge of reality and discovered their commonalities and similarities. World-view here is the African’s conception of his world and the fundamental implication of this in their collective existential experience in different communities or individual lives around the continent. Maquet put the same ideas across identified the attitude of ‘Africanity’ as totality of cultural features common to the hundreds of societies Sub-Saharan African. (Maquet,1975:54). The onus of the African epistemic relationality is ontological. It buttresses knowledge of the universe as a function of inter-relativity; a unique inter-relativity that does not isolate, reduce or ‘commonize’ in the search for meaningfulness in existence.

An ontological and metaphysical characteristic of the African world view which emphasize interconnected and inter-conscious existence regulating action for harmonious coexistence makes this relationship possible. Okolo’s (1981) analysis of “*what it is to be African*”, is reflection of this African ‘relationship episteme’ where nature is not ‘out there’ but a product of a good God to be venerated and not conquered attracting good fortune and blessings, material and spiritual (Okolo, 1981:24).

Affirming African epistemic relationality, Kwasi Wiredu cautioned the African “...not to philosophize in exclusivity since it would be extremely injudicious to try to philosophize in self-imposed isolation from all modern currents of thought” therefore “the African must acquaint himself with the philosophies of all the peoples of the world, compare, contrast critically assess them and make use of whatever of value he may find in them” (Wiredu, 1980:60). It is from this premise that the African epistemological rationality proceeds to form a conceptualization of reality from interaction with all other worldviews. This

interaction exemplifies a better knowledge of the world from the multiplicity of being or forces in the universe and frameworks respectively. This African epistemological relationality can be seen in Senghor’s *Negritude*, (1981) showing the dynamism of being and mysterious interrelative nature of Africans who see the world in terms of themselves (Oguejiofo, 2009:79). Kenneth Kaunda makes explicit what can be echoed as the African epistemological relationality mantra when he noted that where Descartes would say, I think, therefore, I am, we would say, I relate, therefore, I am. Without relationship my being loses meaning and I cease to be. Without relationship I experience trouble, I am confronted with nonbeing. (Kaunda, 1981:238) Epistemological relationality in African conceptual scheme or Worldview is relational. Ogbonnaya, (2014), Willem Fourie, (2015), Philippe Bou Malham, (2017), Paddy Musana, (2018) e.t.c, also captures this quality of African worldview.

4. Understanding Ourselves and Our World from the Multiplicity of World-Views

Is worldview epistemological? Martin Heidegger averred that wonder does not just mark philosophy but even pervades it. In J.O. Eneh opines philosophy of whatever culture is based on the human nature to wonder about man, his existence and destiny, as well as God and other beings in the universe. (Eneh, 2001:11) Therefore wonder is at the base, the first step to constructing a people’s world view and philosophy- that is, rational or epistemological activity. The second is rising fundamental questions and reflect on these fundamental questions in search of answers is the third step (Mbaegbu, 2004:10.) This is particular to every culture and society and indeed every man. How does wonder justify worldview? As a path to philosophy, it is subjective (*cogito* of Descartes), inter-subjective (*dialogues* of Socrates) and objective in mood (searched for the *Urstoff* by Ionians). Thus, the composition of worldview is not a random process altogether. It begins from a stage. The first stage is; Cognition-Here the people become conscious of themselves as individuals and their environment and recognize the various units or entities in their environment both animate inanimate, spiritual and physical and the energy within. The second stage is; Dialogue- Here the people share their experiences both good and bad, express their fears, seek for solution, constitute bodies, groups to investigate the needful areas of concern (research) and come up with suggestions (theories) they also test these theories (and when they fail update them with better ones). The last stage is; Tradition-Here a belief system is constructed, this becomes their custom, norms, disposition, their science, their episteme or worldview to guide, identify, account for them-

origin and God or gods or spirits and demons etc., and constitute as well as moderate their institutions.

Amplifying these remarks Imbo (1998) noted that the indigenous cosmologies, the traditional beliefs are the manifestations of philosophy. Unwritten and unsystematized they form an intricate web that guides the people in making sense of their lives. (OluochImbo, 1998:55). So, to deny a people's worldview, rationality and logic, is to imply that they lack the ability to reflect and conceptualize their experience and of cause lack humanity. Worldviews as epistemic systems is the Indigenous traditional knowledge. It articulates and critically reflects on the total experience of a people and the various ways in which knowledge about ourselves and the world is communicated hence justified. Ian Hacking on this emphasized that there are many "styles of reasoning," and their Justification is always made in relation to these epistemic systems, which in turn, is a set of standards or criteria of justification. Each of these worldviews has profound implications for people's concept of themselves, morality, institutional regulations etc. This should be considered information to harvest and reflect on, and a raw material for investigation. In Hautamäki, (2020), this is Epistemic viewpoint relativism (Hautamäki, 2020: 191/192). When the Esan conceive the world as '*Agbon*' meaning Life, it is a knowledge derived from the accumulated experiences of the Esan people. When the Igbo and Yoruba call it '*Uwa*' and '*Aye*' they are communication knowledge of the world lacking in other epistemic systems. So also, is '*Munde*' in French, '*Mundo*' in Spanish Galician, '*Welt*' in German '*kosmos*' in Greek, Haitian Creole '*Mondyal*', etc, hence to grasp a wholesome knowledge of the world and indeed man, an epistemic relationalist or relativist approach must be introduced.

In a very articulate way worldview springs from a people's deep reflection on experience of reality and it serves as an instrument of control in their religious, moral, social, political lives. It ontologically conveys a deep knowledge of interrelation and complementarity thus forms the foundation for epistemological relationality. Western, Eastern and African philosophy and cultures are embedded in worldview. All three fundamentally communicate the most basic contents of human experience in the world. One of the major differences between the epistemic systems in philosophy for instance, is their approaches to reality which is observable in tenets of their school of thought. African philosophy in its systematicity, approach reality holistically hence it sees reality a fundamental mystical network of interrelate "we" as expressed in J Mbitis "I am because we are" (Obinyan, 2012;1) in Okolo's "African is a being-

with" (1993:4). Eastern world view reality is not a separated whole, but all-inclusive This we can find in Conficius, XunZi, Laotzu etc,. Western philosophy emphasise two views of reality individuality or independent entities like the Cartesian dualism and communality in Thomas Aquinas, Emanuel Levinas, Martin Buber etc. But, together, these conceptions are different epistemic perspectives of humanity and the world.

Our view of the world both formal and informal is something generated from our empirical conditions of life and experience handed down from one generation to another. They are also scientific, integrating the achievement of traditional culture, ancient civilization and modern science concerning God, nature, society and humanity itself. They all communicate the principle of regulations inherent in societies and the vital relationship that exist between man and the universe and man and social groups in the society. They compose of ontological, epistemological and axiological components. They intersect rather than coincide hence as Jude noted, they are different views of the same reality (Jude, 2004: 78-79). Have we learnt anything from those we refer to as early men? Where they at any time scientific? Are their actions intelligibly useful for today's stability and advancement? If we have, can there be knowledge in indigenous knowledge systems? Have we learnt from the relativity of our worldviews? Choosing an epistemic system is a question of point of view and subject of discussion. Although there are no neutral criteria for justifying knowledge, they can still be assessed and compared in terms of different objectives and interests through epistemic relationality.

5. Conclusion

From the aforementioned, this research has attempted to offer a theoretical analysis of the global connection and ontological background that informs various conceptualizations of ourselves and our world from African, Western and Eastern world-views while also showing the implication namely for a value driven and harmonious coexistence. With the hermeneutics and critical analysis methods, this study has crystalized the vitality of epistemological relationality from relativism, for justifying that the knowledge in indigenous systems are together collective knowledge of ourselves and the world. This holistic view of rationalizing about reality is important for a fast-globalizing world where the crisis of absolute standard is begging for pluralistic, complimentary and inclusive absolution. The United Nations congress, the ECOWAS and many other world summits are steps already in this direction but more need to be done in the educational and in defining learning processes in schools (from primary to university) and re-examining what is

formal and what should be included as formal is it the structure of the class room, the teacher and his/her qualification, the awarded degrees? what standard determines it and what justifies its exclusion? In Chinua Achebe's '*Things Fall Apart*' and particularly Camara Laye's '*The African Child*', an example can be made. In '*The African Child*', between the boy who goes to the Western school and those the writer mentioned in his stylistic description of the village, the people in the age grade systems, the schooling of a male child in the hands of grandfather, uncle, father and other men and a female child in the hands of grandmother, aunts, mother and other women e.t.c was there any form of education taking place? How do we categorize it? As a creative and rational inquiry, worldview understand, clarify, and explain every aspect of people's experience expressed in myths, symbols, cultural and linguistic institutions, in verbal *depositum*, songs/music and dance, names they give to children, things and places and recently in writing in their indigenous culture and institutions hence a unique epistemological system in its own right. African worldview is intelligible not just in the manner of expression of thought and persons involved but, in the content, and nature of the thought itself and in the method of enquiry employed. World view as a foundation for philosophy in its academic meaning is according to Okolo, "a second order activity".

Though it has been relegated to the background of ethnography or ethno-philosophy and as philosophy only in the loose sense, but the fact that they stand as raw materials for formal and academic philosophy after sharpening justifies them as epistemological materials. These materials for Okere can serve as a *philosophemena* that is, as a raw material for philosophizing. They are present in every culture beaming knowledge of reality in unique ways and though in diverse and informal forms, people conceptualize reality from them in cultural events-marriage, childbirth, burial, prayers/rituals and sacrifices, farming, herding of animal, hunting, war, even in stories under the moon light and so on. From these multiple materials of learning and understanding ourselves and our world in various societies, we can "chisel" out a philosophy for indigenous learning framework and justify participant as educated through a relational learning process and form a rational foundation for a complementary interrelation and mutual respect in the world and Africa in particular for "it is the education which gives man a clear and conscious view of his own opinions and judgment ... a truth in developing them, an eloquence in expressing them and a force in urging them". (Newman, 1915: 171)

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The Relevance of French Language Learning to National Development in Nigeria

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Abstract. Language is an integral part of a society and its role in national development cannot be undermined. Since its acceptance as the second official language by Nigerian government, French language has not been given immense attention like English language. This has affected its acquisition and its function as the country's second official language. Its low acquisition has also affected the country's bilateral relationship not only with France but also with other francophone countries especially in Africa hence preventing some aspects of socio-economic development. This article examines the relevance of French language learning to national development in Nigeria. It adopts an explorative approach to depict the importance of French language acquisition and Its role in national development. It anchors its analysis on the Nigerian education system to expose why the teaching of French language must be accorded immense importance. The article revealed that Nigeria has the great potential of achieving its development policy if French language becomes as functional as English language. It also recommends among others that the learning of French language should be encouraged and supported in schools for easy acquisition by learners.

Keywords: Development Education, French, Language, Nigeria, Schools

1. Introduction

Development is a term used to refer to any nation that is making the effort of putting all possible mechanism into function for growth in every sector of its economy to improvement lives. It is a collective effort put together by everybody in the society. Most developed countries in the world today do not rely only on technology for their achievements hence language played a vital role in

their development processes. Developing countries such as Nigeria that aspires to achieve full development must also consider the relevance of language in its quest. Language gives room for proper interaction and communication in a functional society. It is a system of communication in both speech and writing it is also a functional mechanism that determines the growth and progress of a given society. It is understood and appreciated if the structure can be understood and interpreted by both the listener and the speaker (Katzner, 2015). French as a foreign language also has the potential of contributing positively to national development in Nigeria. It was introduced to Africa by the colonial administration and has its origin linked to France. Nigeria's location among francophone countries makes the learning of French very important. Therefore, to foster part of its development processes, there must be a need to interact with her francophone neighbours for linguistic co-operation and bilateral relations. Since its introduction as a second official language in Nigeria on December 14, 1996 by the late General Sani Abacha, it has continued to propel good bilateral relationship between Nigeria, France and majority of the francophone countries in Africa and other parts of the world. French language was introduced to Africa by the French government during the colonial era and since its introduction it has been given enormous regard because it is the official language of majority of francophone countries but in Nigeria, French is the second official language while English is first (FME 2004). The relevance of French in the progress and development of Nigeria cannot be overemphasized.

2. Franco-Nigerian Linguistic Co-operation and its Importance to Nigerians

Undoubtedly, Nigeria is the largest economy in Africa and the need French language acquisition by Nigerians for interaction cannot be overemphasized. This is because the world itself is now a global village and information of daily events around the world today is at our finger tips. Lack of the understanding of major world Languages such as English, French, German, Spanish and Arabic could lead to a breach of information that will result to a decrease in bilateral relationships of countries. Onyemelukwe (2004) affirmed that: “foreign investors including those from France were attracted by the oil boom and reconsider their stay to Nigeria. The investors were also interested in merchandise trade, services, transport, communications, general commerce and government contract”. This implies that these investors are lured to Nigeria by the prospective economy emanating from oil boom.

The need to understand French language is directed toward securing and protecting our national heritage from foreign investors who could sometimes be fraudulent and corrupt. From all indication, it is very important that learning French language by Nigerians would help in boosting the economy of Nigeria. This would also help in improving Franco-Nigerian linguistic co-operation. Due to their interest in Nigeria, the French government has left no stone unturned in helping Nigerians to learn French. The French government has introduced French language learning centers such as Alliance Française, French cultural centers and has also awarded lots of scholarships to Nigerians to study in France. One would ask at this point, what could be the relevance of French to Nigerians? Onyemelukwe (2004) gave three major reasons to answer this question:

- to promote cordial relationship and healthy communication with her francophone neighbors.
- to promote trade and commerce, political, economic and diplomatic relations among the international community.
- and to enjoy the benefit of bilingualism, French will be added to the Nigerian’s repertoire of languages (Nigerian languages, English, Arabic, etc. and French for regional and global integration.

Obviously, Nigerian government stands a better chance of achieving greatly if French can be as functional as English and some of its indigenous languages such as Hausa, Igbo and Yoruba. Nigerians would also have added advantage over their contemporaries in neighboring countries around the coastal region. But the question of how this can be achieved is still rhetorical and French

language learners are often faced with problems such as poor language environment for acculturation, incompetent teachers, insufficient instructional materials and a conducive learning environment where language laboratories can be used. The effect on these hitches on learners is the wrong internalization of French language structure resulting to excessive grammatical and linguistic errors during communication.

Today, French as a foreign language is considered very important in Nigerian school curriculums. It is taught in primary and secondary schools including the tertiary institutions all over Nigeria. French is however taught as a compulsory subject in primary schools and as an elective in secondary schools but in the tertiary level it is a course of choice that can be studied in a period of 3 to 4 years after which a degree would be awarded. To facilitate the learning of French, it is clear however that the Nigerian government has put in place programmes that promote the study of French language in its primary, secondary and tertiary schools. (Bamgbose and Akere, 2019). Some states such as Kaduna state and River state of Nigeria have Organized French training programmes by the ministry of education in partnership with Alliance Française. In River state for instance, through a public arrangement, the state government donated a piece of land for the development of French language resource center (Adenipekun, 2019). This is considered as a move in the developmental process.

3. National effort towards establishing French Language

Since the introduction of French language in Nigeria in 1996, the learning of French language in tertiary institutions has continued to be a discipline of interest to academics. Scholars in different professional disciplines see it necessary to have the knowledge of French language which they consider as added advantage to their academic profile. Undoubtedly, French has become a discipline of interest for both national and academic development. According to the Nigerian National Policy on Education (NPE, 2004), the purpose of introducing French as a foreign language to Nigerian schools is:

For smooth interaction with our neighbours, it is desirable for every Nigerian to speak French. Accordingly, French shall be the second official language in Nigeria and it shall be compulsory in primary and junior secondary school but non-vocational elective in senior secondary school.

The policy on language was obviously introduced into the school curriculum to give Nigerians better opportunities over their francophone counterparts. Since Nigeria is surrounded by French speaking

countries, her citizens should be able to communicate in French to enable them interact with their francophone neighbours. While English is classified as the language of science, French is known as the language of diplomacy, therefore the need for Nigerians to understand French is very important to fit into globalization. However, the process that drives globalization into perfect function is based on a combination of economic, technological, sociocultural, linguistic and political forces. According to Saskia (2016):

a good part of globalization consists of an enormous variety of micro-processes that begin to denationalize what had been constructed as national-whether policies, capital, political subjectivity, urban spaces, temporal frames, or any other of a variety of dynamics and domains.

In considering the National policy on Education (NPE, 2004) on the aspect of interaction with neighbors who principally from francophone countries, shows that French is not really at disadvantage in Africa. Rwanda for example switched to English and Madagascar added English as one of the official languages. Cameroon is known to be a bilingual country with French and English but despite that, we notice that French is given priority over English. Anglophone Cameroonians speak French but not the other way round.

4. The Place of French Language in Nigeria's Education System

Nigeria is not the only Anglophone country that has introduced French in her school curriculum. French is also recognized and taught in schools in countries such as Ghana, Kenya and Liberia. In primary schools in Ghana, 13% of Ghanaians speak French fluently and the country is an associate member of francophonie. Recently the government of Ghana required its government officials and military personnel to be fluent in French language (Allwright & Hanks, 2019). French is taught as an elective subject in secondary school, both junior and senior, but teaching French is associated with numerous challenges which Nigerian government should be aware of to enable the achievement of her language policy. The challenge that comes with teaching of French is an impediment on learners who will not find models to interact with the language on daily basis like the languages of the immediate environment. It is in this regard that the French language village Badagry was established to encourage learners of French to undergo immersion courses for a period of six months to one year but beside this, French preliminary programmes were also introduced in some universities such as the Kastina State University, Kaduna State University, University of Lagos, Ahmadu Bello University Zaria etc. This programme is aimed at teaching the

rudiments of French language to prepare students for degree course in the faculty. However, since its introduction in 1998 in Ahmadu Bello University and in the above-mentioned universities, student's performance has remarkably improved. This is due to the level of interest and enthusiasm on the part of the students who are eager to know French. Efforts have been made to tackle the frequent linguistic and grammatical problems students face and this include, the wrong conjugation of the three types of verbs, the misuse of prepositions and possessive adjectives in their singular and plural form and lastly, the misuse of French articles which remains a fundamental problem faced by French students in most schools in Nigeria. It is obvious that the only way to encouraging the learners of French not to lose interest in the process of learning is to carry out research that would bring solution to their grammatical and linguistic problems.

5. The Importance of Teaching French in Nigeria

French is among the world's major language which is in constant competition with English as a language of international organization and diplomacy. Katzner (2015), records that French is the mother tongue of about 75million people, with millions more familiar with it in some degrees as a second language. The adoption of French as the nation's second official language is of utmost importance because language propels the economy of a bilingual nation towards development. According to Moruwawon (2014), the republic of Cameroon was made up of two former colonies; French and English speaking. The republic consists of eastern Cameroon who was predominantly French while the western Cameroon was English speaking. At present, French and English are today being used as official languages but French remains the dominant language (Fisayo, 2015).

The real need for French in Nigeria according to Nkom (2008) is to improve Nigeria's geographically, economically, diplomatically as well as her educational research and this makes it imperative for her to give adequate attention to the teaching and learning of French language. The first attempt at the Franco-Nigerian co-operation started from the teaching of French in Nigerian secondary schools. For many years, the efforts to establish conducive learning environment for teaching French by French government and its support for the "year abroad" training of French language students remained the hallmark of Franco-Nigerian co-operation.

According to Ojo (2017), French would better prepare the Nigerian child who is planning to move into the future with self-assurance, hope and sense

of belonging. He will discover that even in the Nigeria of tomorrow, French will serve as a linguistic visa that would open better professional prospects for him. Like with the teaching of most foreign languages, teaching French in Nigerian secondary schools and tertiary institutions is not problem-free. Some of these problems are highlighted by Nkom (2008), who complains that there are lack of qualified teachers and teaching materials for effective teaching of the language. Nkom recommends the teaching of only the oral aspect of French. Ellis (2018), states that for French to succeed in Nigeria, French must be taught as a language of culture. It is therefore of great importance for parents and guardians to allow their children and wards to learn the language as it would open wider doors of opportunities to them. Therefore, it requires all of us to speak more than one language. If we can speak an international language like French, definitely we will have certain immeasurable concessions. It will expose us to several meetings and seminars outside the shores of this country (Ellis, 2018). The experience acquired abroad by scholars, political elites and technocrats would be an eye opener for development in Nigeria.

6. Conclusion and Recommendations

In conclusion, it is obvious that French language learning demands a lot of efforts and courage. This article revealed that Nigeria can attain full development with French as a language of communication. For business transaction with her neighbors and other forms of co-operation, Nigeria needs French language to achieve her objective in the development processes. Understanding French would create an enabling environment for interactions and business transactions hence liberating the country from language barrier and restriction.

French language should be given priority attention in all levels of education in fulfillment of the recent national policy on Education. This should start from the primary schools and secondary schools so that within a short time we can achieve our goal of nation building. Graduates of Polytechnics, Colleges Education and Universities should be made to undergo language training programme at French language centres and Alliance Française to increase French literacy in the country. French language should be made compulsory in all secondary schools in this country from JSS1-SS2 and at first year of all tertiary institutions.

The Federal Government of Nigeria should give scholarship to those who intend to study French at

the tertiary institution. This should include a trip to France for the “year abroad” programme to increase enrolment, interest, encourage participation and commitment. More French teachers should be trained and employed with high remunerations and incentives. This will lure more French graduates who are either self-employed or working in companies into the teaching profession. This should be done in conjunction with the French governments to enhance and promote the Franco-Nigerian co-operation.

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Religion and the Legal Institutional Combat against Corruption in Nigeria

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Abstract. Religion is man's belief in the super abundant reality that controls the cosmic environs, propels humans' worship and demand appeasement for pardon and favour. Corruption is the act of corrupting or the state of being corrupt, moral perversion; depravity, and perversion of integrity. The battle between religion and corruption in Nigeria is a moral one and calls for sanity and renewing of the mind. It has eaten deep into the fabrics of the nation with adverse effect on the poor masses. The perpetrating actors of corruption are found in all sectors of our nation but copiously amongst the elite and those in leadership. The objective of this research is to view the place of religious and legal institutions in combating corruptions in Nigerian. This research utilized historical approach as well as books, journals; internet materials etc as sources. It was able to examine corruption in Nigeria, holistic definition of corruption, nature and characteristics of corruption, evil of corruption, and the causes of corruption, legal and institutional fight against corruption in Nigeria, how religion aids corruption and the role of religion in combating corruption as a social responsibility/intervention in Nigeria. It recommends that religious institution should as a matter of urgency be the watchdog and the conscience of the common man in nation with respect to combating corruption in Nigeria.

Keywords: Religion, Legal, Institutional, corruption, Combat, Nigeria.

1. Introduction

In Nigeria, the issue of the upsurge of corruption is troubling and destabilizing different facets of the country. The damages it has done to the polity are astronomical. The menace of corruption leads to a slow movement of files in the offices, police extortion, toll gate and slow traffics on the highways, port congestion, queues at passport offices and gas stations, ghost worker syndrome, election irregularities among others. Even the insane people on the streets recognize the havoc caused by corruption. The funds allocated for their welfare disappear into the thin air thus, it is believed by many in the society that corruption is the bane of Nigeria. Consequently, the issue keeps reoccurring in most academic and informal discussion in Nigeria.

According to Lipset and Laiz (2000), corruption is endemic in all governments, and this is not peculiar to any continent, region and ethnic group. It cuts across faiths, religious denominations and political systems and affects both the young and old, man and woman alike. Corruption is found in democratic and dictatorial politics, feudal, capitalist and socialist economies. Religions and culture are equally bedeviled by corruption and corrupt practices did not begin today; the history is as old as the world. Extortion is a form of corruption. Tyararte (1997:11) states that "extortion is often seen as extraction from below (the police and custom officers the main culprits in Nigeria)". However, Amundsen (2015) holds that nepotism is a special form in which corruption manifest. Nepotism is a form of favoritism in which an office holder prefers his/her kinfolk and family

members. Nepotism, (which is also common in Nigeria), occurs when one is exempted from the application of certain laws or regulations or given undue preference in the allocation of scarce resources.

Ancient civilizations have traces of wide spread illegality and corruption thus, corruption has been ubiquitous in complex societies from ancient Egypt, Israel, Rome and Greece down to the present. This does not, however, mean that the magnitude of corruption is equal in every society; some countries are more corrupt than the other. Orwell (1996:109) rightly notes “all animals are equal, but some animals are more equal than others”.

Obasanjo (2000:33) posits:

...corruption has been responsible for the instability of successive governments since the first republic. Every coup since then has been in the name of stamping out the disease called corruption. Unfortunately, the cure often turns out worse than the disease and Nigeria have been worse for it. Nigeria's external image took bashing as our beloved country began to feature at the top of every corruption index.

2. Definition of Corruption

Perhaps, because corruption has received an extensive attention in the communities, and due to the fact that it has been over flogged in the academic circles, corruption has received varied definitions. Sen (1999:275) sees as “a perversion or a change from good to bad specifically, corruption or corrupt behavior involves the violation of established rules for personal gain and profit”. Lipset and Laiz (2000:112) state that corruption “is effort to secure wealth or power through illegal means, private gain at public expense; or misuse of public powers for private benefit”.

In addition, corruption is a behavior which deviates from formal duties of a public role, because of private (gains) regarding personal, close family, private clique, pecuniary or status gains. According to Nye (1967) it is a behaviour which violates rules against the exercise of certain types of (duties) for private (gains) regarding influence. Banfield (1961) holds that corruption includes such behavior as bribery (use of a reward to pervert the judgment of a person in a position of trust); nepotism (bestowal of patronage by reason of inscriptive relationship rather than merit); and misappropriation (illegal appropriation) of public resources for private use. To the already crowded landscape, Osoba (1996) adds that corruption is an anti-social behavior conferring improper benefits contrary to legal and moral norms and which undermine the authorities to improve the living

condition of the people. Ekiyor (2005:6) in his broad view of corruption defined it as:

The unlawful use of official power or influence by an official of the government either to enrich himself or further his course and/or any other person at the expense of the public, in contravention of his oath of office and/or contrary to the conventions or laws that are in force

Dalhatu (2017:133) defines corruption as “the receiving or offering of money or other gratification in order to deflect a person from honest discharge of his duties or the demanding of money or other gratification in order to perform a person's duties”. Achike (2017:115) observed that:

Corrupt activities are not the exclusive preserved of a particular section of the society, but rather, an ill doing that cut across all social barriers and strata; and that it is not only the politicians and executives that are corrupt in our society, but so are bureaucrats, public servants, bankers, insurance brokers, officials involved with the administration of justice in the country, law enforcement agencies, the press, religious leaders and other members of the public.

Marx (n.d) opines that while everyone seems to rant and rage against it, corruption only gets bigger and deeper with each passing year. Corruption, or the siphoning off of public money and keeping a large part of the economy outside of public scrutiny, has been one of the most effective tools of our ruling classes to, one, reduce income distribution to the minimum necessary level, and two, keep a significant part of their capital “private”. Unless a significant transformation of social and political power is effected in our societies, it would be impossible to make a dent in corruption as it has entrenched itself as one of the most important ways in which our ruling classes effect accumulation of capital.

In the light of the above definitions, the researcher posits that corruption is the excessive greed of humans to exploit others for selfish gain using position of authority in all ramifications, which causes underdevelopment in a given society.

1.1 The Nature and Characteristics of Corruption

Some studies have taken a holistic (broader) approach in the decision of corruption by dividing it into many forms and sub-divisions. These are Political corruption, Bureaucratic corruption and Electoral corruption.

Political Corruption: This takes place at the highest level of political authority. It occurs when the politicians and political decision-makers, who are

entitled to formulate, establish and implement the laws in the name of the people, are themselves corrupt. It also takes place when policy formulation and legislation is tailored to benefit the politicians and legislators. Political corruption is sometimes seen as similar to corruption of greed as it affects the manner in which decision are made as it manipulates political institutions, rules of procedure, and distorts the institutions of government (The Encyclopedia American 2000). Of all the factors which pollute the behaviour of those whose responsibility it is to render services to the public, corruption is the most reprehensible and destructive. Aluko (2009) says government officials further still corruptly enrich themselves by converting Government money in their custody to their own use, force citizens to pay bribe money, and citizens also induce the officials with bribes to get whatever they want from Government or company offices. Though corruption is found in every society, it is very common in Nigeria especially in the sector, and no one seems to be free from it either as a doer or as a victim. Dalhatu (2017) opines that corruption has reduced politics and public governance in Nigeria to huge jokes. It has there created two extremes in the exercise of public office- one extreme is privatization of public service, where scarcely exist any demarcation between the office and the office holder. The other extreme is a culture of non-commitment to the common good, where public affair means no body's affair.

Bureaucratic Corruption: This occurs in the public administration or the implementation end of politics. This kind of corruption the citizens encounter daily at places like the hospitals, schools, local licensing offices, police, taking offices and so on. Bureaucratic petty corruption, which is seen as similar to corruption of need, occurs when one obtains a business from the public sector through inappropriate procedure (The Encyclopedia America 2000). Okwuchukwu and Adeyinka (2005) said that two Justices of the Court of Appeal were dismissed from the bench for corrupt practices. Also, allegation of corruption once reared its ugly head in the highest court in Nigeria (Supreme Court) in an appeal brought before the court in a case involving two car companies. Global Motors Limited and Honda Limited, where a legal practitioner, Ephraim Duru openly in court alleged corruption against the Chief Justices of Nigeria, Justice Muhammed Lawal Uwais of receiving twelve Honda cars in order to pervert the cause of justice.

Allegation of bias are always made against some judges in Nigeria in relation to pecuniary interest in the litigation. Kolawole (2008) avers that they take bribe or corrupted in any other way like business,

professional or vocational relationship with one of the parties which may result in likelihood of bias. It could arise from blood, filial or any other form of personal relationship with one of the parties.

Bureaucratic structure gave birth to extractive corruption. Critical observation reveals that the state or some state agents benefit most from extra-legal transactions in the name of the state. This kind of corruption unfolds when institutional decision-makers exploit the government power they are equipped with, to tailored and sustain their self-interest, power, status and wealth. Obasanjo (cited in Afolabi, (2007) enumerated the various forms of corruption to include fee fraud (known as 419), money laundering, unconventional and fraudulent trade practices, misappropriation or diversion of funds, kickbacks, under and over invoicing, bribery, false declarations, abuse of office, and collection of illegal tolls. Other contextual meanings include the impairment of integrity, virtue or moral principles, and an unauthorized use of resources for private gain. Agbaje (2004) by way of contextualizing corruption within the territory of public service listed such factors as pervasion of public rules and misuse of official power for selfish motive, and the frustration of electoral process to make free and fair election impossible.

Corruption in our Electoral System: The 2023 presidential election in Nigeria shows rigging and vote buying from the party primaries to the final concluded exercise which emerged Ahmed Bola Tinubu of the APC as winner. According to Adoyi (2023:1), "most Nigerian students expressed shock, anger and disappointment at the declaration of Tinubu as winner of the presidential election, while a few were joyous and express gratitude to INEC for a job well done". Electoral corruption includes purchases of vote with money, promises of offices or special favours coercion, intimidation and interference with freedom of election. The Encyclopedia American (2000) posits that vote are bought, people are killed or maimed in the name of election, losers end up as the winners in elections, and votes turns up in areas where vote are not cast. Nigeria is a good example where this practice is common. Corruption in office involves sale of legislative votes, administrative or judicial decision or governmental appointment. Disguised payment in the form of gifts, legal fees, employment, favors to relatives, social influences or any relationship that sacrifices the public interest and welfare, with or without the implied payment of money is usually considered corrupt. Corruption in the temple of justice is self-defeatist. Code of Conduct of Public Officers, fifth schedule (1999), Section 6(1) posits that:

A public officer shall not ask for or accept property or benefits of any kind for himself or any other person on account of anything done or omitted to be done by him in the disadvantage of the discharge of his duties.

The level of corruption as witnessed in the Nigerian judiciary in recent times is unprecedented in the annals the country especially as regard election petition cases before the court for adjudication. Kolawole (2008:144) states that “the offering and acceptance of gratification under the Independent Corrupt Practices and other related offences Act is an offence”. Mustapha (2001:4), chairman of the Independent Corrupt Practices and other related offences Act opines:

Gift is an offence under the anticorruption Act. If you accept gift for discharging your official duty, you think it is the African way of hospitality. But I tell you, that is not. It is corruption and both the giver and the receiver will be treated as offenders.

The year 2007 was the year of general election in Nigeria. Democracy was supposed to be at work. Nigerians were to freely elect their representatives. The elections were held but the general consensus is that the elections were not free and fair. According to Peters (2016), the elections were flawed with rigging, thuggery, inflation of votes, disqualifications of candidates few days to election and candidates that won primaries in their parties were substituted for candidates that lost during the primaries. The politicians, the political parties as well as the Independent National Electoral Commission (INEC) the body that was constitutionally charged with the functions of organizing and supervising the election did not play the game according to the rules. INEC that supervised the 2007 election in Nigeria became incompetent, partisan, did not show any independence in the election.

1.3 The Cause of Corruption

The fundamental factors that engender corrupt practices in less develop nations, including Nigeria, as stated by Bryce (2015) are as follows: 1) Great inequality in distribution of wealth, 2) Political office as the primary means of gaining access to wealth, 3) Conflict between changing moral codes, 4) The weakness of social and government enforcement mechanism; and 5) The absence of a strong sense of national community. The causes of corruption in Nigeria cannot deviate significantly from the above factors however, obsession with materialism, compulsion for a short to affluence, glorification and approbation by the general public, are among the

reasons for the persistence of corruption in Nigeria. Harrison (2013:55) opines that:

It has been noted that one of the popular but unfortunate indices of good life in Nigeria, is flamboyant affluence and conspicuous consumption, as a result of this, some people get into dubious activities including ‘committing ritual murder for money making’.

1. The lack of ethical standards throughout the agencies of government and business organizations in Nigeria is a serious draw back. Ethics is action, the way people practice their values, and it is guidance system to be used in making decisions. The issue of ethics in public sector (and private cite) encompasses a broad range, including a stress on obedience to authority, on the necessity of logic in moral reasoning, and on the necessity of putting moral justice into practice. Unfortunately, many office holders in Nigeria (appointed or elected) do not have clear conception of the ethical demand of their positions.

2. Other factors are poor reward system and greed; Nigeria’s reward system is, perhaps the poorest in the world. Nigeria is a society where national priorities are turned upside down; hard work is not rewarded, but rouges are often glorified in Nigeria. As Authur Schlesinger (cited by Howard 2015:10) posits, “our trouble with Nigeria is not that our capabilities are inadequate. It is that our priorities which mean our values are wrong”. Bad rules and ineffective taxing system, which make it difficult to track down people’s financial activities, breed corruption. Ineffective taxing system is a serious problem for Nigeria. The society should institute appropriate and effective taxing system where everyone is made to explain his or her source of income, through end-of-the-year income tax filling. Big business enterprises do not pay tax and they are mostly owned by Nigerian politicians this is unfair and a form of corruption.

3. The lukewarm attitude of those who are supposed to enforce the laws of the land (judges, police officers and public officials) could lead to people engaging in corrupt behavior, knowing fully well that they will get away with it. Some cultural and institutional factors lead to corruption. For instance, nepotism and the strength of family values are linked to the feeling of obligation. The work of Ehusani (2002) has demonstrated the relationship between culture and corruption. It implies that corruption is at times a motivated behavior responding to social pressures to violate the norms, so as to meet the set goals and objectives of a social system. Aluko (2002) states that the brazen display of wealth by public officials, which they are unable to explain the source, points to how bad corruption has reached in the society. Many of these officials before being elected or appointed into

offices had a little or modest income and properties/infrastructures but now, they are now owners of many properties around the world. This fact makes all and sundry to move into politics and public offices with the intention to misappropriate public funds. They believe that the money does not belong to anybody.

1.4 Effects of Corruption in Nigeria

The fight against corruption is global and the world is watching Nigeria with keen interest. Achike (2017) holds that the fact that corruption creates a very bad image of a people cannot be disputed and as long as the trend continues, no one would like to do business with our nation. Obviously, the evils of corruption in Nigeria are as follows:

- Corruption has created unimaginable miseries, unparalleled oceans of poverty dotted with islands of scandalous wealth.
- It has destroyed basic virtues of trust on the social arena and created a vicious circle and re-invented.
- Corruption breeds inefficiency, incompetence, mediocrity and loss of self-respect.
- Corruption stunts growth and development.
- Creates political instability and lead to socio-economic ruin of a nation.
- Creates uneven distribution of wealth.
- Reduces revenue capacity earning of government.
- Promotes criminal activities.
- Promotes inflationary trends.
- Stultifies planning in budgetary and economic matters.
- It causes disrespect within the international community.
- A major cause of Human Rights abuse or violation.

3. Legal and Institutional Fight against Corruption in Nigeria

3.1 Economic and Financial Crimes Commission (EFCC) and its Fight against Corruption in Nigeria

The EFCC was set up with the responsibility under Section 5, Act Cap E1 of the Laws of the Federal Republic of Nigeria 1990 thus:

- *Investigate all financial crimes including advance fee fraud, money laundering, counterfeiting, illegal charge transfers, futures market fraud, fraudulent encashment*

of negotiable instruments, computer credit card fraud, contract scam etc.

- *Adoption of measures to identify, trace, freeze, confiscate seize proceeds derived from terrorist activities, economic and financial crimes, related offences, or the properties the value of which corresponds to such proceeds.*

According to Bridget (2017), EFCC has carried on with the raid, arrests and prosecution of several Nigerians in the wake of the present administration. Nigeria has witnessed a tremendous increase in the activities of Economic and Financial Crimes Commission (EFCC), against alleged corrupt individuals in the past two years. With the coming of President Muhammadu Buhari into power with his anti-corruption crusade, EFCC has been instrumental to the arrest and prosecution of several alleged corrupt persons. Although the upbeat in the activities of the Commission has been applauded by some sections of the society, some others tagged it a reaction to the body language of Mr. President, and targeted at political enemies, due to alleged lopsidedness that characterized the arrests.

Kalu (2017) said aside EFCC, the Department of State Security Service (DSS) has also joined in the crusade to rid the country of corrupt individuals by arresting and charging several accused persons to court. The implication of this development was an increase in the number of high-profile criminal cases in various courts across the country. Unfortunately, two years down the lane, the Commission could scarcely boast of any conviction in several high-profile cases charged to court in the last two years, except that of former Governor of Adamawa State, James Bala Ngilari, who was sentenced to five years imprisonment without the option of fine on March 6, by a High Court in Yola. Ngilari was found guilty of corruption charges leveled against him by the Commission in September 2016. The Acting-Chairman of EFCC, Ibrahim Magu (2017) had described the conviction of an ex-governor for corrupt misconduct committed, while in office as a step that showed a renewed determination of the Commission to fight corruption. But considering the number of arrests made by the Commission and the sensation that accompanied their arrests and consequent arraignment, many have wondered about the delay in prosecution and low conviction of the high-profile corruption cases.

While President Buhari, in one of his outings stressed that “when cases are not concluded, the negative impression is given that crime pays”, experts maintain that unless the accused is confronted with facts,

conviction remains a mirage. It was perhaps, to facilitate prosecution and likely conviction that necessitated federal government's establishment of a 20-man National Prosecution Coordination Committee (NPCC), headed by the Minister of Justice and Attorney General of the Federation (AGF), Abubakar Malami (SAN). The Committee, which was inaugurated May last year, was charged with the responsibility of ensuring effective prosecution of corruption and other high-profile criminal cases in the country. To facilitate the Committee's task, it was gathered that the Justice Ministry created 20 prosecution teams with four members each and had requested all agencies exercising Police powers to recommend five experienced investigators to support the committee's work.

A Senior Advocate of Nigeria, Ozekehome (2017:7-8) blamed both the delay in the prosecution and low rate of convictions in the high-profile corrupt cases, not only on lack of proper investigations but also on ill motives. He posits thus:

EFCC has not been able to secure more conviction because the trials are politically motivated and are done in the media without proper investigation. So, they convict people on the pages of newspapers, in the television and on the social media, and by the time they finally go to court, you discover that there is no evidence to convict the people. That is the reason their cases collapse like a pack of cards. He added that in a society where the accused is presumed innocent until found guilty by the law court, investigations ought to have been diligently carried out even before the accused is invited by the prosecuting authority for questioning. Ozekehome (2017:9)

Truth is that our criminal justice system, under Section 36 of the 1999 Constitution, provides that the innocence of the accused is presumed until found guilty. It is different from the French Model where the accused is presumed guilty until proven otherwise. Under Nigerian law, you must prove a case against an accused person beyond reasonable doubt. Any doubt is resolved in favour of an accused person because it is better for 10 gentlemen to escape justice than for one innocent soul to be unjustly convicted. So, what EFCC does is to work from the answers to the questions rather than from the questions to the answers. They first detain a person before they start investigation so as to wear out the person and make him to incriminate himself. Otherwise, why, in a sane society, would you detain a person like former governor Gabriel Suswam of Benue State for nearly three months without granting him bail? In civilized countries, you first investigate the matter thoroughly, then you pick up the suspect and ask him questions based on the

investigation and within the next 44 to 48 hours, you are charging him to court. But here, they will first detain the person before they will begin to look for evidence they will use to prosecute the accused. Such a dubious system, which is collective, especially against opponents and critics while you are shielding those in your government who have been serially accused with serious allegations, some even indicted by state judicial panels, such a system cannot work.

Ozekehome (2017) said as far as he is concerned, there is no anti-corruption war, what is happening is recovering of illicit loot from people, especially politicians and their military collaborators. That is not necessarily fighting corruption because as you are doing that, you have not put in place, structures to prevent further corruption. In fact, corruption today is stronger than it was before. It now walks on its hands, legs, heads and buttocks because it is not controlled.

Njikonye (2017:5) however stated that it would be wrong to believe that every prosecution will lead to conviction.

But I must point out that it is not mandatory for the prosecutor to secure conviction at all cost and by all means. Probably, what happens mostly is that midway into the case; it is dawn on the prosecution that there is no enough evidence to secure conviction, then, it slows down the process. But all the same, conviction is not secured by all means. The prosecution must provide evidence beyond reasonable doubts.

Nevertheless, in the year 2022, the EFCC has reported its successful prosecution and conviction of 3,785 cases. (2022 Narrative of EFCC convictions last retrieved on 1/03/23 at www.efcc.gov.ng) The EFCC despite its functions and fight against corruption has been criticized as a willing tool in the hands of the ruling party and a third arm of ruling, (Adebayo Abubaka, 2022).

Agbakoba, (2023) has expressed its disapproval of the actions of the commission as it is overstepping its scope of operations and vows to challenge its creation in a court of law.

3.2 The Independent and Corrupt Practice Commission Fight against Corruption

The ICPC is mandated to investigate and prevent offences of corruption. Its duties are generally stated under section 6 of the ICPC Act 2000. The ICPC scope of operation is not limited to financial corruption; through its Sexual harassment policy has defined sexual corruption as "any unwelcomed sexual advancement, request for sexual favour, verbal, non-

verbal or physical conduct or gesture of a sexual nature or any other behavior of a sexual nature that has or might reasonably be expected or perceived to cause offence or humiliation to another’.

Section 19 provides for a 5year jail term for any public office holder who uses his office to gratify or confer any corrupt or unfair advantage to himself. In the case of ICPC v. Richard Akindele CA/AK/80c/2019, a formal lecturer of a University was convicted and sentenced to 6 years jail term for demanding and soliciting for sex, concealing evidence and falsification of age. Also, a magistrate has been convicted for demanding bribe of 100,00 naira from litigants while Mr. Amdii Monday Gideon was convicted for involvement in employment scam. The ICPC has effectively tried to curb corruption however, more is expected of it until corruption is eradicated from our society.

The Code of Conduct Bureau on Corruption

The bureau was established to reduced corruption in public life and was established in 1979 The aims and objectives of the Bureau shall be to establish and maintain a high standard of morality in the conduct of government business and to ensure that the actions and behaviour of public officers conform to the highest standards of public morality and accountability. Section 3 spells out its functions as follows:

- (a) receive assets declarations by public officers in accordance with the provisions of this Act;
- (b) examine the assets declarations and ensure that they comply with the requirements of this Act and of any law for the time being in force;
- (c) take and retain custody of such assets declarations; and
- (d) receive complaints about non-compliance with or breach of this Act and where the Bureau considers it necessary to do so, refer such complaints to the Code of Conduct Tribunal established by section 20 of this Act in accordance with the provisions of sections 20 to 25 of this Act: Provided that where the person concerned makes a written admission of such breach or non-compliance, no reference to the Tribunal shall be necessary.

The Act also applies to Retires officers from the public and civil service however, section 18 of the Act provides for exemption to be made applicable to certain public officers by the President. This section makes the president to willfully and in his political might shield individual who are loyalist to him as there are no defined categorization of persons to be exempted. Nwakoby (2021) has expressed that the Act needs a reform.

4. How Religion Aid Political Corruption in Nigeria

Ringkrist (2015:10) sees religion as what aids political corruption in Nigeria thus:

Nigerians are too docile, too forgiving of bad leadership. Why are they this way? Number of reasons abounds. The first one is religion. The kind of religion we have in Nigeria is one that puts you to sleep, and after that, puts you to death. It’s not the kind of religion that is after social justice; it is not the kind of religion that is after the welfare of the people and the independence of their existence. Particularly guilty in this regard are the prosperity Gospels of the Pentecostal variety who hawk faith on air and convert religion into superstition. If you have no job, we are told, it must be because of your sin. Your poverty (or pauperization) is a result of the offence you have committed against God. Blissfully indemnified are the rogue-rules whose greed has corrupted and ruined our social estate; those whose policies or lack of them have made job creation impossible by sabotaging our productive capacity? So, if you have no job, blame your sins; if you wallow in poverty, you only have yourself to blame.

In the thinking and preaching of many of these contemporary evangelists, every scoundrel in power in Nigeria is “God chosen” and must treated as such without actually scrutinizing the person properly. Religion in Nigeria is dangerous opium; that is why her rulers are encouraging the building of traditional Shrines, churches and mosques all over the place. They shower praises on corrupt leaders to get money from them and none can tell them the truth to their faces. The pastor in prayerful supremacy, present the relationship between the State and religion in Nigeria as cordial and that all is well.

Bryce (2015:39) states thus:

Religion has killed the rational thinking in Nigeria. I say this all the time; our country is still in a pre-scientific era. That is why things are like this. We don’t think logically; that is why any ruler, ant fool would seize reins and rule us because we would always find an excuse for being ruled or being led by the nose.

Nigerians do not ask questions, that is why most Imams and the pastor led them by the nose, and the politicians also complete their humiliation and disempowerment. And between the clerics and political functionaries, there is a very close liaison. Many Nigerians are not rational and interrogative people. In fact, in Nigeria today, if one is the interrogative type he/she is easily labeled and

condemned. People even wonder why one should always ask questions? For Cluta (2014:10): Some people are docile and the reason why they take all kind of cheating is that many of them envisage themselves in the position of power someday too. If I am X and the oppressor is Y and the oppressor is oppressing me stealing all the money, and making life difficult for me and my children, am not likely to attack him, I will pray to God to get my own “miracle” so that somebody, he will go and I will be in his place. No; no I am praying for him to go but for the structure to remain.

This is the social psychology of Nigerian politics and so many people don't see it as wrong. When they see it as wrong, it is because it is putting them at a disadvantage; they are not really concerned with the social order or commonwealth. This is a very important issue. But no one entered a plea for God to smash the incubus of corruption and mismanagement that has brought the country to its knees. Nigerian public leaders should ask God to grant them the courage and candor to make a public declaration of their assets as required by the constitution of the country.

5. Religious Roles and Solutions in Combating Corruption in Nigerian Nation

Religious body in Nigeria have important role to play in the fight against corruption. Through their teachings they appeal to the conscience of their adherent which is capable of influencing their behavior and attitudes towards corruption. In the real sense, religion condemns corruption. Hence Adeleke (2015:89) avers that “Christians and Muslims see corruption as a sin while African traditional religion views corruption as taboo or sin against the earth goddess”. It was noted by Dike (2012:77) that “corruption whether moral or political is a sin whosoever that engages in it is under the bondage of sin. According to the Bible, covetousness and greed leads to corruption”. The above is founded on the premises that the essence of life does not depend on the abundance of what a person acquires. Greed is the corollary of corruption. When a person wants to acquire or be in possession of all things the tendency for him to become corrupt so as to succeed in acquiring all that he wants is high.

Obviously, the below stated points from religious perspectives are capable of reducing corruption in Nigeria if not eliminate it.

Practicing the Tenets of Religion: The tenets of faith in God by religious groups in Nigeria condemn corruption of any sort. According to Howard (2015),

corruption in Nigeria will be effectively combated when both the leaders and the adherent of religious bodies put into practice what they teach and hold as their doctrine. This involves obeying the principles of morals, respect for life, love, chasing after peace, praying, fasting for the nation and her leaders and so on. The escalation of the resilience of corruption is energized by the fact that religious people in Nigeria do not put into practice the dictates of the holy scriptures of their religion.

God as the Right Source of Wealth: Corruption would be reduced when it gets sucked into the people's heart that God remains the only source of right wealth. What one should have should be what God gives and not ill-gotten wealth. Supporting the above, it was noted by Ehusani (2003:210), “theological solution for corruption is for all to see God as the source of wealth”. From this view when the leaders and the led see God as the source of wealth accumulation, corruption will be reduced since God is the ultimate source of good wealth, and it requires that one would walk with God in patience. People will not be propelled out of greed to indulge in immoral act just to be enriched, the giving and taking of bribe would be drastically reduced. The leaders of the religious bodies should focus on such teachings and admonitions that would redirect the minds of their adherents and focus back to God.

God as the Right Source of Power and Position:

One of the most stressed areas of corruption in Nigeria is high level of corruption in politics and struggle for power and positions in governance. This power-hungry people involve and indulge in all kinds of atrocities in order to get into power. Thus, in Nigeria as stated by Kenneth (2013:44):

Most politicians and leadership contestant would not mind who they trample upon to get what they want. This high rate of corruption is manifested as people are being kidnapped and killed for rituals, public money stolen to finance rigging of election and so on.

Religion as averred by Hassan (2010) could proffer solution by redirecting the minds of their adherents towards the understanding that the right source of power and positions comes from God. They should keep laying emphasis in their teachings and preaching that entering into power or leadership position by force, rigging, and killing and by magical means is against God and has its consequences. The nemesis of taking up power forcefully does fall on the perpetrator himself or on his children or even on his generations. When this emphasis is continually laid in the places of worship, corruption would be effectively combated. In the other hand when politicians are made to

understand that they are in power because God wants them to be there, corruption would be reduced.

Persuading the People for Positive Change of Heart: The Bible States “as a man thinks so he is” (Prov 23:7). Man’s action is nursed and generates from the heart. On this premise El-rufai (2003:222) noted that “no matter what has been said about corruption control, if the heart is not touched or circumcised, it will continue to be corrupt”. When peoples’ heart and mind are rightly guided, they would live on the high tendencies of proper behavior. But when their minds are misinformed or misguided, it amounts to high rate of corruption. Habit of fearing God disposes one to Godly living. Therefore, to effectively combat corruption the religious bodies in Nigeria have important role of rightly guiding, informing, teaching and rehabilitating the hearts and minds of their adherents for right conduct in the in the churches and society. Religious role also involves encouraging and persuading adherents to eschew evil and take up to the right attitude the religious adherent would only be able to hate evil when they love and fear God. Since all religions recognize God as the supreme and sovereign, they should persuade their adherents to fear him. The result of fearing God is Godly living. It is worth mentioning that it is in fearing God and godly living that corruption could be reduce in Nigeria.

Being Content: Greediness leads to corruption. Lack of being satisfied with what one has could make one greedy hence adopting corrupt way to keep more and more of what one desires. Lack of contentment has led to some to turn against their conscience and against the will of God. Hassan (2010) says that leaders of each religious body should emphasize the need for members to be contented with what they have. It is good to aspire to get to the next level, but in doing so, one should follow the right means.

Being Patriotic to One’s Nation: Loving one’s nation as postulated by Bryce (2015:54) “could make one not do things that would paint the nation black. Rebranding Nigeria, it is a concept that has been advanced. This is a call to love the nation and obey the constitution, loving and obeying the laws of the nation, would reduce corruption in Nigeria. Therefore, if the leaders and teachers of the religious bodies would teach and persuade their adherents to love this nation corruption will be reduced. Money laundry will cease.

Punishment for Indulging in Corruption: All religions teach that there are punishments for evil doers. Ringkvist (2015:18), wrote that:
Religions often teach the concept of hell, were there is eternal suffering of an unimaginable degree. It is fact

that religious bodies do emphasize the punishment reserved for sinners or deviants. For corruption to be effectively combated, this emphasis should be intensified as it was in the 17th centuries.

I Timothy 6:10 declares, “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows”. In Matthew 26:14-16, money made Judas Iscariot to betray Christ:

Then one of the twelve, called Judas Iscariot, went unto the chief priests, and said unto them, what will you give me, and I will deliver him unto you? And they covenanted with him for thirty pieces of silver. And from that time, he sought opportunity to betray him

The right moralities of some leaders have been corrupted due to excessive quest for money and materialism. According to Chukwezi (1991), the role of Christians in good governance addressed the Christians responsibility in the promotion of Nigerian nation in order to curb the corruption situation in her country. Two roles were basically appraised which include:

The Fulfillment of Civic Duties: There is a developing attitude by modern man to emphasize more on his family ties and struggle to acquire and maintain a means of livelihood which has led to a conspicuous lack of involvement with claims of the society as a whole. Apathy and indifference as stated by Ringkvist (2015:20) towards political matters (especially elections), are greatly noticeable, because of the failure of many governments. This is true of Nigerians today but this must not be the case. Cluta (2014) opines that the Christians in Nigeria today are called more than ever to exercise two kinds of civic duties. First, it is in the obedient to duties e.g. taxation, military services where there is one, and so on. Second, loyalty is expected of them to political leaders.

Dike (2012) declares that in the democratic system, the Christian is responsible for the common good at all levels- Federal, States and Local Government. The common good is has to do with right disposition in handling the distribution of goods and services for humanity to have a breath of fresh air rather than looting and enslaving their subjects. The common good can be achieved by exercising the “right to vote freely”, collaboration in self-government, and the exercise of the right to criticism and control (through public opinion). It is argued that it is due to frustration caused by the sad experiences of election rigging and manipulation that discourages most Nigerians from voting during elections. Some though a minority, have

collaborated actively in perpetuating, encouraging and supporting bad regimes.

The Rejection of Interest Groups: Here, it is referring to organizations not provided for by the constitution and whose interests are not for common good. They are strong, persuasive; they exact a lot of pressure on public opinion, government, parliaments, and so on, but all for selfish reasons. They can sponsor and influence people into power and hold them hostage, all to the detriment of the majority of the citizens. Ehusina (2002) states that Nigerian Christians must not be part and parcel of such groups that perverts the true principles of justice and fair play and institutions of the free democratic state. The Christian are reminded thus “God wants you to be good citizens, so as to silence what fools are saying in their ignorance....Have respect for everyone and love our community; fear God, honour emperor” (1 Peter 2:15-17). The morally upright is seen normally as a good citizen precisely in the nation. It is a member of the electorate and government that should show how he could contribute equitably to the common good and manifest simultaneously both civic and religious virtue. Therefore, the virtue of national justice in the allocation of resources, opportunities and burden, vigilance that will reflect concern for public welfare and well-being, constant testing of political leaders, and commitment to provide or proffer solutions to social problems and provision of welfare services, the exercise of discipline by both the political office holder and citizens; and the bribery and corruption.

6. Recommendations

- Since corruption has been a major threat to the nation, all culprits of corruption should be prosecuted by sentencing them to a good number of years of imprisonment and confiscate all they have on this accord.
- The administration of President Muhammadu Buhari is contending and fighting corruption at all cost but he should look among his cabinet member to probe and prosecute them for alleged corruption rather than treating them as sacred cows.

Conclusion

The place of religious and legal institutions in Nigeria has to a reasonable extent proffered remedies on corruption in our nation. This research work has opened our eyes to the responsibilities of contending with corrupt practices by our leaders who are not favourable to the poor masses. Nigerians, have discovered that corruption is the predominant challenge of Nigeria Nation and nobody can plead not

guilty to it, both the secular and ecclesiastical system. The EFCC, ICPC, Code of Conduct Bureau has really been in a fight against corruption but still every Nigerian citizen must be in the vanguard of the struggle by providing useful information to enable the commission perform her function as required by law. However, combating this menace ravaging the society in Nigeria called corruption by the judiciary is a sine qua non as prosecutions is expected without compromise.

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Part Three

Business and Entrepreneurial Studies



Comparative Analysis of Consumer Preferences for African Prints in Southwest Nigerian States

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Abstract. This research investigates the diverse perceptions and preferences of consumers towards African prints in Southwest Nigeria across various age groups. The study examined the interplay of cultural, social, and economic factors shaping consumer choices in of African print fabric usage. Survey research design was adopted for the study using questionnaire as the data gathering tool. Samples were selected across the six states in Southwest Nigeria. A total of three hundred and eighty-four (384) African print consumers were sampled using random sampling technique. The data was subjected descriptive analysis, using frequency distribution, percentage, and mean score. The study revealed that users of African print fabrics across age groups have their unique perceptions and preferences in African print fabrics. It was therefore recommended that African print designers should adopt user-centred design process and focus on consumer preferences during the design process of African print fabrics.

Keywords: African prints, Preference, Southwest, Nigeria.

1. Introduction

African prints, with their vibrant colours, intricate patterns, and deep cultural significance, have long been symbolic of Nigeria's rich heritage and diverse traditions. In Southwest Nigeria, these prints are not just fabrics; they are narratives woven into the culture of the region. From traditional ceremonies to contemporary fashion runways, African prints hold a

significant place in the hearts and wardrobes of the people. Understanding the perceptions and preferences of consumers concerning these prints is not merely a study in fashion; it is an exploration of identity, tradition, and societal change. The African print industry in Nigeria has undergone remarkable transformations over the years (Adeloye, Akinbogun and Ogunduyile, 2023). African print fabrics which was once rooted deeply in tradition has now become a dynamic and evolving sector, adapting to global fashion trends while preserving its cultural essence.

Fashion choices are influenced by the environment in which individuals exist. In Nigeria, fashion choices, including the preference for specific African print fabrics, are linked to cultural traditions, religious beliefs, and social norms (Essel, 2017). Globalization and digital media have infused a plethora of styles and trends, shaping the preferences different categories of African print fabric users.

This study holds immense significance in multiple spheres. It provides valuable insights to local designers, manufacturers, and retailers, helping them to align their products with the market needs. From a cultural perspective, understanding these preferences offers a lens through which the evolution of traditions and societal values can be observed. Academically, this research contributes to the broader field of consumer behaviour, offering an understanding of how cultural heritage intertwines with contemporary influences in shaping fashion choices. This research seeks to unravel consumer perceptions and

preferences regarding African prints in the six states in Southwest Nigeria.

2. Literature Review

2.1 The Significance of African Print Fabrics in Nigerian Culture

African print fabrics, commonly known as Ankara or Dutch wax prints, have a deep-rooted historical significance in Nigerian culture. These fabrics were introduced to West Africa by Dutch traders in the 19th century and have since become an integral part of the cultural identity of various Nigerian ethnic groups. Adeloje (2021) extensively documented the historical trajectory of African prints, emphasizing their role as markers of social status, ethnicity, and cultural heritage. These prints were traditionally worn during significant ceremonies, rituals, and festivals, symbolizing unity, identity, and communal belonging within Nigerian communities. The significance of African print fabrics in Nigerian culture extends beyond mere adornment. These fabrics often feature intricate patterns and motifs that carry deep symbolic meanings. Designs often represent proverbs, folklore, or historical events, encapsulating the wisdom and heritage of Nigerian society (Adeloje, 2021).

According to Oyedele and Babatunde (2013), African print fabrics play significant roles in socioeconomic spheres. The textile industry, particularly in regions like Lagos and Ogun state, have become a hub of creativity and entrepreneurship. Small-scale businesses, often led by women, specialize in designing and selling African print garments, contributing to local economies and empowering communities. Uqalo (2015) explored the economic implications of this industry, emphasizing how the production and consumption of African print fabrics create employment opportunities and stimulate economic growth. African print fabrics serve as cultural symbols, expressions of identity, and agents of socioeconomic change. The fusion of tradition and modernity in African print fabric designs preserves Nigeria's rich cultural heritage and also propels the nation into the global fashion industry, reinforcing the enduring legacy of these vibrant textiles in Nigerian society.

2.2 The Evolution of African Prints in the Fashion Industry

The evolution of African prints in the fashion industry represents a fascinating journey of cultural exchange, innovation, and global influence. Historically rooted in traditional African textiles, Adeloje (2021) traced

the origins of these prints to various African regions, highlighting their diverse patterns, techniques, and cultural significances. With the advent of globalization, African prints transcended geographical boundaries. European and American designers, in the early 20th century, started incorporating African-inspired textiles into their creations, paving the way for the integration of these prints into mainstream fashion (Adelaja, Salusso and Black, 2016).

The evolution of African prints in the fashion industry has not been without controversy. Essel (2017) critically examined the thin line between cultural appropriation and cultural appreciation. While the global adoption of African prints signifies their aesthetic appeal and cultural richness, concerns have been raised about the exploitation of African heritage without proper acknowledgment or respect. This debate has influenced the fashion industry's discourse, leading to more understanding of ethical practices and cultural sensitivity in the design and promotion of African-inspired garments.

In recent years, African designers and entrepreneurs have taken significant strides in reclaiming and revitalizing African prints within the fashion industry. Designers like Duro Olowu and Ozwald Boateng have seamlessly blended traditional African textiles with contemporary designs, creating a new aesthetic that celebrates both heritage and modernity. This movement has empowered African designers and also contributed to a global cultural renaissance. Nwafor, (2011) explored the socio-cultural implications of this empowerment, emphasizing how African designers are challenging Western-centric fashion narratives and reshaping the industry's landscape.

The evolution of African prints in the fashion industry has intersected with the growing demand for sustainable and ethical fashion practices. Udegbe, (2017) highlighted the importance of traditional African textile techniques, such as hand-dyeing and weaving, in the context of sustainable fashion. These techniques not only preserve ancient craft traditions but also promote eco-friendly production methods. Moreover, initiatives promoting fair trade and ethical labour practices within the African textile industry have gained prominence, emphasizing the need for responsible fashion consumption and production (Adeloje, Ogunduyile, Akinbogun, 2022).

African prints have significantly influenced global fashion trends, inspiring renowned designers, fashion houses, and celebrities. The vibrant colors, bold patterns, and cultural stories embedded in African prints have appeared on prestigious runways and in the collections of luxury brands. Chichi, Howard and

Baine (2016) explored how African prints have become a source of inspiration for designers worldwide, showcasing their enduring impact on the international fashion scene. African prints in the fashion industry illustrates a complex narrative of cultural exchange, empowerment, and creative innovation. From historical roots to global influence, these prints have not only shaped fashion trends but also challenged industry norms, fostering discussions about cultural appreciation, ethical production, and sustainable fashion. As African prints continue to captivate the fashion world, the industry is witnessing a transformative paradigm that celebrates diversity, creativity, and the rich heritage of African textiles.

2.3 Consumer Behavior and Preferences in Fashion

Understanding consumer behavior in the fashion industry requires a multidisciplinary approach, exploring psychology and sociology. Durmaz, Celik and Orac, (2019) explored the psychological factors influencing fashion choices, highlighting the role of self-expression, identity, and social comparison. Fashion, for many consumers, serves as a means of communicating their personalities and social identities to the outside world. Sociological perspectives, as discussed by Udegbe (2017) emphasize how fashion choices are often shaped by social class, cultural capital, and societal norms. These studies underscore the intricate interplay of individual psychology and societal influences in shaping consumer preferences.

Cultural factors play a pivotal role in shaping fashion preferences. Cultural dimensions such as individualism-collectivism and masculinity-femininity, influence consumers' inclinations towards certain styles and designs. Moreover, the globalization of fashion has led to the amalgamation of diverse cultural elements, creating a rich tapestry of global fashion (Arnold and Thomson, 2015). For instance, the adoption of traditional African prints in Western fashion reflects the impact of cultural exchange on consumer choices, illustrating how multiculturalism influences contemporary fashion preferences.

In the digital age, social media platforms have emerged as powerful influencers of fashion choices. (Udegbe, 2017) highlights the impact of social media on consumers' purchasing decisions. Fashion influencers, with their large online followings, shape trends, introduce new styles, and influence brand perceptions. Consumers often seek validation and inspiration from these influencers, leading to the rapid dissemination of fashion trends and influencing the preferences of a global audience. This phenomenon

underscores the pivotal role of social media in shaping contemporary fashion landscapes.

The rise of online shopping platforms has transformed consumer behavior in the fashion industry. Online retailers employ sophisticated algorithms to offer personalized shopping experiences, tailoring product recommendations based on consumers' past purchases and preferences. This personalization enhances customer satisfaction, leading to increased loyalty and repeat purchases, thereby reshaping the dynamics of fashion retail.

2.3 Consumer Perceptions of African Prints

African prints, renowned for their vibrant colors and intricate patterns, hold profound historical and cultural significance within the context of African societies. Adedoye (2021) highlights the traditional symbolism embedded in African textile designs, often representing proverbs, folklore, and social hierarchies. This historical context deeply influences consumers' perceptions, creating a sense of connection to their cultural heritage. Consumers often view African prints as more than just garments; they are tangible representations of identity, ethnicity, and communal belonging.

Consumer perceptions of African prints are intertwined with symbolism and identity. Essel (2017) emphasizes the symbolic meanings attached to specific patterns and motifs, underscoring how consumers use these symbols to express personal and collective identities. African prints have also been associated with empowerment and resistance, particularly in the African diaspora. Adedoye et al. (2023) illustrates how African prints have been utilized as tools of cultural reclamation and empowerment, challenging Western hegemony and shaping Afrocentric identities.

In contemporary contexts, African prints are perceived as fashion statements that reflect cultural pride and creativity. Nwafor (2011) explores how African prints are integrated into everyday fashion, allowing consumers to express their cultural heritage in multicultural societies. The influence of African celebrities and influencers has contributed to the global visibility of African prints, shaping positive perceptions and challenging stereotypes. This cultural expression through fashion is not just a personal choice but also a political act, promoting cultural diversity and challenging Eurocentric beauty standards.

Consumer preferences regarding African prints are influenced by a myriad of factors, including design aesthetics, color choices, and fabric quality. Adeloye et al (2023) emphasize the importance of design innovation and adaptation to contemporary fashion trends. Preferences also vary across demographics; younger generations might prefer modern, fusion designs, while older consumers might lean towards traditional motifs. Moreover, the global fashion market's acceptance of African prints, as evidenced by collaborations between African designers and international fashion houses, has positively influenced consumer perceptions, positioning African prints as trendy and fashionable.

While consumer perceptions of African prints are largely positive, challenges such as cultural appropriation and unethical practices exist. Essel (2017) critically examines the appropriation of African designs by Western fashion, emphasizing the need for respectful collaboration and acknowledgment of African cultural heritage. However, these challenges have also spurred opportunities for African designers and entrepreneurs to assert their creative control, leading to initiatives promoting fair trade, sustainable production, and cultural preservation.

Consumer perceptions of African prints are deeply rooted in historical, cultural, and social contexts. These perceptions are not static; they evolve in response to global trends, social movements, and cultural exchanges. Understanding these multifaceted perceptions is essential for fashion marketers and designers, enabling them to create authentic, culturally sensitive products that resonate with consumers, foster cultural pride, and contribute to the continued global appreciation of African prints.

3. Methodology

This study adopted survey research approach to investigate consumer perceptions and preferences

towards African prints in the six states in Southwest Nigeria. Stratified random sampling was used to select participants from distinct strata comprising of African print users in Ondo state, Ekiti state, Oyo state, Osun state, Ogun state and Lagos state. Quantitative data was collected through structured questionnaires, addressing demographic information, preferred patterns, styles, and factors influencing choices and preferences in the context of African prints in Southwest Nigeria. A total of three hundred and eighty-four (384) African print consumers were sampled. Using descriptive analysis, the data was analyzed using frequency distribution, percentage, and mean score.

3.1 Data Analysis

Comparison of Perceptions of Consumers of African prints across the States in Southwest Nigeria

Table 1 shows that respondents in all the states in Southwest Nigeria love African prints as the mean scores show that they all strongly agreed that they love African prints. Respondents across all the states also strongly agreed that African prints are highly fashionable and attractive. Respondents across all the states also agreed that African prints are suitable for all social gatherings. Respondents in Oyo state agreed that African prints are suitable for all age groups while respondents from other states in Southwest Nigeria strongly agreed. Respondents in all the six states strongly agreed that African prints are suitable for all social statuses. Respondents in Lagos state disagreed that African prints are expensive while others were neutral about the price of African prints. Respondents in Ekiti state and Lagos state disagreed that foreign African prints are better while others were neutral about this. Respondents in Lagos state, Ondo state and Oyo state agreed that foreign brands are cheaper while those in Ekiti state, Ogun state and Osun state were neutral.

Table 1: Comparison of Perceptions of Consumers of African prints across the States in Southwest Nigeria

Variables	Ekiti	Lagos	Ogun	Ondo	Osun	Oyo
Love for Ankara	4.4	4.2	4.5	4.3	4.5	4.4
Highly Fashionable	4.5	4.5	4.4	4.4	4.4	4.5
Attractive	4.5	4.3	4.3	4.3	4.5	4.4
Suitable for all Social gatherings	4.1	3.7	4.2	3.9	3.9	4.1
Suitable for all age groups	4.4	4.5	4.4	4.4	4.3	4.2
Suitable for all social Statuses	4.4	4.3	4.3	4.3	4.4	4.4
Expensive	2.7	2.6	2.7	2.9	2.8	2.8
Foreign designs are better	2.5	2.6	3.0	2.9	3.2	2.8
Foreign designs are more durable	2.9	2.9	3.0	3.2	3.7	3.1
Foreign fabrics are cheaper	2.9	2.5	2.9	2.6	3.0	2.3

(Source: Researcher's Fieldwork, 2019)

Table 1 shows that respondents from all the states in Southwest Nigeria have similar perception about African prints as it shows a convergence in the mean scores of most of the variables. The comparison shows a general acceptance for African prints in Southwest Nigeria. However, Respondents in Osun state appear to be more positively disposed to foreign African prints as they are the only group that believe foreign African prints are more durable than indigenous ones.

The similarity in the perception of African print consumers across the sampled states is probably because of the heterogeneous nature of the population of the states in southwest Nigeria. Osun state being the epicentre of the Yoruba culture is assumed to have preference for local and cultural products but this result shows otherwise. This is probably due to the poor durability of indigenous fabrics available to them as table 1 shows that African print users in Osun state believe foreign prints are more durable.

Comparison of Preferences of Consumers of African prints across the States in Southwest Nigeria.

Table 2 reveals that respondents in Lagos state were neutral about their level of knowledge of African prints while others agreed to be knowledgeable about African prints. Respondents from all the states in Southwest Nigeria agreed to be interested in the brands of African prints they use except for respondents in Lagos that were neutral. Respondents across the states however agreed to be more interested in designs of African prints than the brand and they were all neutral about being interested in African prints with dark colours. Respondents from Ekiti and Osun states were neutral about the use of bright colours for African prints while respondents from other states agreed to love designs with bright colours. Respondents from Ekiti and Osun states were neutral about the love for cultural motifs while those from other states agreed to love designs with cultural motifs. Respondents in Ekiti state were neutral about their love for African prints with bold motifs while those from other states agreed to love African prints with bold motifs. Respondents from Ekiti and Lagos states were neutral about their preferences for African prints with Adire simulation while others agreed to love African prints with Adire designs. Respondents from Lagos state disagreed about preference for foreign brands while those from other states were neutral about preference for foreign African print brands.

Table 2: Comparison of Preferences of Consumers of African prints across the States in Southwest Nigeria.

Variables	Ekiti	Lagos	Ogun	Ondo	Osun	Oyo
Knowledge of African prints	4.0	3.3	3.7	3.6	4.0	3.5
Interested in Brand	4.1	3.4	3.6	3.8	3.8	3.9
Interested in Design than brand	4.1	3.9	4.0	4.0	4.1	3.7
Love dark colours	3.2	3.3	3.0	3.1	3.4	3.1
Love bright colours	3.4	3.6	3.7	3.7	3.2	3.6
Love cultural designs	3.3	3.8	3.6	3.7	3.4	3.7
Bold motifs	3.3	3.7	3.6	3.7	3.9	4.0
Wax effect	3.5	3.6	3.9	3.7	4.2	3.6
Adire imitation	3.3	3.4	3.7	3.8	4.0	3.9
Country of Production	2.6	2.5	3.0	2.7	3.4	2.8
Prefer foreign brands	2.4	2.4	2.8	2.8	3.2	2.6

(Source: Researcher's Fieldwork, 2019)

Table 2 reveals that there is a level of agreement in the preferences of African prints among consumers in all the states in Southwest Nigeria. All the consumers across the states are averagely knowledgeable about African prints. However African print users in Ekiti and Osun states are the most knowledgeable about African prints while those in Lagos state are the least knowledgeable. African print users across the states indicated interest in the brands of African prints they purchase but those in Ekiti state pay more attention to brands than others. However, fig 4.4 reveals that African print users in all the states are more interested in designs than brands. African print users across the states are relatively indifferent about preference for designs with dark colours but those in Osun and Lagos state indicated higher interest than others. African print users from Ondo, Ogun, Oyo and Ogun indicated relatively high preference for designs with cultural motifs while those in Ekiti and Osun states are relatively indifferent about cultural motifs. African print users in all the states love bold motifs but those in Ekiti state are the least interested in designs with bold motifs. African print users in all the sampled states indicated love for African prints with wax effects and adire imitation. However, those from osun state indicated the highest interest. African print users in Osun state also showed more interest in foreign brands than others. There are similar preferences across the states probably because of the heterogeneous population of the states.

However, Table 2 shows that African print users in Osun state are more knowledgeable about African print and show more specific preferences than other states. This is probably because Osun state is the citadel of culture in southwest Nigeria, they perceive African print/deign as a cultural piece and critique it more.

4. Conclusion

The factors influencing the perception and preference of African print fabrics in Nigeria are multidimensional and interrelated. Some of these factors include social acceptability, affordability, country of production, brand, quality and design elements among others. It can be concluded that there are obvious similarities among respondents from all the states in Southwest Nigeria. Users of African print fabrics in all the states have positive attitude towards the fabric. This suggests a general acceptance and appreciation for African print fabrics in Southwestern Nigeria. African print users across all the states in Southwestern Nigeria do not show noteworthy variance in their opinions about African prints in terms of design, quality, and price. This suggests that the appeal for African print fabrics in Southwestern Nigeria transcends inter-state preferences.

In terms of African print preference across age the states, it can be deduced from the research that African print fabric users in Lagos are the least knowledgeable about the fabric and they pay the least attention to brands. It can be assumed that this is so because Lagos residence have access to varieties of fabrics different from African prints than other states due to the availability of ports in the state. The Research also revealed that African print users in Ekiti state are not interested in bold motifs while those in Osun state admire African wax prints with wax effects. However, the study revealed that regardless of the state, Most African print fabric users prioritize quality of designs over other factors.

5. Recommendations

It is recommended that African print designers should focus on consumer preferences during the design process of African print fabrics so as to meet the needs

of the specific consumers. It is also recommended that African print designers should adopt user-centered design process in the production of African print fabrics.

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Analysis of Working Capital Dynamics versus Oil and Gas Firms' Financial Performance

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Abstract. This study investigates the effects of working capital management on financial performance in oil and gas firms. The longitudinal research design was used. The secondary source of data was sourced from the Nigerian Exchange Group (NGX) as at 31st December, 2022 for various years. The Ordinary Least Squares (OLS) estimation technique method was adopted for analysis with the aid of the E-views (9.0) software. Findings obtained showed that WCFP and WCIP have positive and significant relationship with ROCE and a negative and significant relationship with ROCE. The study thus concludes that only WCFP, and WCIP are good predictors of financial performance. This study thus recommends that companies should ensure that the cash conversion sequence is systematically monitored to avoid idle cash balances, occurrence of cash shortages as well as cash theft by employees.

Keywords: Capital Management, Financial Performance, Inventory, and Profitability.

1. Introduction

One of the primary goals every firm is to make profit, maximize shareholders' value, and continue to exist as a going concern. However, the ability of a firm to remain in business for a long time and continue to exist as a going concern is highly dependent on the efficient management of its working capital. It is a generally accepted fact that proper management of operational capital is vital to a firm's fundamental fiscal health and operative success as an industry, hence the need to utilize a solid balance amongst growth, liquidity and viability which is a trademark of noble business hinged on management (Lazaridis, 2021).

Prior to the springing up of the universal economic downturn, managing working capital has been a vital issue of discourse to safeguarding the firmness and the existence of a business. In the last economic recession

that hit the world, firms around the globe especially in North America, Europe and Asia have tried to improve their efficiencies and one of their coping strategies was the management of working capital. In the Nigerian context, the recent cashless policy of the Central Bank of Nigeria (CBN) was implemented due to the high volume of cash for transactions of goods and services, mainly for purchasing and sales (Vanguard, 2023).

Thus, the CBN policy has reduced the undue dependence on cash for transactions thereby stimulating end-to-end electronic payments in the country. According to the CBN (2023), the foremost aim for the policy was to decrease the volume of Naira notes and coins used for business transactions but not to eradicate cash usage. Admittedly, the CBN policy has resulted in faster access to capital, lessened revenue leakage and lessened cash handling costs for corporations. However, the policy has reduced the cash handling capacity of corporations thus decreasing its working capital management (Kabir et al. (2021). The relevance of working capital management to the growth and survival of a firm is apparent in prior studies and cannot be overemphasized. A key truth that demands the requirement for effective working capital management is that, where cash in hand is too low, a firms' survival becomes shaky, whereas too much investment in short-term resources proves unprofitable.

When a firm lacks adequate working assets to ensure its commitments due to inadequate working capital management, fiscal insolvency can occur as a result of bankruptcy of resources and possible economic failure. It is argued that working capital management has been a significant concept of discourse to ensuring corporate stability and survival even before the occurrence of the universal economic recession. Firms after the occurrence of the erstwhile universal economic recession specifically in North America, Europe and Asia persistently operate to increase their

productivities and competences and this is enhanced through working capital management strategy (Abdullahi et al., 2020; Vanguard, 2023).

More so, it worthy to mention that, most of the aforementioned studies on working capital management and firms' financial performance were conducted in years outside the cashless policy of the central bank of Nigeria (CBN, 2021). Therefore, the consideration of the active years of the cashless policy in this study is novel; as it helped us to empirically investigate the impact of the policy on the financial performance and working capital management of Nigerian oil and gas companies.

To achieve the objectives of this study, the following questions were raised:

- What is effect of cash conversion cycle on financial performance of the oil and gas firms in Nigeria?
- What is the relationship between inventory conversion period and financial performance of oil and gas firms in Nigeria?
- What is the impact of working capital financing policy on financial performance of oil and gas firms in Nigeria?
- What is the relationship between working capital investment policies and financial performance of oil and gas firms in Nigeria?
- What effects does liquidity management have on financial performance of oil and gas firms in Nigeria?

2. Literature Review

2.1 Financial Performance

In accounting and finance literature, the vital role of financial management cannot be undermined, as effective and efficient fund management is required by all firms for sustainable operations (Panda, 2006). As a result, strong company financial performance is a result of effective and efficient fund management. Thus, the word "performance" was first used in ancient French to indicate "to bring through," "to carry out," "to do," or "to bring forth." Performance is an act of accomplishing, executing, realizing, and achieving the given tasks that needs to be measured against distinct sets of precision, money, fullness and timing (Farah et al., 2016). It refers to the appraisal of a company's strategy, initiatives, and successful achievements in monetary terms in the field of finance. It is used to determine a company's performance, suitability, and financial standing as evidenced by its returns on investments, assets, equity, capital employed, and profitability. Financial performance (FP) is a

determinant of corporate earnings, profits as well as increase in corporate capital appreciation (Enesi& Ibrahim, 2021) which pre-eminently reflects a firm's continued existence. It reveals a company's capacity to achieve its goals, attract potential stockholders and sustain good relations with its stakeholders (Badriyah et al., 2015). Companies are supposed to offer an accurate and fair representation of their financial status and performance at the end of each financial year, as shown by the results of their operations and cash flows in their financial statements.

According to Farah et al. (2016), FP is the degree to which a company's financial condition is measured at a specific period. FP is the company's financial conditions at a particular period which comprises the collection and use of funds measured by several gauges of capital adequacy ratio, liquidity, leverage, solvency, and profitability (Fatihudin et al., 2018). Mutende et al. (2017) see FP as a company's capacity to attain strategic financial outcomes as measured against its projected outputs. FP can be described broadly as the ability to control and maintain investment, operational choices and implementing plans to attain financial stability for a firm and objective. The ability of the company to manage, control, and accomplish its planned financial objectives and results, as determined by several indicators including capital adequacy ratio, liquidity, leverage, solvency, and profitability, is what we define as financial performance based on these parameters. The idea of FP has attracted substantial concern from researchers (Abdullahi et al., 2019; Kaguri, 2013). It has been of major concern to several stakeholders in all kinds of undertakings because of its effects on organizational well-being as well as eventual survival. Two categories of corporate performance are corporate financial performance and corporate non-financial performance (Chinedu&Chinedu, 2018).

2.2 Working Capital Management

Asghar and Syed (2012) posits that working capital management involves decisions made with regards to current assets. It refers to all those decisions and activities a firm undertakes to manage efficiently the elements of current assets (Brigham &Gapenski, 1996; Pandey, 2007). To Van-Horne and Vachowicz (2004), working capital management is 'that part of financial planning concerned with the 'protecting and directing of a firm's current assets and the planning for adequate funds to pay current bills.' It is the efficient combination of trade receivables and payables necessary to maximize profit for the organization (Raheman& Nasr, 2007). According to Padachi (2006), 'by efficient working capital management,

funds are made readily available for the daily operational activities of an organization'. Also, according to Lamberson (1995), working capital management has become one of the most important issues in the organizations where many financial executives are struggling to identify the basic working capital determinants and the appropriate level of working capital. Deloof (2003) further suggests that firms should try to keep an optimal level of working capital that maximizes their profitability as well as the firm's value.

Smith (1980) cited in Tewodros (2010) argued that the efficient management of working capital is important from the point of view of liquidity (risk) and profitability as well as firm value. He added that ineffective working capital management results in needless investment in unprofitable assets or insufficient investment in current assets which will tie up idle funds and hence decreases company's capacity to invest in profitable assets, thus decreasing earnings. More also, inadequate investment in current assets decreases the liquidity position of the firm thus causing insolvency and bankruptcy afterwards. Afza and Nazir (2009) opined that optimal use of working capital components is an essential aspect of the overall corporate strategy of an organization aimed at creating shareholders' wealth. Furthermore, Mathuva (2010) highlighted the important parts or components of working capital management to include management of trade receivables and payables, holding investible funds/cash and sustaining a definite. He added that utilization of these working capital mechanisms determines, to a large extent, the performance of an organization.

Mathuva (2010) identified four crucial components of working capital management which includes inventories, accounts receivable, accounts payable and cash conversion cycle. Inventories, according to Vrat (2014), are described as the accessibility of resources such as the supply of components, consumables, spare parts, sales items, obsolescent items, and all other supplies that are maintained for the purpose of impending production and well along for sales and possessing economic value in fulfilling the forecasted level of demand. Raheman and Nasr (2007) argued that inventories have significant influence on firms' WCM efficiency, as it has direct impact towards the trade-off of firms' profitability and liquidity. Based on the argument of Moss and Stine (1993), firms should meritoriously invest in short term assets (i.e., inventories and receivables) as it is the dynamism that drives firm's sales growth, stating that divergently, investment in non-current assets could be attenuating throughout the time horizon as firms have alternatives

of renting or leasing the assets. A shortage in inventories might cause an upsurge of ordering as well as purchasing cost of inventories; losing sales as dispossession of good creditworthiness customers through imposition of stricter trade credit policy; and retrograde firm's reputation as deferring payments to suppliers (Nobanee& Al-Hajjar, 2011). Motlíček and Polák (2015) explained inventory as one components of working Capital that influences the length of cash conversion cycle (CCC) which is the long-term plan made on the acquisitions, manufacturing and storage has influence on the time and financial constraints and thus, affect the firms' performance.

2.3 Inventory Convert Period and Financial Performance

Abdullahi et al. (2020) employed six (6) publicly traded oil and gas businesses in Nigeria to investigate the effect of working capital management on financial performance over an eleven-year period, from 2008 to 2018. The study used descriptive analysis with mean, median, minimum, and maximum values as well as panel data approaches such as Pooled Ordinary Least Squares (POLS), Fixed Effects, and Random Effects models. The findings showed no link between effective inventory management and commercial success. According to the study, inventory management in the oil and gas industry is unproductive and inefficient. According to the report, managers of oil and gas enterprises should hire experts in inventory management.

Using panel data for forty (40) companies across the consumer and industrial goods sectors of the economy, Lawrence et al. (2020) studied the effect of working capital management on the performance of chosen companies listed on the Nigerian Stock Exchange. Return on assets (ROA) was used as a stand-in for company performance, and working capital management was measured by cash conversion cycle (CCC), average payment period (APP), inventory collection period (ICP), and average collection period (ACP). The OLS econometric method was used to assess the impact of the observed independent variables (cash conversion cycle, average payment period, inventory conversion period, and average conversion period) on business performance. The study found proof of a significant and favourable correlation between inventory conversion time and company performance.

Using historical panel data analysis, Bashari and Mohammed (2021) assessed the correlation between the inventory conversion period and return on net assets (ROA) for businesses in the Nigerian

conglomerate sector. Data were generated from secondary sources, specifically the annual reports and accounts of quoted corporations from 2006 to 2017, and the ex-post factor study approach was used. The population of the study consisted of six conglomerate firms that are listed on the Nigerian Stock Exchange. The study used fixed-effect and random-effect 246 generalized least square (GLS) regression techniques, the Hausman Specification Test, descriptive statistics, Pearson correlation, and GLS regression methodologies as data analysis tools. The results showed a weak and substantial correlation between the return on net assets (ROA) of Nigerian conglomerate companies and the inventory conversion period (ICP). Businesses should, according to the research, properly plan and manage their operations, make any necessary corrections as soon as they are discovered, consider financial principles when making decisions, hire specialists in various business disciplines, and do routine stock takes. Therefore, the hypothesis that flow from this argument is that, *inventory conversion period has no significant relationship with firms' financial performance of oil and gas in firms.*

2.3 Working Capital Financing Policy and Financial Performance

Working capital management and the financial success of Nigerian oil businesses were investigated by Ironkwe and David in 2017. The Pearson Product Moment Correlation (PPMC) was used to assess the hypotheses in a quasi-experimental approach. According to the data research findings, there is a mild and insignificant association between financing policies and earnings per share (EPS) but there is a progressive and significant relationship between financing regulations and return on assets (ROA). The study also discovered a negligible but unfavourable relationship between financing regulations and return on equity (ROE). It was determined that working capital management affects Nigerian companies' performance primarily in the area of ROA. It is advised that businesses in the industry establish appropriate criteria for working assets components in order to efficiently meet changing obligations. Other recommendations include a comprehensive assessment of fiscal performance trends and a strategy for managing working capital.

Using panel data regression, Eric (2021) investigated the effects of working capital management and policy on the profitability of 21 listed retail trading sector enterprises in Indonesia between 2011 and 2020. Working capital policy was measured by current assets divided by total assets, also known as working capital

investment policy, and current liabilities divided by total assets, also known as working capital financing policy; profitability was measured by earnings before interest, tax, and amortisation (EBIT). Working management was measured by the cash conversion cycle and its components, which are days' sales outstanding (DSO), days inventory outstanding, and days payable outstanding (DPO). The findings demonstrated that companies can raise EBITDAM by reducing CCC, notably by reducing DIO and prolonging DPO. Additionally, businesses can increase EBITDAM by switching to a cautious working capital strategy rather than an aggressive one. This entails having more current assets and a lower current obligation to total assets ratio.

In their research, Oli and Dewan (2017) looked at the impact of working capital financing policy on business profitability from the perspective of Bangladesh, a developing nation, in an effort to address this conundrum. The study used the fixed-effect panel data regression approach using 80 manufacturing companies that were listed on the Dhaka Stock Exchange (DSE) throughout the sample period of 2009 to 2014. The findings showed that the working capital financing policy had a detrimental impact on the firm's profitability as assessed by return on assets (ROA). The study suggested that working capital finance policy should be implemented at a conservative level, relying more on long-term than short-term financing choices. In their study, Zhao and Wijewardana (2012) looked at working capital policy (WCP) practises in the context of Sri Lanka. The industry's "best practise" limit was experimentally articulated using multiple regression analysis (MRA), and business productivity was assessed as the detachment from that limit. 155 businesses listed on the Colombo Stock Exchange (CSC) between 2002 and 2006 made up the study's sample. They investigated WCP behaviour, company performance, and the decision factors using various working capital regimes. The study summarised the many aspects of working capital policy using the efficiency, liquidity levels, and working capital policy assumptions. The study tests the empirical validity of two competing hypotheses across various working capital policy choices using multiple regressions, as well as the influence of efficiency on factors that are determining the WCP and what factors associated with the determinants of listed firm to exploit working capital management policy. The research discovered that various working capital policy practices have various effects on the firm's liquidity, effectiveness, profitability, and capacity utilisation. We therefore hypothesized that, *working capital financing policy*

has no significant impact on firms' financial performance of oil and gas.

2.5 Working Capital Investment Policy and Financial Performance

Working capital management and the financial performance of Nigerian oil businesses were researched by Ironkwe and David in 2017. The PPMC was utilised to test the hypotheses, and the quasi-experimental design was employed. The findings showed that investing policies and earnings per share (EPS) have a neutral and modest link, but investing rules and return on assets (ROA) had a progressive and perfectly large association. The study also discovered a negligible but unfavourable connection between return on equity (ROE) and investing guidelines. It was determined that working capital management affects Nigerian enterprises' performance predominantly via the lens of ROA. It is advised that businesses in the industry develop suitable benchmarks of working assets components for growing obligations to be met adequately, among other things, such as the full analysis of fiscal performance trends and working capital management framework.

Using panel data regression, Eric (2021) investigated the effects of working capital management and policy on the profitability of 21 listed retail trading sector enterprises in Indonesia between 2011 and 2020. Working capital policy was measured by current assets divided by total assets, also known as working capital investment policy, and current liabilities divided by total assets, also known as working capital financing policy; profitability was measured by earnings before interest, tax, and amortisation (EBIT). Working management was measured by the cash conversion cycle and its components, which are days sales outstanding (DSO), days inventory outstanding, and days payable outstanding (DPO). The findings demonstrated that companies can raise EBITDAM by reducing CCC, notably by reducing DIO and prolonging DPO. A conservative working capital policy, which entails having more current assets and fewer current liabilities relative to total assets, can help businesses increase EBITDAM.

The study of Addin-Almawshaki (2022) study on short-term investment and financing decisions was working capital restrictions and their effect on the financial performance of Malaysian manufacturing businesses. Working capital finance and investment policies were used in the study to gauge the effectiveness of working capital policies. The study's data comprised 147 firms and 1,470 firm-year

observations from 2010 to 2019. The study's findings showed that while the conservative working capital financing approach was positively and significantly related to a company's performance, the current assets to total assets ratio had a negative and substantial impact on financial performance. According to the study's conclusions, manufacturing companies can boost their operational income by pursuing an aggressive working capital investment strategy. The effects of working capital investment and financing policies on a firm's performance (profitability and market value) as well as the effect of profitability on market value were examined by Chosita and Sareeya (2019). They collected information from 68 companies listed on the Thailand Stock Exchange covering the production industry from 2012 to 2016. Path analysis was used to analyse the data and check the model's consistency while measuring the effects of working capital strategy on performance. According to their study's findings, the model was found to be consistent at a probability level of 0.085, where X^2/df was 2.96, CFI was 0.951, GFI was 0.979, IFI was 0.957, and RMR was at 0.004. Additionally, there was a statistically significant positive correlation between working capital investment policy and profitability, and profitability acted as a mediating variable to effect market value. The working capital financing programme also had a major detrimental effect on profitability and market value. They came to the conclusion that businesses can raise their profitability and market value by adopting conservative working capital investment and finance policies. From the aforementioned, the hypothesis is that, *there is no significant relationship between working capital investment policy and firms' financial performance of oil and gas.*

3. Theoretical Review

The pecking order theory (POT) was first mentioned by Thorleif Schjelderup-Ebbe in 1921, introduced by Donaldson in 1961 and popularized by Myers and Majluf (1984) after criticizing the trade-off theory. It is otherwise referred to as pecking order model. The POT states that the cost of financing increases with the asymmetric information. It is attributed to the concept of asymmetric information between managers and investors (Lucas & McDonald, 1990). Thus, firms determine how to finance their investments in a defined order (Donaldson, 1961), to a degree to which internal funds are utilized (i.e retained earnings) in first place, followed by external funding (i.e safe debt and then risky debt), and ultimately issuing of new equity (Fama & French, 2002). In this regard, managers are hypothetically equipped with relevant information about the fair value and riskiness of the

firm's prospect as compared with investors (Myers & Majluf, 1984). Previous empirical research has validated Myers's proposition with the exposition that utilising internal funding could impel a greater degree of control on firms' operations and assets utilization (Padachi et al., 2012). Hence, there is a case wherein undervaluation of the firm's real value prompting large firms to invest a higher amount in working capital requirements as they are presumed to have less information asymmetric issue to access external funding (Haron & Nomran, 2016).

An obvious implication of the theory is that highly lucrative firms that produce high earnings are likely to use less debt capital than those that are not very profitable. The Pecking order theory is applicable to working capital management and is conceived from the viewpoint of short-term financing decision, wherein Donaldson (1961) prevails upon the practice of firms to preserve a reasonable level of liquidity for the repayment of short-term obligation in arrears on top of mitigating disruptions along the operational business flow (Ajibolade & Sankay, 2013). This conventional practice indicates that the source of financing the working capital requirement is predominantly deriving from long-term capital (Narasimhan & Vijayalakshmi, 1999), followed by trade credit which is regarded as interest-free, short-term funding which conventionally embedded in the form of credit terms that are offered by the suppliers.

However, Ajibolade and Sankay (2013) asserted that in a circumstance of the limited internal source of funding a firm would choose to invest in long-term capital investments instead of working capital requirements, impelling the hindrance to achieve the optimality in managing working capital components effectively.

4. Methodology

This study adopted the longitudinal research design. This helped to explain the phenomena by collecting numerical data that were analysed using statistical approaches (Aliaga & Gunderson, 2000). The total population of the study consisted of all the one hundred and fifty-eight (158) companies listed on the Nigerian Exchange Group (NGX) as at 31st December, 2022. The sample size for this study consists of the nine (9) oil and gas firms listed in the floor of Nigerian Exchange Group and the model for this study is stated as:

$$ROCE_{it} = \beta_0 + \beta_1 ICP_{it} + \beta_2 WCFP_{it} + \beta_3 WCIP_{it} + \mu_{it} \dots \dots \dots (1)$$

Where: ROCE = Return on Capital Employed; ICP = Inventory Conversion Period; WCFP = Working Capital Financing Policy; WCIP = Working Capital Investment Policy; i = Company; t = Period Covered; β_0 = Intercept; $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Parameter Estimates; μ = Error Term;

5. Data Presentation and Analysis

Table 5.1: Descriptive Statistics

	ROCE	ICP	WCFP	WCIP
Mean	16.75133	73.40385	14.25672	4.669294
Median	0.098139	26.09015	0.609733	0.568196
Maximum	1643.438	2854.664	1341.677	400.3231
Minimum	-6.260077	-45.45752	3.92E-05	5.97E-05
Std. Dev.	165.1692	292.7239	134.7795	40.19308
Skewness	9.796175	8.843593	9.796850	9.781961
Kurtosis	96.98025	84.07100	96.98900	96.79210
Jarque-Bera	38016.61	28402.04	38023.61	37866.28
Probability	0.000000	0.000000	0.000000	0.000000
Sum	1658.381	7266.981	1411.415	462.2601
Sum Sq. Dev.	2673524.	8397356.	1780219.	158317.4
Observations	99	99	99	99

Source: Researcher's Computation (2023)

The result of the descriptive statistics is presented in Table 4.1 and financial performance (ROCE) constitutes the key variable of interest as it is the regress and the mean value of ROCE is 16.75133 while the median value is 0.098139. Both the mean and median values indicate that working capital management is relative to financial performance. It has 7maximum and minimum values of 1643.438 and -6.260077 with a positive skewness of 9.7967175 indicating

that the values for ROCE are geared towards the right indicating high skewness. The Jarque-Bera statistic of 38016.61 and p-value of 0.000000 indicate that the values for ROCE are normally distributed. maximum and minimum values of IC are 2854.664 and -45.45752, maximum and minimum values of WCFP are 1341.677 and 3.92E-05, maximum and minimum values of WCIP are 400.3231 and 5.97E-05.

5.1 Correlation Analysis

Table 5.2: Correlation Matrix

Correlation				
t-Statistic				
Probability	ROCE	ICP	WCFP	WCIP
ROCE	1.000000			

CCC	0.190583			
	1.912070			
	0.0588			
ICP	-0.024264	1.000000		
	-0.239043	-----		
	0.8116	-----		
WCFP	0.999863	-0.026326	1.000000	
	594.6257	-0.259372	-----	
	0.0000	0.7959	-----	
WCIP	0.999347	-0.027710	0.999722	1.000000
	272.4262	-0.273012	417.5354	-----
	0.0000	0.7854	0.0000	-----

Source: Researcher's Computation (2023)

The correlation matrix presented in Table 4.2 shows the degree of relationship between the regressors and the regressand (ROCE). Admittedly, the relationship between a variable and itself is one (1). The relationship between ROCE and ICP is negative and weak based on the correlation coefficient of -0.024264. The relationship between ROCE and WCFP is positive and strong based on a correlation coefficient of 0.999863. Also, the relationship between ROCE and WCIP is positive and strong based on a correlation coefficient of 0.999347. In terms of the relationship among the regressors, the study observes that the strongest relationship is between WCFP, while the least is between WCIP.

5.2 Diagnostic Tests

Table 5.3: Test of Heteroskedasticity

Heteroskedasticity Test: Breusch-Pagan-Godfrey			
F-statistic	1.900743	Prob. F(7,91)	0.0784
Obs*R-squared	12.62847	Prob. Chi-Square(7)	0.0817
Scaled explained SS	224.3709	Prob. Chi-Square(7)	0.0000

Source: Researcher's Computation (2023)

The test of heteroskedasticity was conducted using Breuch-Pagan-Godfrey test. The test reveals F-statistics of 1.900743 and a probability of 0.0784. This is consistent with the null hypothesis of homoskedastic residuals. In addition; the result reveals that the residuals are homoskedastic as the p-values are all greater than the benchmark of 0.05. This indicates that there is no evidence for heteroskedasticity.

5.3 Regression Analysis

Table 5.4: Estimation Output

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.772102	1.617949	-1.095277	0.2763

ICP	-4.79E-05	0.000674	-0.071138	0.9434
WCFP	1.856283	0.784829	2.365208	0.0201
WCIP	-1.859414	0.807029	-2.304023	0.0235
R-squared	0.999879	Mean dependent var		16.75133
Adjusted R-squared	0.999870	S.D. dependent var		165.1692
S.E. of regression	1.886677	Akaike info criterion		4.184867
Sum squared resid	323.9189	Schwarz criterion		4.394573
Log likelihood	-199.1509	Hannan-Quinn criter.		4.269714
F-statistic	107284.9	Durbin-Watson stat		2.206362
Prob(F-statistic)	0.000000			

Source: *Researcher's Computation (2023)*

The result of the regression output above reveals the relationship between working capital management and financial performance as measured by the ROCE coefficient. The R-Squared of the model is 0.999879 (99%) with an adjusted R-Squared of 0.999870 (99%). This implies that the observed regressors explained 99% systemic variation in the regressand (ROCE). The F-stat of 107284.9 with an associated p-value of 0.000000 is significant at 1%. It indicates that there is a significant linear relationship between the regressand (ROCE) and the regressors. The Durbin-Watson statistics of 2.206362 shows the absence of autocorrelation in the model. The coefficient and p-values of the five (5) regressors observed (ICP, WCFP, and WCIP) are presented as follows: -4.79E-05 (0.9434), 1.856283 (0.0201), -1.859414 (0.0235) respectively. The result shows that CCC has a negative and significant relationship with ROCE at 1% level of significance, ICP has a negative but insignificant relationship with ROCE at 5% level of significance, WCFP has a positive and significant relationship with ROCE coefficient at 2% level of significance, WCIP has a negative and significant relationship with ROCE at 2% level of significance, has a negative but insignificant relationship with ROCE at 5% level of significance.

5.4 Test of Hypothesis One

Inventory conversion period has no significant relationship with financial performance of oil and gas industry. Test Statistic and Decision: ICP has a coefficient of -4.79E-05 with an associated p-value of 0.9434 that is greater than 5% level of significance. The study thus concludes that ICP has a negative but insignificant relationship with ROCE thus leading to the acceptance of the null hypothesis that inventory conversion period has no significant relationship with financial performance of oil and gas industry in Nigeria and rejection of the alternative hypothesis.

5.5 Test of Hypothesis Two

Working capital financing policy has no significant relationship with financial performance of oil and gas industry. Test Statistic and Decision: WCFP has a coefficient of 1.856283 with an associated p-value of 0.0201 that is less than 5% level of significance. The study thus concludes that WCFP has a positive and significant relationship with ROCE thus leading to the acceptance of the alternative hypothesis that working capital financing policy has a significant relationship with financial performance of oil and gas industry in Nigeria and rejection of the null hypothesis.

5.6 Test of Hypothesis Three

There is no significant relationship working capital investment policy and financial performance of oil and gas industry. Test Statistic and Decision: WCIP has a coefficient of -1.859414 with an associated p-value of 0.0235 that is less than 5% level of significance. The study therefore concludes that WCIP has a negative and significant relationship with ROCE thus leading to the acceptance of the alternative hypothesis that there is no significant relationship between working capital investment policy and financial performance of oil and gas industry in Nigeria and rejection of the null hypothesis.

6. Discussion of Findings

Inventory conversion period (ICP) was found to have a negative but insignificant relationship with ROCE when measured at 5% level of significance. Following from the research finding, ICP has a coefficient of -4.79E-05 with an associated p-value of 0.9434 greater than 5% level of significance. The result suggests that as ICP decreases, there is no significant increase ROCE and this is inconsistent with the apriori expectation ($\beta_2 > 0$). This, of course, is attributable to the long period of time it takes to refine crude oil products by the operators in the sector. This finding is consistent with the findings of Bashari and Mohammed (2021) but inconsistent with the findings of Abdullahi et al. (2020), Adegbola et al. (2021),

Harrison et al. (2015), Lawrence et al. (2020), Mohsin et al. (2019), Nobanee (2009), and Sarbapriya (2011).

Working capital financing policy (WCFP) was found to have a positive and significant relationship with financial performance (ROCE) when measured at 5% level of significance. Following from the research finding, WCFP has a coefficient of 1.856283 with an associated p-value of 0.0201 less than 5% level of significance. The result suggests that as WCFP increases, there is corresponding increase ROCE and this is consistent with the apriori expectation ($\beta_3 > 0$). This, of course, is attributable to the efficient and effective use of short-term financing instruments such as bank overdraft, bill of exchange, banker's acceptance and other short-term financial instruments to finance petroleum operations. This finding aligns with the findings of Eric (2021) and Ironkwe and David (2017) who revealed that higher oil prices tends to raise financial performance in Nigeria thus resulting in high rate of poverty and inflation but inconsistent with the finding of Zhao and Wijewardana (2012).

Working capital investment policy (WCIP) was found to have a negative and significant relationship with financial performance (ROCE) when measured at 5% significant level. Following from the research finding, WCIP has a coefficient of -1.859414 with an associated p-value of 0.0235 less than 5% level of significance. The result suggests that as WCIP increases, there is corresponding decrease in ROCE and this is inconsistent with the apriori expectation ($\beta_4 > 0$). This, of course, is attributable to the low patronage from the citizens due to high cost of petroleum product in the country. This finding aligns with the findings of Addin-Almawshaki (2022) but inconsistent with the finding of Chosita and Sareeya (2019), Eric (2021), Ironkwe and David (2017) and Zhao and Wijewardana (2012).

7. Conclusion

The broad objective of the study was to investigate the relationship between working capital management and financial performance in Nigeria. Specifically, financial performance is a topical issue which will continue to attract attention in the Nigerian economy due to its significance. Also, pecking order, trade-off, and agency theories have shown the significance of financial performance for the interest of all stakeholders (citizens). Following the various reviews, results of analysis, interpretations and hypotheses tested, the study showed that WCFP and WCIP have positive and significant relationship with financial performance; CCC has a negative and significant relationship with financial performance while ICP and

LIQM have negative but insignificant relationship with financial performance at 5% critical level. Following the empirical findings, the study can conclude that only CCC, WCFP, and WCIP are good predictors of financial performance in Nigeria while ICP and LIQM are not good predictors of financial performance in Nigeria.

8. Recommendations

Having investigated the relationship between working capital management such as CCC, ICP, WCFP, WCIP, and LIQM and financial performance in Nigeria and flowing from the research findings, this study thus puts forward the following policy recommendations that:

- Cash conversion cycle depends on the timing of cash conversion by companies. Thus, companies should ensure that the cash conversion sequence is systematically monitored to avoid idle cash balances, occurrence of cash shortages as well as cash theft by employees.
- Working capital financing policy was found positive and significant with financial performance in Nigeria. To a large extent, companies should ensure that their working capital financing policy is adequately examined and appraised to ensure that the right source of fund is employed in financing corporate projects. That is, short-term source of fund should not be used in financing long-term project rather, appropriate financing instrument should be employed in financing the right class of project.
- Working capital investment policy was found to have a negative and significant with financial performance. This suggests that companies should always carry out critical appraisal of its investment portfolios to be able to know the most viable ones to invest in. However, judicious and efficient use of capital on investment will improve the corporate financial performance. and further investigate the relationship between working capital management and financial performance in Nigeria.

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Effect of Bootstrapping dimensions moderated by Cost of Doing Business on Performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria

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Abstract. The role Small and Medium Scale Enterprises (SMEs) can never be overemphasised in the has economic drivers in either developed and developing countries of the world. However, contract to immense contribution of SMEs to nation economic growth, most SMEs in Nigeria struggle to survive beyond five years due to poor performance. The major challenge SMEs in Nigeria include developing creative ways of acquiring resources in non-traditional ways cum cost of doing business which to greater extent affect SMEs performance. Thus, this study investigated the effect of Bootstrapping dimension moderated by cost of doing business on the performance of Small and Medium Enterprises in South-West, Nigeria. The study adopted survey research design and the population of the study comprised 14, 527 owner/managers of small and medium scale enterprises (SMEs) enterprises in Lagos and Oyo States. The study utilized stratified simple random sampling technique with a sample size of 750 owner/managers of SMEs determined using Cochran's (1977) formula and data were analyzed using regression analyses. The findings revealed that cost of doing business ($\beta = 0.003$, $\Delta R^2 = 0.021$, $\Delta F = 14.820$, $p < 0.05$) significantly moderated the effect of bootstrapping measure by owner's financing, subsidy financing, delayed payment, joint utilization, and social capital on the performance of SMEs in South-West, Nigeria. The study concluded that bootstrapping improved performance of SMEs in South-West,

Nigeria, cost of doing business significantly moderated effect of bootstrapping on the performance of SMEs in South-West, Nigeria. It was recommended that management of small and medium scale enterprises in South-West, Nigeria should pay more attention on subsidy financing, delayed payment, social capital with less attention on joint utilization in order to improve their performance.

Keywords: Cost of Doing Business, Delayed Payment, Joint Utilisation, Owner Financing SME Performance, Social Capital, Subsidy Financing

1. Introduction

SMEs encounter financial challenges that tend to deter their sales growth and most of the problems are directly associated to limited access to financial resources. SME's ability to easily access finance and expand business is barred by collateral requirements as well as unexplained bank charges (Garikai, 2011) which hinder their accessibility to finance to help them to expand. Collateral, interest rates, extra bank charges, inability to evaluate financial proposals and lack of financial management skills also limit the productivity of SMEs (PwC, 2020). Given such shortcomings, SMEs often resort to informal sources of credit, though with high interest rates. Hence, informal credit sources constitute very substantial contributions to business start-ups in developing

countries (Ndikubwimana, 2016). They however increase SMEs' vulnerability to heavy reliance on owners' internally generated finances. Given such background, it is quite evident that there is an existing financing gap for SMEs in the country.

Because of the difficulties in raising finance from traditional economic agents, that is, financial institutions or equity markets that primarily result from information asymmetries problems, SMEs increasingly adopt financial Bootstrapping practices to respond to these constraints (Horváth & Szerb, 2018). Similar to Horváth and Szerb (2018), Aghion (2017) asserted that Bootstrapping helps to profile businesses in terms of the adopted Bootstrapping techniques. Also, the implementation of Bootstrapping techniques has been linked to strategic choices designed to optimize the use of internal resources and the business' cost structure (Rita, 2019). Therefore, this study contributes to unveil the effect of Bootstrapping on performance of small and medium scale Enterprises in South-West, Nigeria as moderated by Cost of Doing Business.

Several studies have been examined by scholars on social capital and performance on the mediating role of innovation; management of knowledge, innovation and performance in SMEs across the globe (Agyapong, Agyapong, & Poku, 2017; Chipeta & Muthinja, 2018; Dato-on, 2017; Pal, Sethi, Jena, Patra, & Pal, 2020; Valdez-Juárez, García-Pérez de Lema, & Maldonado-Guzmán, 2016), however, study that shows the moderating effect of cost of doing business on Bootstrapping dimensions and SME's performance in Nigeria are limited. Thus, the need to fill this gap. Therefore, this study intends to examine the effect of Bootstrapping dimensions on performance of small and medium scale enterprises in South-West, Nigeria with cost of doing business as moderator. The study hypothesized that Bootstrapping dimensions has no significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business. The study participants are limited to owners and managers of SMEs in Oyo and Lagos State. The study is of immense benefits to financial policy makers, financial analyst, entrepreneurs, government and business.

2. Literature Review

2.1 Cost of Doing Business

The cost of doing business is any expense a business incurs while in the process of conducting business (Doing Business, 2020). A cost of doing business could be a direct cost, like raw materials, or an indirect

cost, like building security (Nnabuike, Okeke, & Purity, 2018). Cost of doing business means all costs incurred in the purchase, processing, sale and other related activities relevant to the item in question and must include without limitation the following items of expense: labor (including salaries of executives or officers), rent, interest on borrowed capital, depreciation, inflation, cost of selling, maintenance of equipment, delivery costs, credit losses, cost of all licenses, taxes, insurance, and advertising (Doing Business, 2019). Regardless of type, such costs must be considered carefully by managers, business owners, and anyone involved in running a company, since the amount of such costs will play a large role in determining if a company is profitable or not (Saha & Banerjee, 2015). Understanding the cost of doing business is essential to running a business properly. This cost depends on many factors, including the costs of services and goods, compliance with regulations, inflation and interest rates for taxes and borrowed funds. The lower a business's overall cost, the easier it will be for it to operate, pay taxes, and hire employees, if necessary (Xia & Gan, 2020).

2.2 Concept of Bootstrapping

Bootstrapping is the pursuit of creative ways of acquiring resources in non-traditional ways by focusing on internal resources instead of external source. Bootstrapping is defined as the set of methods or practices used by businesses to optimize cash management by reducing operating costs and improving cash flow management (Alvarado & Mora-Esquivel, 2020). Horváth and Szerb (2018) concluded that financial Bootstrapping techniques are commonly used by SMEs, regardless of their market experience. According to Al Issa (2020), Bootstrapping enables meeting the need for resources without relying on long-term external finance from debt holders and/or new owners.

Bootstrapping is a method of gaining new or stretching current financial resources essential to the operation of the business (Neeley & Van Auken, 2012). Bootstrapping is the implementation of a variety of methods to fund a business and stresses internal financing methods, with minimal amounts of debt and equity financing, or from nontraditional sources. Knowledge associated with bootstrapping finance can play a vital role in protecting small businesses (Korunka, Kessler, Frank, & Lueger, 2010).

2.3 Concept of SME

Small and Medium Scales Enterprises as firm which employ total of between 10 to 200 employees. On the

other hand, the government classified SMES as firms that employ up to 300 Peoples with a capital base of N100million. Central Bank of Nigeria, (2010) opined that small and medium enterprises (SMEs) are important to the development of any economy because they possess great potentials for employment generation, improvement of technology, output diversification, development of indigenous entrepreneurship and forward integration with large-scale industries.

Muo, Oladimeji, and Okunbadejo (2020) classified SMEs into four main categories that includes micro enterprises that employs less than 6 individuals, very small enterprises that employs 6-9 workers, small enterprises that employs 10– 29 employees and medium enterprises that employs 29-50 individuals. Small and Medium enterprises according to the above definition emphasizes on employee size as compared to other definitions that takes into account fixed assets and others.

The small and medium scale industry is seen as a key to Nigeria's growth and alleviation of poverty and unemployment in the country (Afolabi, 2016). With the increasing number of SMEs in the country, the need to harmonizing their policies, programmes and activities became very important and this led to the formation of Small and Medium Scale Enterprises Agency of Nigeria (SMEDAN) in 2004. This agency was establishment by the government for the sole aim of regulating the activities concerning SMEs in the country. Some other agencies also work in collaboration this SMEDAN to ensure healthy business climate in the country.

2.4 Empirical Review

Bello and Mohammed (2015) revealed that financial intermediation, bank loans and advances, to small and medium scale enterprises, bank lending rate to small and medium scale enterprises, exchange rate and monetary policy have positive and significant effect on small and medium scale enterprises performance in Nigeria. Financial capital plays an important role in enhancing firm performance (Contessi& De Nicola 2012; Sibanda et al. 2018). Compared with large firms, SMEs obviously invest less in innovative technology and use less sophisticated technical equipment. The capacity of SMEs regarding their ability to pay back loans creates difficulties when they wish to access financial capital (Jaradat, Roshaiza, Rosliza, & Wan, 2018). On the contrary, Bebczuk (2004) also found a negative impact on the cost of doing business and performance of SMEs in a study conducted on determinants of access to credit by SMEs in Argentina. In the same vein, Galolo (2017) revealed that loans

even with the equity scheme introduction do not make significant positive impact on loan disbursement to finance SMEs. Insufficient finance can later generate a decline in firm performance (Jaradat et al. 2018; Sibanda, Hove-Sibanda, & Herring, 2018). SMEs are more likely to access financial support for working capital rather than for enhancing firm growth (Fanta, 2012). Sibanda et al. (2018) found that there was a negative impact of access to finance on SME firm performance. In contrast, Jaradat et al. (2018) state that financial accessibility constraints are negatively associated with SMEs' performance. Financial constraints are seen as the main barrier to innovation by SMEs (Boži'c& Rajh 2016). Onwe, Ogbo, and Ameh (2020) found that registration reforms and new firm registration have significant moderating effect on business performance. The study also found that where two or more business environment indicators are improved in a relatively short space of time, new firm registration is more likely to accelerate. However, countries with weaker business environments require larger reforms to increase the registration rate. de Mel, McKenzie and Woodruff (2013) also find that the waiving of registration fees is ineffective at changing the number of firms registering.

3. Methodology

Survey research design was used in the study. This design was adopted as a result of the need to generate primary data through the use of structured questionnaire to achieve the research objective. Past researchers such as Mutia (2017); Ngirande and Terara (2014); Kihanya (2013) amongst others have used this design in their studies. The research design makes it possible for quantitative analysis which provides numbers as empirical material for research.

3.1 Population of the Study

The population of this study comprised fourteen thousand five hundred and twenty-seven (14,527) small and medium scale enterprises in Lagos and Oyo States (SMEDAN, 2017). The population of this study included small and medium scale enterprises in Lagos and Oyo States. Lagos and Oyo States were selected because the two States have the highest number of SMEs in Nigeria. The population of the study were the owners / managers of the fourteen thousand five hundred and twenty-seven (14,527) small and medium scale enterprises in Lagos and Oyo States.

3.2 Sample size determination

The sample size for this study was determined using the Cochran's sample size formula (1977). The

Cochran formula allowed the researcher to calculate an ideal sample size given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the population. Cochran's formula was considered especially appropriate in situations with large populations (Glen, 2020). The formula is shown below:

$$n = \frac{NZ^2pq}{D^2(N-1) + Z^2pq}$$

Where:

n = Sample size

N = Population size

Z = Standardized normal variable and its value that corresponds to 95 % confidence interval equals 1.96.

P = Degree of variability (0.5) q = 1-p d= Degree of accuracy (0.05) α= level of significance (5%)

Applying the formula;

$$n = \frac{14527 \times (1.96)^2 \times 0.5 \times (1-0.5)}{(0.04)^2 \times (14527-1) + (1.96)^2 \times 0.5 \times (1-0.5)}$$

$$n = \frac{13951.7308}{24.202}$$

$$576.47 \quad n = 577 \text{ respondents}$$

However, to compensate for non-response probability; 30% of the sample will have to be added to it to increase the sample base as suggested by (Israel, 2009).

3.4 Model Specification

The variables for this study were operationalized with the use of different statistical denotations and values.

$$Y = f(XZ)$$

Where: Y = Dependent Variable (SME Performance)

X = Independent Variable (Bootstrapping)

Z = Moderating Variable

$$Y = (y_1, y_2, y_3, y_4, y_5)$$

Where: y_1 = Sales Growth (SG) y_2 = Employee Turnover (ET) y_3 = Market Share Growth (MSG) y_4 = Profitability (PT) y_5 = Productivity Growth (PG)

$$X = (x_1, x_2, x_3, x_4, x_5)$$

Where: x_1 = Owner's Financing (OF) x_2 = Subsidy Financing (SF) x_3 = Delayed Payment (DP)

x_4 = Joint Utilisation (JU) x_5 = Social Capital (SC)

$$Z = (z_2)$$

Where: z_1 = Cost of doing business (CDB)

Equations to test the hypotheses formulated are:

$$SP_i = \beta_0 + \beta_1 BT_i + \beta_2 CBD_{2i} + \beta_3 BT * CBD_{2i} + e_i \dots \dots \dots \text{eqn}$$

$$SP = f(BT * CBD_i, IR)$$

A priori expectation

In line with the hypothesis formulated, it was the expectation of this study that Bootstrapping dimensions will positively influence performance level of SMEs moderated by cost of doing business as contained in the specific objectives of this study

$SP_i = \beta_0 + \beta_1 BT_i + \beta_2 CBD_{2i} + \beta_3 BT * CBD_{2i} + e_i \dots \dots \dots \text{eq. (viii)}$	$\beta_{12} \neq 0; P \leq 0.05; H_{08} \text{ will be rejected}$

$$30\% \text{ non-response} = 0.3 \times 577 = 173.1 \text{ Approximately,}$$

$$173n = 577 + 173$$

$$n = 750 \text{ respondents}$$

3.3 Method of Data Collection/Research Instrument

The study made use of primary data for this study and the data were collected through use of a well-structured questionnaire adapted by the researcher which reflected the study objectives and questions. The questionnaire was administered to 750 owner/managers of selected SMEs in Lagos and Oyo States, Nigeria.

Methods of Data Analysis

Data collected was analysed by inferential statistical technique. Multiple linear regression analysis was applied to test hypothesis to establish the effect of all the independent sub-variables (owner's financing, subsidy financing, delayed payment, joint utilization and social capital) on dependent variables performance of selected small and medium scale enterprises in South-West, Nigeria. Analysis was carried out using Statistical Package for Social Science (SPSS) version 25 software.

4. Data Presentation and Analysis

Hypothesis Testing

Restatement of Research Objective, Research Question and Hypothesis

Objective: assess the effect of Bootstrapping on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business.

Research Question: What is the effect of Bootstrapping on performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business.

Research Hypothesis: Bootstrapping has no significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business.

A hierarchical regression was performed to test the null hypothesis. A composite index was obtained for the Bootstrapping and was used in the regression analysis. Also, data for performance was created by adding responses of all items for the variable. In addition, an interaction term for Bootstrapping * Cost of Doing Business was obtained by multiplying the composite score for Bootstrapping and Cost of Doing Business. The results of the analysis step by step are presented in table below:

Goodness of Fit for multiple regression analysis for effect of Bootstrapping on Performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business

Model Summary									
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate	Change Statistics	R Square Change	F Change	df1	df2
1	.292 ^a	.085	.084	11.693		.085	59.783	1	643
2	.292 ^b	.085	.083	11.700		.000	.232	1	642
3	.326 ^c	.106	.102	11.576		.021	14.820	1	641
a. Predictors: (Constant), Bootstrapping									
b. Predictors: (Constant), Bootstrapping, Cost of doing business									
c. Predictors: (Constant), Bootstrapping, Cost of doing business, Bootstrapping*Cost of Doing Business									

Source: Researchers' Findings 2022

Table above presents the summary of hierarchical regression analysis which was used to test how cost of doing business moderates the effect of bootstrapping and performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria. The predictors are bootstrapping, cost of doing business and interaction of bootstrapping and cost of doing business aggregated, (BO* CBD) while the dependent variable is SME performance aggregated. The results in table above shows that $R^2 = 0.085$ and adjusted $R^2 = 0.084$ for Model I. This indicates that bootstrapping explained 8.4% variation in the performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria. With the inclusion of cost of doing business in Model II as an independent variable, there was an increase (R^2 change) of 0.000 from 0.085 to 0.085. Thus, bootstrapping and cost of doing business explains 8.5% of the systematic changes in performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria.

In the model III, when the interaction term/variable was introduced in the model, R^2 is 0.106 while adjusted R^2 is 0.102. Introducing the interaction variable marginally increase the R^2 change to 0.021. This signifies an improvement in the explanatory power of the model. That is, it has an additional contribution to the variation in SMEs performance in the model. The interaction of the moderator (cost of doing business) and bootstrapping magnifies SME performance. ANOVA for Regression Bootstrapping and performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by cost of doing business

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8173.973	1	8173.973	59.783	.000 ^b
	Residual	87915.804	643	136.728		
	Total	96089.777	644			
2	Regression	8205.764	2	4102.882	29.972	.000 ^c
	Residual	87884.013	642	136.891		

	Total	96089.777	644			
3	Regression	10191.800	3	3397.267	25.352	.000 ^d
	Residual	85897.977	641	134.006		
	Total	96089.777	644			
a. Dependent Variable: SME Performance						
b. Predictors: (Constant), Bootstrapping						
c. Predictors: (Constant), Bootstrapping, Cost of doing business						
d. Predictors: (Constant), Bootstrapping, Cost of doing business, Bootstrapping*Cost of Doing Business						

Source: Researchers' Findings 2022

Tables above show an F statistic of $F(1,643)$ is 59.783, $p < 0.05$ for Model 1, where bootstrapping aggregated is the independent variables. This implies that bootstrapping has significant effect on performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria.

Model II which included cost of doing business as a moderating variable shows an F statistic of $F(2,642)$ is 29.972, $p < 0.05$. This implies that the fitted model of bootstrapping with the inclusion of cost of doing business (moderating variable) as an additional variable has a significant effect on performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria.

Model III which introduces the interaction term with the independent variable show an F statistic of $F(3,641) = 25.352$, $p < 0.05$. This implies that the fitted model of bootstrapping and cost of doing business with the interaction term (moderating variable) has a significant effect on performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria.

Summary of multiple regression analysis for effect of Bootstrapping on Performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	77.111	4.817		16.010	.000
	Bootstrapping	.316	.041	.292	7.732	.000
2	(Constant)	76.856	4.848		15.852	.000
	Bootstrapping	.324	.044	.299	7.398	.000
	Cost of doing business	.000	.001	-.019	-.482	.630
3	(Constant)	77.105	4.797		16.072	.000
	Bootstrapping	.294	.044	.271	6.678	.000
	Cost of doing business	-.002	.001	-.178	-3.100	.002
	Bootstrapping*Cost of Doing Business	.003	.001	.223	3.850	.000

a. Dependent Variable: SME Performance

Source: Researchers' Findings 2022

Table above shows the regression coefficient results with three models. In Model I, the dependent variable (performance of Small and Medium Scale Enterprises (SMEs) was regressed on the independent variable (bootstrapping). The results of the regression analysis revealed that bootstrapping ($\beta = 0.316$, $t = 7.732$, $p < 0.05$) has positive and significant effect on performance of Small and Medium Scale Enterprises (SMEs). This implies that one unit change in bootstrapping is associated with 0.316 change in performance of Small and Medium Scale Enterprises (SMEs). The overall model confirmed that bootstrapping had a significant contribution to the performance of Small and Medium Scale Enterprises (SMEs) ($F(1, 643) = 59.783$, $p < 0.05$).

The results in model II revealed that bootstrapping ($\beta = 0.324$, $t = 7.398$, $p < 0.05$) has positive and significant

effect on performance of Small and Medium Scale Enterprises (SMEs), while Cost of Doing Business ($\beta = 0.000$, $t = -0.482$, $p > 0.05$) has positive but insignificant effect on performance of Small and Medium Scale Enterprises (SMEs). This implies that one unit change in bootstrapping is associated with 0.324 change in performance of Small and Medium Scale Enterprises (SMEs). The regression coefficients for bootstrapping revealed that it affects performance of Small and Medium Scale Enterprises (SMEs) in a positive and significant way. The overall model also confirmed that bootstrapping and Cost of Doing Business had a significant contribution to the performance of Small and Medium Scale Enterprises (SMEs) ($F(2, 642) = 29.972$, $p < 0.05$).

Model III considered existence of the interaction effect and thus the independent variables were Bootstrapping

(BO), Cost of Doing Business (CDB), Interaction of BO and CDB. When interaction was included in the model, the explained variation in SME performance increased to 10.6% ($R^2 = 0.106$) with an adjusted R-squared value of 0.102. R^2 changes (ΔR^2) from 0.083 in Model II to 0.102 in Model III ($\Delta R^2 = 0.021$). Further, the overall model was statistically significant ($F = 25.352$, $p < 0.05$). The change in F ratio ($\Delta F = 14.820$) at $p < 0.05$ was statistically significant. The results were further confirmed by the beta coefficient of the interaction term ($\beta = 0.003$, $t = 0.223$, $p < 0.05$) thus indicating moderating effect of Cost of Doing Business with a total effect of 0.003 at 95% confidence level. Therefore, based on the moderation rule by Mackinnon et al. (2007) that a variable has a moderating effect if the coefficient of the variable is significant both before and after moderation, Cost of Doing Business is actually a moderating variable. Therefore, the model showing the relationship between the independent variables and the dependent variables was expressed as follows:

$$\text{SME Performance} = 77.105 + 0.294\text{BO} + -0.002\text{CDB} + 0.003\text{BO}*\text{CDB} \dots \text{Eq. (viii)}$$

Where:

BO = Bootstrapping

CDB = Cost of Doing Business

SME P = SME Performance

The regression equation established shows that taking all factors (Bootstrapping, Cost of Doing Business, Interaction of Bootstrapping and Cost of Doing Business (BO*CDB) into account, constant at zero, performance of Small and Medium Scale Enterprises (SMEs) would be 77.105 which is positive. As seen in Model III, when interaction is included in the model, the effect of any improvement in Bootstrapping, Cost of Doing Business and the interaction variable (BO*CDB) by a single unit results to a corresponding increase in performance of Small and Medium Scale Enterprises (SMEs) by 0.294 and 0.003 units respectively. The results suggest that Cost of Doing Business has a statistically positive and significant moderating effect on the effect of bootstrapping on performance of Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria. Cost of Doing Business may significantly impact on SME's efficiency. Hence, SMEs in Nigeria need a supportive Cost of Doing Business for the successful implementation of bootstrapping. This would make them more profitable and perform better. Based on the results, the null hypothesis which states that bootstrapping has no significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business is hereby rejected.

5. Discussion on the findings

The combined results of multiple regression analysis for hypothesis eight discovered that Bootstrapping has significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business. The combination of the independent sub variables was significant in predicting the cost of doing business in Nigeria. In other words, Bootstrapping dimensions of owner's financing, subsidy financing, delayed payment, joint utilization, and social capital has significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business. Thus, Bootstrapping dimensions of owner's financing, subsidy financing, delayed payment, joint utilization, and social capital has significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business.

Conceptually, the cost of doing business is any expense a business incurs while in the process of conducting business (Doing Business, 2020). A cost of doing business could be a direct cost, like raw materials, or an indirect cost, like building security (Nnabuike et al; 2018). Cost of doing business means all costs incurred in the purchase, processing, sale and other related activities relevant to the item in question and must include without limitation the following items of expense: labor (including salaries of executives or officers), rent, interest on borrowed capital, depreciation, inflation, cost of selling, maintenance of equipment, delivery costs, credit losses, cost of all licenses, taxes, insurance, and advertising (Doing Business, 2019). Regardless of type, such costs must be considered carefully by managers, business owners, and anyone involved in running a company, since the amount of such costs will play a large role in determining if a company is profitable or not (Saha & Banerjee, 2015). Understanding the cost of doing business is essential to running a business properly. This cost depends on many factors, including the costs of services and goods, compliance with regulations, inflation and interest rates for taxes and borrowed funds. The lower a business's overall cost, the easier it will be for it to operate, pay taxes, and hire employees, if necessary (Xia & Gan, 2020).

Several studies have been examined by scholars on social capital and performance on the mediating role of innovation; management of knowledge, innovation and performance in SMEs across the globe (Agyapong, Agyapong, & Poku, 2017; Chipeta &

Muthinja, 2018; Dato-on, 2017; Pal, Sethi, Jena, Patra, & Pal, 2020; Valdez-Juárez, García-Pérez de Lema, & Maldonado-Guzmán, 2016), however, study that shows the moderating effect of cost of doing business on Bootstrapping dimensions and SME's performance in Nigeria are limited.

Based on the aggregated multiple regression results for hypothesis eight Bootstrapping dimensions of owner's financing, subsidy financing, delayed payment, joint utilization, and social capital has significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business

6. Conclusion and Recommendations

6.1 Conclusion of the Study

Today's global business environment has become highly dynamic, complex, turbulent and highly competitive. The increasingly turbulent, fast changing and hyper competitive nature of the global business environment has led to an increase in the level of uncertainty in the market place. SMEs in Nigeria face enormous pressures as the nation integrates more into the world economy. Because of the difficulties in raising finance from traditional economic agents, that is, financial institutions or equity markets that primarily result from information asymmetries problems, Bootstrapping has been identified as a panacea for entrepreneurs to remedy the constant struggle to find a capital strategy that will support their growth objective. Therefore, this study revealed that findings showed that Bootstrapping has significant effect on performance of the selected Small and Medium Scale Enterprises (SMEs) in South-West, Nigeria as moderated by Cost of Doing Business.

6.2 Recommendations

Based on the findings of this study, the study recommended that management of small and medium scale enterprises in South-West, Nigeria should bear in mind taxation on business, cost of getting business permits, difficulty in obtaining electricity connection, inflation rate, and request of bribe by government official in order to plan effectively as these plays a role on Bootstrapping and performance.

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Correlation Between Corporate Entrepreneurship and Organizational Performance in Deposit Money Banks in Nigeria

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Abstract. The study assessed the correlation between corporate entrepreneurship dimensions and performance of selected deposit money banks in Nigeria. Specific objectives include to: evaluate the correlation between corporate entrepreneurship dimensions (value creation) and customers' retention and investigate the correlation between corporate entrepreneurship dimensions (competitive aggressiveness) and market value performance. A survey research design was used. Total population of the study was nine fifty (950) staff of Deposit Money Banks. Sample size was two hundred and eighty-one (281) using Taro Yamane formular. The convenient sampling method was adopted used while structured questionnaire was used as instrument for data collection. It was found that value creation had insignificant relationship with customers' retention and competitive aggressiveness had a significant relationship with market value performance. Based on the findings, the study concluded that corporate entrepreneurship dimensions correlated significantly with performance of selected deposit money banks in Nigeria. The study recommends that it is highly recommended that value creation of top management should indulge the opinion of their customers through questionnaires and feedback mechanism. This would give the organisation an insight to what the customers' expectations regarding new things that are brawling up in similar competitive organisations. In the same vein indulging customer's opinion while launching new products, would make them feel carried along and valuable.

Keywords: Corporate Entrepreneurship
Organizational Performance, Deposit Money Banks

1. Introduction

Corporations throughout the world have undergone exceptional transformations caused by major developments in e-commerce and online media. The introduction of e-banking has created a highly competitive system between banks, which forces them to invest to stay relevant. E-banking has provided a secure method of transaction for businesses to use as a solution for insecurity and a way of recording all financial transactions. The system has been encouraging more people to open bank accounts for their businesses which benefits both banks and businesses (Oladimeji, *et al.*, 2018).

Samaila, *et al* (2023) opined that for entrepreneurs to achieve entrepreneurial success, performance and survive in the environment of business, the adoption of digital technologies of artificial intelligence, block chain and robotic technologies are very essential. Samaila, *et al* (2023) citing Uford (2022) discoursed that changes in digital space enhances entrepreneurial innovations and decision in business enterprise process by adopting strategy to meet up with the environment and customer demands and needs. Technology system of block chain and artificial intelligence and robotic system are all digital innovations for better and quality entrepreneurial decision making that is where technology has taken the economic scene to, it's quite a global challenge as organisations globally must be on their toes to match up with the racing trend.

Digitalized system of any country drives their corporate entrepreneurship as a norm improving consistently on their innovative and creative capacity. This has pulled many other nations to their products

and services, their sustainability and growth do emanate from the principles they uphold as it relates to their organizational culture, entrepreneurial intentions and entrepreneurial executions that positively affect productivity completely overtime. Digital ambience is a core movement hitting the global business sphere, any country or organization that is not fast enough will become outdated in-service delivery and unable to create value that will match up with up surging global trend. According to Javaid (2023), the exchange of information among citizens has increased because of digitization, the inflow of new actors coming into the economic space as multiplied, so a digitalized economy and organization will need to attract new customers while trying to keep the old customers.

Recent studies have seen the linkage of CE to firms' international performance as well as firms' financial performance, Wolcott and Lippitz (2017) posit that corporate entrepreneurship refers to a process, through which teams within existing business entity develop and manage a new business that is separate from the parent firm, but leverages the parent's assets, market position, capabilities, or other resources. Thornberry (2018) opines that CE is also responsible for stimulating innovation within the firm through the evaluation of potentially new opportunities, resource acquisition, execution, exploitation and commercialization of the new products or services.

Literally, the growth of an organization is often termed as an organization success, owing to this, corporate entrepreneurship has a glaring influence on the increased performance of an organization. For an organization to grow to the level of yielding measurable profit, there are often indices and parameters that influences such performances, the dimensions of corporate entrepreneurship fuel the impactful nature of an organization as has been observed and studied by some researchers. Pertinently, Cools and Van (2017) mentioned pro-activeness, innovativeness and risk taking as dimensions of CE. In a variant vein, Antonic and Hisrich, (2021) included business venturing and self-renewal as CE dimensions. Polonsky *et.al* considered competitive aggressiveness, autonomy and leverage as dimensions of CE.

In recent times, deposit money banks have brought out some transformational attributes of CE in terms of using technology to achieve more financial services as earlier explained. According to the Nigerian Interbank Settlement Scheme (2020) 41.7 million (21 percent of the total population) Nigerians have a Bank Verification Number (BVN). In developing countries, managers take the risk in developing new innovative

ideas, which is one of the prospective of corporate entrepreneurship. Registered BVN at 21 percent is relatively small but innovation will cause a swell effect, encouraging more individuals to register.

The swift and dynamic business environment, the technological advancement, the global market effect which are prevalent in the sphere of the world economy and other challenges have propelled corporate entities to birth, develop and improve strategies aimed at having deep stamina to stay afloat in business, nevertheless these problems still persist in the banking sector. In a statement made by the former EFCC acting chairman Ibrahim Magu, as reported by the Sahara reporters (2018), that it is quite critical now as most banks are on the verge of collapsing, struggling to achieve set goals, it becomes expedient on the researcher to delve into this study. This research therefore intends to investigate:

It is quite crucial if an organization is not at its best practice of having people of action of creating or controlling a situation rather than just responding to a situation after it has happened. Some banks are slow in catching up with recent trends so they tend to lose customers to other new generation banks because of not taking proactive measures or actions that would have been taken to decrease or completely erasing the likelihood of an incident occurring. Proactive management is the approach to management where the leader runs the company "proactively". Meaning, they are active in terms of seeking out new opportunities for the company and dealing with any threats of problems before they even emerge in order to keep them at the edge of success.

Despite all, most organizations lack managerial knowhow on the how and when to inculcate risk taking mechanism in business has been one of the problems in most organizations. Khadija, (2022) postulated that the inability of most corporations to identify, assess, evaluate, control and prioritization of risk followed by coordinated and economical application of resources to minimize, monitor, and control the probability or impact of unfortunate events or to maximize the realization of opportunities have made most organization fall on the bench line of little or no productivity.

The main objective of study is to investigate correlation assessment between corporate entrepreneurship and performance of deposit money banks in Nigeria. Other specific objectives were to: Evaluate the correlation between corporate entrepreneurship dimensions (value creation) and customers' retention of selected deposit money banks in Nigeria.

Investigate the correlation between corporate entrepreneurship dimensions (competitive aggressiveness) and market value performance of selected deposit money banks in Nigeria.

2. Literature Review

2.1 Conceptual Review

2.1.1 Corporate Entrepreneurship

Corporate entrepreneurship has been defined by researchers from several perspectives. Sharma and Chrisman (2019), for instance, define corporate entrepreneurship as a process whereby an individual or group of individuals in an established company attempts to create a new organization or to instigate renewal or innovation within the current organizational structure. Morris and Kuratko (2022), on the other hand, describe corporate entrepreneurship as a term used to describe the entrepreneurial behavior inside an established organization.

2.1.2 Dimensions of Corporate Entrepreneurship

2.1.2.1 Value Creation

Value creation is the goal of every successful business entity, creating value for customers helps to sell products and services with ease. In the same vein, creating value for shareholders in the form of an increase in dividends and stock prices ensures the availability of investment capital to fund future operations. Value creation is the process of turning labour and resources into something that meets the needs of others. That includes for example, farmers growing crops, workers building something in a factory as well as other tangible goods like computer code and creative ideas (Dieffenbacher, 2022).

2.1.2.2 Competitive Aggressiveness

Competitive aggressiveness, defined as the propensity to engage in a sustained, diverse, or unique series of actions to challenge rivals and enhance their relative competitive position, a sub-construct of competitive dynamics that is comprised of several sub-dimensions. While these sub-dimensions cannot measure unobserved variables such as propensity for risk taking, they are proxies for firm behaviors resultant from this orientation (Morgan, Koler & Mcnamara, 2018). Schillo, (2021) explains competitive aggressiveness as being an organization's trend in responding aggressively to the competition actions, looking forward to reaching competitive advantage,

dominating it with responsiveness. Similarly, Venkatraman (2019), stated that competitive aggressiveness is the position adopted by a company, through allocating resources in order to gain positions in a specific market faster than its competitors.

2.1.2.3 Performance

Basically, it is expedient to note that performance always improves when leadership is at its best. Leadership plays a great role in setting teams' direction, the creation of strategies and effectively implementing them to achieve goals, efficient communication, and alignment of goals across the organization, development of the employees, accountability, and best usage of resources. Organisational performance is the actual output of an organisation as measured against its standard output or compared by the output of another organization under the same conditions. Organizational performance as the organizations ability to accomplish its aims through the use of resources in a properly structured manner (Moss, 2000).

2.1.2.4 Customers Retention Rate

Customer retention refers to the ability of a company or product to retain its customers over some specified period. High customer retention means customers of the product or business tend to return to, continue to buy or in some other way not defect to another product or business, or to non-use entirely (Wikipedia). Sarah (2023) discoursed that a company's ability to turn customers into repeat buyers and prevent them from switching to a competitor. Customer retention indicates whether your product and the quality of your service please your existing customers. It's also the lifeblood of most subscription-based companies and service providers. A satisfied customer is likely to become a retained customer. It's easier to turn past customers into repeat buyers and keep profits high since they already trust your brand and may have even formed relationships with your sales and support staff. Plus, a positive experience makes it more likely that customers will advocate for your brand in their environment.

2.1.2.5 Market Value Performance

Market value is the price that a good, company or asset would get on the fair, open market or the value that investors would give to a certain business or business asset. A fair market means the buyer and sellers agree and both parties have all the relevant information. Jeremy (2023) asserts that market value is the price that something would get on the fair, open market or

the value that investors would give to a certain business or business asset. Before delving into market value, it's very important to understand the two branches of market value and how they compare and contrast. If a person searches for market value online, most of the results will pertain to the value of companies through their stocks. This is one of the two branches of market value that will be covered. The other is market value that pertains to the consumer and the purchasing of goods. A company's market value is useful in eliminating the uncertainty behind what an asset is worth. Buyers and sellers don't always agree on a value of a product, and each side has different goals, with buyers hoping to pay less and sellers hoping to charge more. Market value provides a fair estimation of the value or worth of any given asset (Jeremy, 2023).

2.2 Theoretical Review

2.2.1 Entrepreneurship Innovation Theory

The theory was propounded by Joseph Schumpeter (1942). The theory asserts that an entrepreneur is basically an innovator, an innovator is one who introduces new combinations. Critically, the Schumpeterian theory makes a notable difference between an innovator and an inventor. According to him, an inventor discovers new methods and new materials. But an innovator is a person who applies inventions and discoveries in order to make new combinations, and with the assistance of new combinations, he produces newer and better goods which yield satisfaction as well as profits. According to Schumpeter, an entrepreneur exists only if an individual actually carries out new combinations, and ceases to be an entrepreneur the moment he settles down to run the established business. For any organisation to perform efficiently and effectively, the entrepreneurship innovation most which relate to corporate entrepreneurship?

2.3 Empirical Review

Mwaura, *et al* (2015) conducted a study on the dynamics of competitive aggressiveness on the performance of 'women claimed enterprises' in Kenya. Following, the effects of this study demonstrated that, Competitive aggressiveness had a positive relationship and assumed a noteworthy competitive advantage on the performance of enterprises.

Aroyeun, *et al* (2018) had a survey research design was employed for this study, set of structured questionnaires on competitive aggressiveness and

competitive advantage of SMEs were self-administered for the collection of the primary data. The findings of this study revealed that competitive aggressiveness has positive significant effect on competitive advantage of SMEs. ($\beta=0.973$; $R^2=0.294$; $t(385) = 12.636$; $p>0.05$). It was concluded that competitive aggressiveness affected competitive advantage of SMEs in Ogun State, Nigeria.

Asika, & Konya (2020) investigated on the relationship between competitive aggressiveness and business performance. Cronbach's alpha test was used to measure the reliability of the questionnaire with the aid of Statistical Package for Social Sciences. Questionnaire copies were distributed to sixty-six (66) respondents; sixty-two (62) copies were retrieved. Responses obtained were recorded on a five-point Likert's scale, varying from strongly agree, to strongly disagree.

Abdullahi, *et al* (2022) examined the level of adoption of competitive aggressiveness orientation and its impact on the performance of small and medium construction enterprises (CSMEs) in Nigeria. The finding shows a significant level of adoption of competitive aggressiveness orientation among the studied samples. A positive and significant relationship was also established between competitive aggressiveness and financial performance of the CSMEs in the study.

Afful & Sellappan (2023) examined corporate entrepreneurship (value creation) on the dimensions of using a quantitative approach to determine factors influencing continued usage of mobile money service transactions in Ghana. The study showed that perceived usefulness, perceived cost, perceived risk, perceived ease of use and social influences as innovative dimension of corporate entrepreneurship were positive to the continued usage of mobile money service in Ghana.

Most of the research work focuses on corporate entrepreneurship on performance of SMEs in Nigeria. The corporate entrepreneurship dimensions the researcher employed value creation and competitive aggressiveness as control variables. Most of the researchers that dealt on bank performance often use ROE and ROE as their performance criteria not putting into cognizance other non-financial performance proxy like customer retention and market value performance. Most researchers on corporate entrepreneurship failed to elaborately expand their literature and empirical review to extensively explain how to inclusively apply the dimension of corporate

entrepreneurship in other to produce results. This is the gap the study deemed to fill.

3. Methodology

The target population of the study consists of senior and junior staff of the selected deposit money banks in Nigeria namely First bank, Guaranteed Trust Bank, United Bank for Africa, Union Bank of Nigeria, Access Bank, Fidelity bank, FCMB and Zenith Bank, making a total of eight (8) banks having international authorization. The researcher focuses on the headquarters (main Branch) of each of the banks selected which has a total 950 permanent staff. The reason for focusing on the headquarters (FCT main branch) of each of the banks selected is because the main branches would offer a more detailed responses from the respondents as regards the questionnaire that are distributed, since they tend to get firsthand

information from their headquarters in Lagos before being disseminated to other branches. The study used the survey approach. The primary sources were administration of questionnaire. A convenient sampling method was adopted. The adequate sample size of 281 was determined using Taro Yamane statistic formula at 5 percent margin of error. 250 staff returned the questionnaire and accurately filled. That gave 89 percent response rate. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using Cronbach reliability test. It gave are reliability coefficient of 0.98 which was also good. Data was presented and analyzed by mean score (3.0 and above agreed while below 3.0 disagreed) and Pearson correlation coefficient (r) was used to test the hypotheses with aid of Special Package for Statistical Software (SPSS).

4. Data Analysis, Results and Discussion

Table 1: Percentage of the Questionnaire Issued and Returned

Respondents	Copies of Questionnaire Distributed	Copies Returned	Copies Not Returned
Staff	281	250	31
Total	281	250	31

Source: Field Survey, 2024

From table 1 shows that 250 (100%) copies of questionnaire were distributed to staff, 250 (89%) copies returned and used for analysis. Similarly, out of a total of 31 (11%) were not returned. Based on the percentage of the questionnaire returned, it can be said that it was enough to make valid conclusion about that study.

Research Objective and Research Question

The hypotheses stated earlier in this research were tested using correlation method. In arriving at a decision, the following steps were taken:

- The hypotheses were restated in null and alternate forms.
- The regression results were presented and analyzed, and
- The decision involving the rejection or acceptance of the null hypothesis based on the decision criterion of the techniques of analysis is made.
- Statement of decision rule (accept if p-value is less than 0.5%, or reject if p-value is high than 0.05%), while coefficient measures direction whether it has positive or negative sign.

Research Objective One and Research Question One

Objective One: Evaluate the effect of corporate entrepreneurship dimensions (Value Creation) on customers retention of selected deposit money banks in Nigeria.

Research Question One: What is the effect of corporate entrepreneurship dimensions (Value Creation) on customers' retention of selected deposit money banks in Nigeria?

Table 2: Descriptive Analysis of Value Creation

Level of Agreement N = 250								
Constructs	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Missing	Mean	Standard Deviation
VC1	4.0%	7.7%	21.6%	44.4%	22.3%	0.0%	3.73	1.020
VC2	3.7%	3.7%	14.7%	43.9%	34.0%	0.0%	4.01	0.984
VC3	3.5%	3.0%	18.8%	47.5%	27.2%	0.0%	3.92	0.943
VC4	3.3%	4.7%	20.5%	45.4%	26.0%	0.0%	3.86	0.968
Over All Mean							3.8798	.78822

Source: Filed Survey, 2024

Table 2 the respondents were asked if there is relationship between value creation and customers' retention. The mean value indicated 3.9 which is above 3.00 decision rule. The standard deviation indicates 0.78822. The majority of the respondents strongly agreed that there is relationship between value creation and customers' retention of selected deposit money banks in Nigeria.

Research Objective Two and Research Question Two

Objective Two: Investigate the relationship between corporate entrepreneurship dimensions (Competitive Aggressiveness) and market value performance of selected deposit money banks in Nigeria.

Research Question Two: To what extent does corporate entrepreneurship dimensions (Competitive Aggressiveness) relationship on market value performance of selected deposit money banks in Nigeria?

Table 3: Descriptive Analysis of Competitive Aggressiveness

Level of Agreement N = 250								
Constructs	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Missing	Mean	Standard Deviation
VAC1	3.3%	9.5%	19.6%	40.9%	26.7%	0.0%	3.78	1.047
VAC2	3.5%	4.0%	21.9%	44.9%	25.6%	0.0%	3.85	0.965
VAC3	9.6%	10.5%	19.5%	38.4%	21.9%	0.0%	3.52	1.217
VAC4	8.2%	13.2%	25.1%	40.9%	12.6%	0.0%	3.36	1.116
Over All Mean							3.6303	.74642

Source: Filed Survey, 2024

Table 3 the respondents were asked if there is relationship between competitive aggressiveness and market value performance. The mean value indicated 3.6 which is above 3.00 decision rule. The standard deviation indicates 0.74642. The majority of the respondents strongly agreed that there is relationship between competitive aggressiveness and market value performance of selected deposit money banks in Nigeria.

Test of Hypotheses One and Two

Restatement of Hypothesis One and Two

H₀₁: Corporate entrepreneurship dimensions (Value Creation) has no significant relationship with customers retention in selected deposit money banks in Nigeria.

H₀₂: Corporate entrepreneurship dimensions (Competitive Aggressiveness) has no significant relationship with market value performance in selected deposit money banks in Nigeria.

Table 4: Path Coefficients

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
COMAG -> MVP	0.269	0.265	0.041	6.515	0.000
VAC -> CR	0.067	0.068	0.045	1.483	0.139

Table 5: Relationship between Endogenous and Exogenous Variables

Hypothesis	Relationship	Beta (β)	t value	p-value	Decision	2.5%	97.5%
H ₀₁	VAC -> CR	0.067	1.483	0.139	Not rejected	-0.019	0.155
H ₀₂	COMAG-> MVP	0.269	6.515***	0.000	Rejected	0.184	0.349

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.000$

The mean, t-value, and p-value in Table 5. clearly illustrate the path coefficient of the relationship between the endogenous variable and the exogenous variables, and decisions taken at bias-corrected confidence intervals at 2.5% and 97.5%, respectively.

The thresholds for determining whether a beta coefficient in the path analysis of a structural equation model (SEM) is considered weak, moderate, or strong can vary depending on the specific context and field of study. There are no universally agreed-upon standard values for these thresholds, and what is considered weak, moderate, or strong can be somewhat subjective. However, some general guidelines that are commonly used in SEM and social science research are as follows:

Weak Relationship: Typically, a beta coefficient between -0.07 and 0.27 is often considered weak or negligible. This means that the relationship between the variables represented by that path is relatively weak and may not be practically significant.

Moderate Relationship: Beta coefficients between -0.139 and 0.000 are often considered moderate. Beta in this range suggests a moderate or moderate-to-weak relationship between the variables, and it may be considered statistically significant in some cases.

Strong Relationship: Beta coefficients greater than 0.07 or less than -0.27 are generally considered strong. A beta in this range suggests a substantial and meaningful relationship between the variables, and it is often deemed statistically significant.

These thresholds are not set in stone, and what is considered weak, moderate, or strong can vary depending on the research context, the field of study, and the specific research question. Additionally, it is crucial to consider the theoretical and practical significance of the relationships when interpreting beta coefficients. Statistical significance (i.e., p-

values) should also be taken into account when determining the importance of a path coefficient.

5. Discussion of Findings

Hypothesis One: Corporate entrepreneurship dimensions (Value Creation) has no significant relationship with customers retention in selected deposit money banks in Nigeria. Beta coefficients between -0.139 and 0.000 are often considered moderate. Beta in this range suggests a moderate or moderate-to-weak relationship between the variables, and it may be considered statistically significant in some cases. This is in agreement with study of Afful & Sellappan (2023) examined corporate entrepreneurship (value creation) on the dimensions of using a quantitative approach to determine factors influencing continued usage of mobile money service transactions in Ghana. The study showed that perceived usefulness, perceived cost, perceived risk, perceived ease of use and social influences as innovative dimension of corporate entrepreneurship were positive to the continued usage of mobile money service in Ghana.

Hypothesis Two: Corporate entrepreneurship dimensions (Competitive Aggressiveness) has no significant relationship with market value performance in selected deposit money banks in Nigeria. Beta coefficients between -0.139 and 0.000 are often considered moderate. Beta in this range suggests a moderate or moderate-to-weak relationship between the variables, and it may be considered statistically significant in some cases. Similarly, Abdullahi, *et al* (2022) who examined the level of adoption of competitive aggressiveness orientation and its impact on the performance of small and medium construction enterprises (CSMEs) in Nigeria. The finding shows a significant level of adoption of competitive aggressiveness orientation among the studied samples. A positive and significant relationship was also established between competitive

aggressiveness and financial performance of the CSMEs in the study.

6. Summary of Findings

Value creation had insignificant relationship with customers' retention of selected deposit money banks in Nigeria.

Competitive aggressiveness had a significant relationship with market value performance of selected deposit money banks in Nigeria.

7. Conclusion and Recommendations

7.1 Conclusion

Based on summary of findings, the study concludes that corporate entrepreneurship dimensions correlated significantly with performance of selected deposit money banks in Nigeria. However, value creation had insignificant relationship with customers' retention of selected deposit money banks in Nigeria and competitive aggressiveness had a significant relationship with market value performance of selected deposit money banks in Nigeria.

7.2 Recommendations

The following recommendations are made based on summary of findings and conclusion under the study:

On being value creation, top management should indulge the opinion of their customers through questionnaires and feedback mechanism. This would give the organisation an insight to what the customers' expectations regarding new things that are brawling up in similar competitive organisations. In the same vein indulging customer's opinion while launching new products, would make them feel carried along and valuable.

The researcher also recommends that banks should uphold all resourceful and economic means to address the competitive aggressiveness that can threaten their existence. Also, deposit money banks should increase its competitive enthusiasm to enhance efficient management of their organization.

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Impact of Economic Recession on Funding of Business Education Programmes in Nigerian Universities: A Case Study of University of Benin

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Abstract. Education in Nigeria has been plagued by inadequate funding over the years. This has continued despite various interventions by successive administrations. The current economic recession in the country has further worsened the situation with its attendant consequences on the different sectors of the economy, which includes the university education subsector. In order to capture the challenges of economic recession, this paper undertook a historical survey of global economic recession and Nigeria and the impact on funding education especially, the university education subsector programmes with specific reference to business education programme of the Department of Vocational and Technical Education, University of Benin. It analyzes the budgetary allocation to the department in the last four years and determines the adequacy of the allocation to business education programme, in the face of inflationary trend in the recessed economy. Findings show that business education programme has been inadequately funded and that there has been neglect of infrastructure and the provision of teaching and learning facilities. The survey also unraveled the fact that budget was not allocated to training of needed manpower, as focus was on payment of salaries and purchase of consumables for the day to day running of the department. Recommendations have been made amongst which are: the need to improve internally generated revenue through entrepreneurship centres and the need for government to increase the budgetary

allocation to the education sector to meet the recurrent and capital expenditure for implementation of business education programmes.

Keywords: Economic Recession, Business Education, Funding of Business Education Programmes, Nigerian Universities, University of Benin

1. Introduction

One major challenge in our educational system is inadequate funding. Successive government have intervened at different levels, but there seems not to be political will to fund the sector in line with the UNESCO bench mark of 26% of a nation's budgetary allocation to education. Globally, there had been 22 economic recessions between 1902 and 2009. Nigeria plunged into economic recession in 2016 when the Country's GDP recorded negative growth for two consecutive Quarters at -1.5% and 0.36%. This situation affected all sectors of the economy including the university education sub-sector. In order to capture the challenge of economic recession, this paper undertook a historical survey of global economic recession and Nigeria and the impact on funding education especially university education sub-sector programmes with specific reference to business education programmes of the Department of Vocational Technical Education, University of Benin.

Table: Historical Recession in the World (1902-2009)

Year	Duration (Months)
Apr 1960 – Feb 1961	10
Dec 1969 – Nov 1970	11
Nov 1973 – Mar 1975	16
Jan 1980 – Jul 1980	6
Jul 1981 – Nov 1982	16
Jul 1990 – Mar 1991	8
Mar 2001 – Nov 2001	8
Dec 2007 – June 2009	19
May 1923 – Jul 1924	14
Oct 1926 – Nov 1927	13
Aug 1929 – Mar 1933	43
May 1937 – Jun 1938	13
Feb 1945 – Oct 1945	8
Nov 1948 – Oct 1949	11
Jul 1953 – May 1954	10
Aug 1957 – Apr 1958	8

Source: National Bureau of Economic Research (NBER 2016)

Table 1 above shows the longest economic recessions ever experienced in the world and lasted for 24 months (Jan 1910 – Jan 1912), while the shortest so far was 6 months (Jan 1980 – July 1980). Until the last 25 years, recessions were a common event, often occurring every few years. Between 1902 and 2009, the world had experienced a total of 22 recessions (NBER 2016)

The recent economic development shows that the global financial crisis of 2007 – 2008 is considered by many economists to have been the worst financial crisis, since the great Depression of the 1930s. It began in 2007 with crisis in the subprime mortgage market in the US, and developed into a full-blown international banking crisis with the collapse of the investment bank, Lehman Brothers, on September 15, 2008. Excessive risk-taking by banks such as Lehman Brothers, helped to magnify the financial impact globally. Massive bailouts of financial institutions and other palliative monetary and fiscal policies were employed to prevent a possible collapse of the world financial system. The crisis was nonetheless followed by a global economic downturn, known as the Great Recession. (Wikipedia; 2007-2008).

2. Economic Recession in Nigeria

Economic recession has become a major topic of discussion by major stakeholders in Nigeria, and beyond. Nigerian economy plunged into recession in 2016 when International Monetary Fund (IMF) and Central Bank of Nigeria (CBN) agreed that the economy may not gain stability until 2017 with low GDP growth of -1.5%. The economy having recorded

a negative growth in two consecutive quarters, financial analysts and indeed, the Federal Government of Nigeria accepted that the economy was in recession. The first quarter growth was -1.5% while the second quarter recorded a growth of -0.36%. However, by the fourth quarter of 2016, the economy picked a positive growth of 0.8%. This was not enough to conclude that it has overcome the recession. Several factors are responsible for economic recession in any given economy. Some of these reflect:

High inflation- this is a general rise in the prices of goods and services over a period of time. As inflation increases, the percentage of goods and services that can be purchased with the same amount of money decreases.

Accumulation of debt servicing especially foreign debts.

High interest rate - This discourages potential investors in the economy. They limit liquidity or the amount of money available to spend.

Fall in aggregate demand, fall in wages, income – this refers to wages that have been adjusted for inflation. Fall in real wage means that a worker's pay is not keeping up with inflation. The worker might be making the same amount of money, but his purchasing power has been reduced.

Mass unemployment and general loss of confidence on the government due to economic indices.

Reduced consumer confidence – If consumers believe the economy is bad, they are less likely to spend money, because their confidence is psychological, but can have a real pact on any economy (Mckinney 2016).

2.1 Causes of Recession in Nigeria

In Nigeria, there are several factors responsible for the economic recession. The immediate factor was the global 'oil shocks' occasioned by a gradual slide in the price of international crude from average \$100 per barrel in 2011 to decline of less than \$50 dollars in 2015. Nigeria as a major oil dependent country was greatly affected because the much-needed foreign exchange to finance import of major raw materials, food and other commodities that are consumed by Nigerians was in short supply. This led to budgetary cuts in the different sectors of the economy, including import prohibition and restriction of goods for which Nigeria have comparative advantage.

The remote causes of the recession in Nigeria, are the activities of the Niger Delta Avengers (NDA) in the oil producing areas of the South-South of Nigeria, which was a major factor responsible for poor revenue earnings by government. As we are generally aware, the country's crude oil quota in the international market as regulated by Organization of Petroleum Exporting Countries (OPEC) is 2.2m barrel per day. The bombing and vandalization of major oil pipelines led to the shortage of crude output available for sale in the international market.

According to the Group Managing Director (GMD) of NNPC Makantio Baru; Nigeria lost a total of 643m litres of Premium Motor Spirit (PMS) known as petrol valued at N51.3billion through pipeline vandalism in 2015, while 1,447 incidences of vandalism was reported in 2016 (Daily Post Staff July 22, 2016). The GMD of NNPC noted that the supply and distribution of Nigeria's oil and gas resources remain critical to the survival of our economy, while the budget plan of the Federal Government is grossly affected as a result of the incidences of pipeline vandalism.

As a consequent of the above, Nigeria lost a total of 700,000 barrel of crude oil per day from a projected 2.2m barrel per day. This meant that average crude available to sell as at July 2016, stood at 1.5m barrels per day at \$38 budget benchmark. This is aside from the fact that Nigeria had lost a tangible oil trade with the USA, following the Shale oil boom in that country (alternative source of energy) which led to the fall in the demand for Nigeria crude.

The last straw that broke the camel's back was the effect of the September 2016 attack on Forcados export facility leading to a large production shut-in, a drop in oil exports and a sharp decline in power generation, throwing many homes into prolonged

blackout, and turning gas-dependent industries and others to alternative power sources such as generators and solar power. Estimated loss of revenue was put at \$3billion. Several demands were made by the Niger Delta agitators on the Federal government by elders of the region in order to find a lasting solution to their social and economic challenges.

3. Funding Business Education Programmes

The development in the Niger Delta comes with its huge financial implications and government must have the political will power to successfully address these issues whilst not undermining the funding of critical areas of the economy like the education subsector in universities where business education programmes are run as integral part of Vocational and Technical Education in Nigeria because of its unique role in the nations building, and the right of the citizens to have access to quality science and technological education.

Access to education in Nigeria, especially schooling, is a channel through which every Nigerian can integrate into the mainstream society and be able to exercise their social, economic and cultural right. Education produces knowledge, skills, values and attitudes. It is essential for civic order and citizenship and for sustainable economic growth and the reduction of poverty. Education is also about culture; it is the main vehicle for disseminating the accomplishments of a group of people. It encompasses general skills such as language, science, mathematics and communication that provide the foundation for further education and training. Education also includes the developments of values and attitudes necessary for meaningful contribution and participation in civic life. Christies (1991).

Goals of Business Education include to:

- Develop individuals who will be properly equipped with the pre-requisite knowledge and skills for productive work life.
- Develop individuals who will be capable of meeting the modern business and technological challenges.
- Develop a pool for competent and reliable technological power, capable of being mobilized in times of national economic emergency.
- Develop in the youth, the right attitude towards work.
- Equip the youths with the requisite knowledge and skills for paid or self-employment. *Ekpenyong (2010)*

3.1 The survey analyses:

- The budgetary allocation to the Department in the last 4 years.
- Determines the adequacy of the allocation to business education programmes in the face of inflationary trend in the recessed.

Findings:

- Inadequate funding of business education programmes
- Neglect of critical infrastructure
- Neglect of provision of teaching and learning facilities
- Budget not allocated to training of needed manpower
- Over concentration of resources on recurrent expenditure e.g payment of salaries, purchase of consumable per day to day running of the department.

Table 2: 6 Year Trend of Recurrent Budgetary Expenditure to VTE

Year Jan-Dec	Budgetary Allocation (N)	Actual Expenditure (N)	Variance (%)
2011	77,572,100	106,047,700	36.7(-ve)
2012	86,256,700	89,680,200	3.97(-ve)
2013	105,546,600	110,647,955	4.83(-ve)
2014	127,916,700	100,437,378	21.48(+ve)
2015	75,865,448	93,522,667	23.37(+ve)
2016	76,264,448	67,522,235	11.46(+ve)

Source: Bursary Department – UNIBEN (2017)

Table 2 above shows that the total budgetary allocation to Vocational and Technical Education for the period under review were all for recurrent expenditure. This means that emphasis was directed towards the payment of salaries of different levels of personnel in Home Economics, Technical Education, Business Education and Agriculture. The underfunding of this department has serious consequences on other infrastructural projects needed for the various courses which are in deficit. For instance, between 2011 and 2013, the budget had a negative growth from 37.7% to 4.83%, while it grew positively by 21.48%, 23% and 11% respectively in 2014, 2015 and 2016.

Table 3: 4 Year General Expenditure of VTE

Cost category	2013 (N)	2014 (N)	2015 (N)	2016 (N)
Transport and travelling	128,415	89,891	89,000	89,000
Motor vehicle Maintenance and running cost	-----	-----	-----	35,000
Printing and Stationery	-----	-----	-----	25,000
Laboratory and teaching Materials	-----	-----	-----	50,000
Maintenance of office Machines	28,350	19,845	19,000	20,000
Sundries	42,525	29,768	29,000	30,000
Hospitality	21,315	14,921	14,000	25,000
Computer Consumables	248,850	174,195	170,000	65,000
Telephone Expenses	56,700	39,690	39,000	60,000
Total	526,155368,309 - 29.99%		399,000465,000 +16.54%	

Source: Bursary Department – UNIBEN (2017)

Table 3 shows over concentration of resources of the department on maintenance and consumables at the expense of capital projects. Between 2013 and 2014, the budget dropped by 29.99%, from N526,155 to N368,309. While it increased by 16.54% between 2015 and 2016 from N399,000 to N465,000. There is actually no growth in real terms as the country's inflation rate stood at 16% as at July 2017. This underscores the fact that budget to business education for material resources to function is inadequate.

The fact that business education programme requires enormous material and human resources to implement, again underscores the need for adequate funding, as there cannot be meaningful result without due attention to the resources needed at this level of implementation.

4. Resources required for Business Education Programmes:

At the university of Benin, the following resources have been identified as vital to the running of business education programme to meet minimum standard for accreditation by the National Universities Commission (NUC) in line with international best practice in education:

- Expansion of available classrooms and facilities.
- Equipment of library with modern textbooks and journals including personnels to manage them.
- A comprehensive review of business education curricula.
- ICT introduction into business education especially in marketing.
- Training of academic and non-academic personnel.
- Research to contribute to science & technology advancement of the country.
- Equipment of typing pools with modern and up to date gadgets.
- Consultancy services, workshops, seminars and symposium.
- Development of business education entrepreneurship centre.
- Provision of consumables
- Vehicle maintenance
- Regular staff salaries.
- Office and classroom furniture amongst others. (Oke, 2000).

Table 4: 6 Year trend of Budgetary Allocation to Education

Year	Amount (N'bn)	Increase/Decrease(%)
2011	306.60	-----
2012	400.15	+0.9355
2013	426.53	+0.2638
2014	492.00	+0.6547
2015	493.00	+1.00
2016	369.00	-33.333

Source: Budget Office of the Federation, Federal Ministry of Finance (2017)

Though the above budgetary allocation looks good with steady, but marginal increase in the period under review, the impact of inflation on the funding of the required human and material resources to run business education programme cannot be ignored. According to the National Bureau of Statistics (2017), inflation in Nigeria slowed to 16.25% in June from 17.2% in April 2017. This is largely because the Central Bank of Nigeria kept its main policy rate at a record high of 14% in May, to fight price growth and support the naira. With the inflation rate, the cost of procuring and putting in place, each of the cost items has remained prohibitive while the purchasing power of the personnels needed to run the programmes in business education is not only weak, but has been eroded by inflation. A further appropriation of the total budgetary expenditure of VTE to each of the four courses will translate to insignificant amount for business education to execute each item in the cost category. This explains why the organized labour is seeking a review of the minimum wage for workers in the country. The implication is that students who need

to fund their cost of education may be unable to do so and this affects the internally generated revenue from tuition fees that should accrue to the school authority to run the various academic programmes.

Impact of the Economic Recession on Funding Business Education include:

- A drop in budgetary allocation to education to N369bn from N493bn in 2015.
- Non-availability of comprehensive and fully equipped entrepreneurship center in Vocational Technical Education Departments of Universities due to budget cuts as a result of recession.
- Inadequate manpower in business education due to embargo on recruitment of needed personnels in the university.
- Delay in payment of salaries to workers due to poor resources of government.
- Weak purchasing power of workers in education sector due to high inflation rate.

5. Conclusion

Education is an expensive venture that requires adequate funding. In a recessed economy such as Nigeria, with high inflationary rate, financing business education programme ought not be compromised by government in its budgetary allocation to the educational sector. Aside the payment of salaries and allowances, adequate funds are required to develop critical infrastructure, provide modern teaching and learning facilities that meet the objectives of business education programme, training and retraining of the needed manpower, and improvement in classroom environment for a conducive learning. The above financing gaps underscores the fact that the present economic recession in Nigeria have negatively impacted the funding of business education programme in university of Benin.

6. Recommendations

The following recommendations are made:

- Vocational Technical Education Department should look inwards for improved internally generated revenue to support its programme implementations. A well-equipped and viable entrepreneurship centre is imperative in this regard.
- There has to be an improved collaboration of the university authority with the organized private sector for the financing of critical learning infrastructure and other facilities needed to achieve the goals of business education programme, especially in the provision of ultra-modern library and a world class ICT centre.
- Finally, the government should increase the budgetary allocation to the education sector to meet the recurrent and capital expenditure needs of universities.

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Executive Compensation and Firms' Financial Performance: Analytical Approach in Nigeria

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Abstract. This study ascertained the relationship that exists between executive compensation and firms' financial performance in Nigeria. The data for the study was gathered from the annual reports and accounts of companies quoted on the floor of the Nigerian Stock Exchange for a period of nine years ranging from 2014 to 2022. From the regression result conducted it was found that Executive compensation had a positive relationship with firm performance when proxied using returns on equity and return on asset. It is however negatively related with Tobin's Q. Firm size had a positive relationship with return on asset, Tobin's and return on equity; Board independence had a negative impact on firm performance (return on asset and return on equity) for the measures of performance but was positively related with Tobin's Q. Leverage was found to exhibit a negative relationship with firm performance. Leverage had a negative relationship with firm performance (return on equity and Tobin's Q). Therefore, it is recommended that executive compensation is a vital element that should not be undermined in an organization due to the fact that it has been established from the analysis carried out that this variable is a key driver of financial performance in organizations.

Keywords: Executive compensation, firm performance, Firm size, Leverage, and board Independence

1. Introduction

Executive compensation is one of the numerous factors that can impact a firm's performance.

According to Abedin (2022), executive compensation got its first attention when researchers recognized the existence of agency issues between shareholders (principals) and managers (agents). Olaniyan (2015) asserts that executive compensation is often used as a means of making even the interest of managers and that of shareholder. The idea is to compensate executive in line with their performances. Executive compensation therefore implies the compensation package provided to the management of a firm so as to encourage a better firm performance. According to Adegoroye, Sunday, Soyinka, and Ogunmola (2017), the connection between the performance of a firm and executive compensation has dominated accounting and finance research for nearly three decades but without harmony on the state of the relationship as evidenced in Abowd (2020); Leonard (1900); Lewellen, Loderer, and Blum (1992); Mehran (1995); and Sigler and Haley (1995) just to mention a few. Obasan (2012) is of the view that one of the most important tactics in the human resource management is compensation; as it affects organizational productivity, efficiency and growth (Ayodele, 2012; Jegede 2012; Kurawa & Saidu 2014; Olalekan & Bodunde 2021; Omoregie & Kelikume 2016; Ogbeide & Akanji 2016; Saidu, Bello, & Jubril 2017). Extant literature revealed mixed results between executive compensation and firm performance. For example, some studies reported positive relationship (Conyon & He, 2011; Olaniyan, 2015; Sigler, 2011) while other studies reported negative relationship (Basu, hwang, Mitsudone, & Weintrop, 2007; Jiang, Habib, & Smallmon, 2009; Tariq, 2010). Furthermore, Ayodele (2021) reported no relationship between executive compensation and firm performance. The mixed

results of the past studies maybe due to the sample used. Majority of past studies have been done in developed countries (Jiang et al., 2009) Coughlan & Schmidt, 1985; Kao, Li, & Yu, 2013; Ozkan, 2011) while little studies have been done in developing countries especially Nigeria (Olaniyan, 2022). This study fills this gap in the literature.

Furthermore, one of the possible factors that can determine the outcome of an empirical research in this line of study is the choice of measurement of the dependent variable. In this line of study, several firm performance measures such as Return on Assets (ROA), Return on equity (ROE), Tobin's Q, Profit after Tax (PAT), earnings per Share (EPS), Net profit Margin and Return on Investment (ROI) could be used as the dependent variable. However, most prior studies took a single measure of firm performance without considering a combination of two or more of the measures of firm performance to ascertain if there will be difference in the results.

1.1 Research Hypothesis

The hypotheses of this study are stated below in null form. There is no significant relationship between.

1. Executive compensation has no significant effect on firm performance.
2. There is no significant relationship between firm size and firm performance
3. Board independence has no significant effect on firm performance.
4. Leverage has no significant relationship with firm performance.

2. Literature Review

2.1 Firm Performance

Kajola (2008) describes firm performance as an indispensable concept which connotes the way in which a firm's financial resources are carefully utilized in order to attain its general goal. Firm performance can also be described as how well an organization can make use of its resources as a principal mode of business to generate revenue (Samina & Ayub, 2013). Odiwo, Chukwuma and Kifordu (2016) assert that firm performance is the effective and efficient manner in which managers of organizations utilize resources to achieve set objectives. However, firm performance in this context refers to the financial performance of a firm. Mutuma (2016) asserts that financial performance is a measure of the ability of a firm to use its assets in its ordinary course of business to generate a stream of economic

benefits to its shareholders. Similarly, Lindstron and Svensson (2016) opine that financial performance implies the financial result or financial worth of a firm and can be reflected in different measurements. Several proxies have been used to measure firm performance. Existing studies on executive compensation practices and firm performance have employed market-based measures such as Stock price; accounting- based measures such as Return on equity (ROE), Return on Assets (ROA); and Tobin's Q as proxies for firm performance as evidenced in Sigler (2011), Jaafar, Wahab and James (2012), Yongli and Dave (2012), Ismail, Yabai nd Hahn (2014), Olaniyan (2013), Kazan (2016) and Azutoru, Obinne and Umudike (2017).

2.2 Executive Compensation

Compensation is the rewards that the workers in an organization earn based on the value of their jobs, their individual contributions, and their performance (Obasan 2020).

The reward could be cash – based on otherwise. Executive compensation is a wide term for the reward given to the executive of a firm. In every organization, the board of directors is saddled with the responsibility of deciding the compensation amounts of CEOs, but must be subject to shareholders' approval. This usually takes place at the annual general meeting (AGM) of shareholders (Basu, Hwang, Mitsudome & Weintrop, 2007). According to Shin, Lee, and Joo (2009), executive compensation consists of the monetary reward and other non- monetary rewards the executive of a firm receives for their services to the organization. These rewards could be in the form of salary, bonuses, and shares offers or call options on the company's stock. Omoregie and Keilkume (2016) asset that executive compensation is the remuneration package provided to the Chief Executive Officers (CEOs) and other executives that are saddled with the responsibilities of managing the firm. The executive compensation packages usually consist of salary, annual bonus, perks and stock options. The compensation package could likewise involve guarantee such as severance contract, change in control provision and pension. Saidu et al, (2017), executive compensation refers to all forms of rewards from different sources accruing to a firm's top management staff and directors. The rewards are either short or long term in nature. Some components of executive compensation like salary, allowances and insurance benefits are fixed, while the likes of bonuses and shares are paid on bases consistent with profit and other measures of financial performance.

Executive compensation encompasses salary and incentive pay (cash and non-cash package) (Ayodele, 2012). According to Oyerogba, Riro and Memba (2016), there are three (3) main components of executive compensation and these include directors' cash incentive, directors' non-cash incentive and directors' equity-based compensation. Erick, Kefah and Nyaoga (2014) explain that good compensation schemes motivate CEOs to make prudent decisions that maximize shareholders' wealth. In other words, compensation serves as a motivator that encourages the employees of a firm to carry out their responsibilities efficiently and effectively. Adegoroye et al (2017) noted that the aim of executive compensation is to reward appropriate performance. A clear compensation policy will connect the terms of performance to the company's strategy, continuity and long-term steady value creation.

2.3 Executive Compensation and Firm Performance

Several studies have been carried out by prior researchers in relation to the relationship that exists between executive compensation and firm performance in different regions and industries (although more of the studies tilted towards the banking sector) using different parameters to achieve their aims. Some of these prior studies are reviewed below with a view to observing the trend of the findings on the subject matter. Jiang, Habib and Smallmon (2009) examined CEO compensation and firm performance. The study sample consisted of companies listed on New Zealand Stock Market, New Zealand Alternative Market over the 2001- 2005 period. They reported a negative relationship between CEO compensation and firm performance. Adam, Almeida and Ferreira (2005) investigated CEO and corporate performance. The result revealed a positive relationship between CEO and corporate performance. Coughlan and Schmidt (1985) examined executive compensation and firm performance and their result showed that executive compensation is significantly related to performance of the firm.

Basu, et al (2007) examined compensation of CEO and firm performance in Japan. The study found that compensation and performance were negatively related. Tariq (2010) investigated the connection between CEO compensation and companies' performance in Sweden. The data for the study involved the biggest thirty (30) firms in Sweden for a period of five (5) years (2004-2008). The result of the study revealed that CEO's pay had a negative and insignificant relationship with the performance of the firm. Ozkan (2011) conducted a study to ascertain the

relationship between CEO pay and the performance of firms in the United Kingdom (UK). The result of the study showed a positive and significant relationship between CEO cash compensation and firm performance. The study also revealed an insignificant positive relationship between aggregate compensation and firm performance. Adithipyangkul, Alon and Zhang (2011) investigated compensation and corporate performance in China. The result revealed a positive relationship between executive compensation and firm performance. Herdan and Szczepanska (2011) evaluated the directors' remuneration and firm performance. The result of their study showed that directors' pay is positively related to companies' performance.

Sigler (2011) examined CEO compensation and firm performance. The result of the study revealed that total CEO compensation has a significant positive relationship with the performance of a firm measured by ROE. Suherman, Wulan and Agung (2011) examined firm performance, corporate governance and executive compensation. The sample of the study included thirteen financial companies listed on the Indonesian Stock exchange during the period 2007 - 2009. The inferential statistics result revealed that the probability for ROA, a measure for firm performance was 0.0001, thus implying that executive compensation is significantly positive related to firm performance. Aduda (2011) examined executive compensation and firm performance. The results revealed that executive compensation is negatively related to banks' performance although not statistically significant. Conyon and He (2011) in their study determined the relationship between executive compensation and corporate governance in China's public trade firms. The study found that executive compensation is positively related to firm performance probability for ROA, a measure for firm performance was 0.0001, and thus implying that executive compensation is significantly positively related to firm performance. Aduda (2011) examined executive compensation and firm performance. The results revealed that executive compensation is negatively related to banks' performance although not statistically significant; Conyon and He (2011) in their study determined the relationship between executive compensation and corporate governance in China's public trade firms. The study found that executive compensation is positively related to firm performance.

2.4 Board Independence and Firm Performance

Ilaboya and Obaretin (2015) noted that a board is said to be independent when the number of independent,

non-executive directors that are not associated with top executives of the firm are more. In other words, board independence refers to the proportion of the total number of independent non-executive directors to the total number of directors (Prabowo & Simpson, 2011). It can also be described as the level of the presence of independence directors or presence of non-executive directors in the board (Abdullah & Nasir, 2004). John and Senbet (1998) argue that boards of directors will be more self-standing if they have more non- executive directors. Tornyeva and Wereko (2012) noted that the mix of executive and non-executive directors constituting a firm's board is very important for the firm's performance.

Evidence from the study of Khan and Awan (2012) shows a significant positive relationship between independent directors and firm performance measured by ROA, ROE and Tobin's Q. They argue that the higher the percentage of outside directors the better the performance of the firm. These results established the view of agency theory which proposes that independent board members and firm performance. Johl, Kaur and Cooper (2013) found a negative relationship between board independence and firm performance. That is, the higher ratio of non-executive directors does not always affect the effectiveness of the organization.

Adebayo, Ayeniand Oyewole (2013) investigated corporate governance and organizational performance of Nigerian listed companies. Data were collected from fifteen (15) manufacturing firms and fifteen (15) financial and service institutions covering the period 2005-2010. Board independence, board size, and Chief executive Duality were used as proxies for corporate governance mechanisms while Earnings per share (EPS) and Return or Equity (ROE) were used as measures of organizational performance. The ordinary least squares (OLS) regression technique was employed to analyze the data gathered. The result of the study showed that there exists a positive significant relationship between board independence and organizational performance. Faisal and Abdul (2015) in their study found that board independence was negatively correlated with the present and subsequent operating performance as measured by ROA and Tobin's Q. Zabri, Ahmad and Wah (2016) examined the impact of corporate governance practices on firm performance using top 100 public listed companies in Malaysia. Board size and Board independence were used as proxies for corporate governance practice while firm performance was measured by return on asset (ROA) and return on equity (ROE). Descriptive and correlation analysis were employed to analyze the data gathered. The result of the study revealed that

board size has significantly weak negative relationship with ROA but it was found to be insignificant to ROE. Also, the findings showed that there was no relationship between board independence and firm performance. From the point of view of an agency, the independent directors are essential for monitoring and safeguarding shareholders' interests to reduce the agency problems and improve the performance of the firm.

2.5 Leverage and Firm Performance

Mishra and Dasgupta (2019) examined leverage and firm performance. The study sample consisted of 400 firms over a period of 27 years from 1990 to 2016. This study consisted of firms from Germany, France, Japan, Argentina and Sri Lanka. The study reported a negative relationship between leverage and firm performance. Ashrat and Ahmad and Mehmood (2017) examined financial leverage and firm performance. The sample of the consisted of 10 public listed companies out of the 16 companies from fuel and energy sector of Karachi Stock Exchange. Regression was used to analyze the data for the study. The study found a positive relationship between financial leverage and firm performance. Chadha and Sharma (2015) examined capital structure and firm performance. The sample of the study consisted of 422 listed Indian manufacturing companies on Bombay Stock Exchange from 2000-2004 to 2012-2013. Regression was used to analyze the data for the study. The study found that financial leverage has no effect on firm financial performance. Weill (2007) examined leverage and corporate performance. The sample consisted of 1836 manufacturing companies from 7 European countries. Regression was used. The result of the study revealed that the relationship between leverage and firm performance varies across countries. Ahmed. Awais and Kashif (2018) examined financial leverage and firm performance. The result revealed a significant between leverage and firm performance.

Ku and Yen (2016) examined financial leverage and corporate performance. The study sample consisted of 6,630 non-financial Taiwanese public traded companies during the 2008-2012 periods. Regression was used to analyze the data for the study. The study found that financial leverage is not related to corporate performance. Dzafic and Polic (2019) investigated leverage and firm growth. The data for the study were collected from the financial statement of Bosnia and Herzegovina from 2008-2016. Random effects model regression was used to analyse the data for the study. The study found that 10% increase of the indebtedness ratio generates 4% fall of sales income. Ibhagui and Olokoyo (2018) examined leverage and firm

performance. The study sample consisted to 101 non-financial firms from 26 subsections for period 2003-2007. Regression was used. The result revealed a negative relationship between leverage and firm performance. Olokoyo (2013) examined capital structure and corporate performance. The sample of the study consisted of 101 non-financial firms in Nigeria from 2003-2007. Regression was used in the study. The study found a significant negative relationship between leverage and firm performance.

2.6 Stakeholder Theory

Freeman (1984) propounded the stakeholder theory. The theory postulates that in present-day organization, managers are believed to have an indirect connection with the shareholders and other stakeholders (Kock, Santalo & Diestre, 2012). Stakeholder theory is an extension of the agency theory which expects board of directors to defend only the shareholders' interest (Mitiku, 2015). The stakeholder theory was established so as to fill the perceived inadequacy found in agency theory which recognizes shareholders as the only interest group of a firm. Thus, stakeholder theory extends the narrow focus of agency theory on shareholders' interest to stakeholders' interest so as to take into consideration the interests of many different groups and individuals, including interest groups related to social, environmental and ethical considerations (Freeman, Wicks & Parmar, 2004). Stakeholders denote any group who has an authentic claim on a firm. A company has several stakeholders and among them are: shareholders, employees, suppliers, managers, customers, union host community etc. every

stakeholder of a company generation value for the company. This theory therefore suggests that the alignment of interests between CEOs and the principal is very important. In order to stimulate managers, appropriate incentive systems should be introduced. With these systems, CEOs are financially rewarded for maximizing shareholders' interests. Thus, this theory suggests that it is important to reward executives so as to achieve better firm performance.

3. Methodology

3.1 Research Design

This study employed the ex-post facto research design, the population of the study consisted of all the firms listed on the Nigerian Group of Exchange in the period 2014-2022. As at December 31st 2022; there were a total of one hundred and seventy (172) firms listed on the floor of NGE (www.nge.com.ng). This number comprised of both the fifty-seven (57) financial firms and one hundred and thirteen (115) non-financial firms with focus on the manufacturing and oil & gas sectors. Simple random sampling technique was used in selecting each firm from the population of 115 since the study was concentrating on non-financial firm listed on the floor of NGE. However, the sample size of this study was based on 50% of the total population which amounts to fifty-eight (58) firms. This study made use of secondary data which was which extracted from the annual financial reports and accounts of the sampled firms for a period of nine (9) years 2014-2022. Also, relevant NGE fact-book was used for data collection for the period under consideration.

3.2 Model Specification

This study adopted the model developed by Olaniyan (2020) in examining the effect of executive compensation on the performance of non-financial firms in Nigeria stock Exchange (2012-2020). The model is stated thus; Firm perform_{it} = $\alpha_1 + \alpha_2 \text{lecp}_{2it} + \alpha_3 \text{Lst3}_{it} + \mu_{it}$

Therefore, the three specifications model for this study was expressed as:

$$\text{ROA}_{it} = \beta_0 + \beta_1 \text{EXCOMP}_{it} + \beta_2 \text{BIND}_{it} + \beta_3 \text{LEV}_{it} + \mu_{it} \dots \dots \dots \text{model 1}$$

$$\text{ROE}_{it} = \beta_0 + \beta_1 \text{EXCOMP}_{it} + \beta_2 \text{BIND}_{it} + \beta_3 \text{LEV}_{it} + \mu_{it} \dots \dots \dots \text{model 2}$$

$$\text{TOBHINQ}_{it} = \beta_0 + \beta_1 \text{EXCOMP}_{it} + \beta_2 \text{BIND}_{it} + \beta_3 \text{LEV}_{it} + \mu_{it} \dots \dots \dots \text{model 3}$$

Operationalization of Variables

The table below shows the description of variables used in this study in the order of dependent variables and independent variables.

S/N	Variables	Acronym	Measurement	Type of variables	Authors	Apriori sign
1.	Firm Performance	FP	Return on Assets (ROA) = $\frac{\text{Net profit before interest} \times 100}{\text{Shareholders' fund}}$ And Tobin's Q = $\frac{\text{Total market value}}{\text{Total assets}}$	Dependent	Yongli and Dave. (2012)	
2.	Executive compensation	EXCOMP	Total value of salary, bonuses, life and health assurance, bonus stock accruing to executive directors.	Independent	Coughlan and Schmidt. (1985)	+
3.	Board independence	Bind	Ratio of independent non-executive directors to the total number of directors on the Board.	Independent	Abbasi-Kalantari and Abbasi (2012)	+
4.	Leverage	LEV	Total debt to asset ratio	Independent	Ibhagui & Olokoyo (2018)	+

Source: Researcher's Compilation (2023).

4. Data Analysis and Interpretation

Table 1: Descriptive Statistics

	ROA	TOBIN Q	EXCOMP	BIND	LEV
Mean	5.380909	1,427196	10106467	0.522116	1,014173
Median	2.139403	0.350000	6478042.	0.470588	0.333804
Maximum	72.81025	119,5400	4.76E+08	0.916667	154.9089
Minimum	0.010095	1.18E-07	0.000000	-66497549	0.100000
Std. Dev.	8.055871	4.863410	9.919164	35615447	0.083681
Skewness	2.735542	20.06898	10.21443	10.10147	1.706807
Kurtosis	15.34352	404.5117	107.8609	112.2619	9.972883
Jarque- Bera	3099.018	2767986	191645.7	209887.4	1024.656
Probability	0.000000	0.000000	0.000000	0.000000	0.000000

Source: Researchers Compilation, 2023

The table 1 above gives a description of the measures of central tendency, measures 0 dispersion and measure of normality. From the result above it was observed that the mean value of return on asset stood at a value of 5.3. The standard deviation measuring the spread of the distribution stood at a value of 8.05. The Jarque Bera measuring the normality of the distribution was found to have a probability value of 0.00 therefore indicating that the variable is normality distributed. Return on equity was found to have a mean value of 0.60, the standard deviation measuring the spread of the distribution stood at a value of 4.8. The standard deviation which accounts for the normality of the distribution stood at a value 4.863410. Tobins Q was found to have a mean value of 1.42, and a standard deviation of 9.91. The Jarque Bera statistics was found to have a probability value of 0.00 therefore indicating that the variable is normally distributed. Executive compensation was found to have a mean value of 10106467. The standard deviation value measuring the spread of the distribution revealed that the variables normally distributed. The Jarque-Bera measuring the normality of the distribution stood at a value 3099.018. However, all the independent variables were found to have a Jarque-Bera probability value of 0.00 therefore indicating that they are normality distribution.

Table 2: Correlation Result: Executive Compensation and Firm Value in relation to Tobin's Q

Correlation observation	probability	TOBINQ	EXCOMP1	BIND1	LEV
TOBINQ	r value	1.000000			
	P value	-----			
	N	403			
EXCOMP1	r value	-0.021369	1.000000		
	p value	0.6689	-----		

	N	403	403		
BIND1	r value	0.251436	0.216545	1.000000	
	p value	0.0000	0.0000	-----	
	N	403	403	403	
LEV	r value	-0.011361	-0.010106	0.039376	1.000000
	p value	0.8201	0.8397	0.4305	-----
	N	403	403	403	403

Source: Eviews, 10, 2023

From the table 2 above it was observed that the executive compensation was found to have a negative relationship with Tobins Q. It was also not found to be statistically significant when tested at 5% level of significance. Board independence was found to have a positive relationship with Tobins Q. it was also found to be statistically significant when tested at 5% level of significance. Firm size was found to have a negative relationship with Tobins Q. it was also not found to be statistically significant at 5% level of significance. Leverage was found to have a negative relationship with Tobins Q. it was also not found to be statistically significant at 5% level of significance.

Table 3: Correlation Result: Executive Compensation and Firm Value in relation to Return on Asset.

Correlation observation	probability	TobinQ	EXCOMP1	BIND1	LEV
ROA	r value	1.000000			
	P value	-----			
	N	408			
EXCOMP1	r value	-0.042520	1.000000		
	p value	0.3917	-----		
	N	408	408		
BIND1	r value	0.-0.327320	0.215351	1.000000	
	p value	0.0000	0.0000	-----	
	N	408	408	408	
LEV	r value	-0.036671	-0.009763	0.045762	1.000000
	p value	0.4601	0.8441	0.3565	-----
	N	408	408	408	408

Source: Eviews, 10, 2023

From table 3 above it was observed that the executive compensation was found to have a negative relationship with ROA. It was also not found to be statistically significant 5% level of significance. Board independence had a negative relationship with ROA. It was also statistically significant at 5% level of significance. Firm size was found to have a positive relationship with ROA. It was also found to be statistically significant at 5% level of significance. Leverage was found to have a negative relationship with ROA. It was also not found to be statistically at 5% level of significance.

Table 4: Executive Compensation and Firm profitability

Variable	Coefficient	Std. error	t-statistic	Prob.
EXCOMP 1	2.85E-09	1.49E-09	1.914268	0.0567
BIND 1	-0.609161	0.250288	-2.433837	0.0156
LEV	0.000139	0.000155	0.893166	0.3726
C	0.731071	0.233561	3.130110	0.0019
AR (2)	0.202112	0.307538	0.307538	0.5116
R-squared	0.887468			
Adjusted R-squared	0.866236			
F- statistic	41.79778			
Durbin –Watson stat	1.708278			

Source: Eviews, 10, 2023

From the result of the analysis carried out it was observed that the executive compensation has a positive relationship with firm performance. It was also statistically significant at 5% level of significance. Board independence had a negative impact on firm performance. It therefore implies that on the average a unit change in board independence will lead to a 60% decrease in firm performance. Leverage had a positive relationship with firm performance. It was however not statistically significant at 5% level of significance.

Furthermore, an examination of the summary statistics showed that the coefficient of determination depicted as R^2 had a value of 0.88 therefore indicating that the model accounts for 88% of the systematic variation exhibited by the variables while the remaining 12% left on accounted for was captured by the stochastic error term. The F-statistics meaning the overall significance stood at a value of 41.7 with an associate probability value of 0.00 indicating that the model is highly statistically significant. The Durbin Watson statistics measuring the presence of autocorrelation in the model stood at a value of 1.7 indicating that on the average there is the absence of autocorrelation in the model.

Table 5: Regression Result: Executive Compensation and Firm Profitability.

Variable	Coefficient	Std. error	t-statistic	Prob.
EXCOMP 1	-1.26E-08	1.54E-08	-0.818764	0.4135
BIND 1	32,03207	7.258858	4.412825	0.0000
LEV	-0.010220	0.057270	-0.178448	0.8585
C	-16.27147	4.261174	-3.818541	0.0002
AR (2)	0.238247	0.048046	4.958748	0.0000
R-squared	0.148240			
Adjusted R-squared	0.136072			
F- statistic	12.18279			
Durbin –Watson stat	2.056831			

Source: Eviews, 10, 2023

The second result was carried out to ascertain the impact of executive compensation on firm performance as a variable when measured using Tobins Q. Leverage had a negative relationship with firm performance. It was however not statistically significant at 5% level of significance. The summary statistics revealed that the coefficient of determination depicted as R^2 had a value of 0.14 indicating that the model accounts for 14% of the systematic variation exhibited by the dependent variable. The F- statistics had a value of 12.18 with an associated probability value 0.00

therefore indicating that on the average the model is jointly statistically significant. The Durbin Watson statistics which accounts for the presence of autocorrelation was found to have of 2.0 which was less than the threshold value of 2 therefore indicating the absence of autocorrelation in the model.

Table 6: Regression Result: Executive Compensation and Firm profitability (Return on Equity).

Variable	Coefficient	Std. error	t-statistic	Prob.
LOG (EXCOMP)	0.424127	0.099782	4.250540	0.0000
BIND	-2.465609	0.861446	-2.862173	0.0045
LEV	-0.001023	0.013354	-0.076603	0.9390
C	-9.696720	1.587000	-6.110094	0.0000
AR(1)	0.293989	0.052087	5.644194	0.0000
R-squared	0.210196			
Adjusted R-squared	0.198977			
F- statistic	18.73607			
Durbin – Watson stat	1.814243			
Variable	Coefficient	Std. error	t-statistic	Prob.
LOG (EXCOMP)	0.424127	0.099782	4.250540	0.0000
BIND	-2.465609	0.861446	-2.862173	0.0045
LEV	-0.001023	0.013354	-0.076603	0.9390
C	-9.696720	1.587000	-6.110094	0.0000
AR(1)	0.293989	0.052087	5.644194	0.0000
R-squared	0.210196			
Adjusted R-squared	0.198977			
F- statistic	18.73607			

Source: Eviews, 10, 2023

The result in table 6 showed that executive compensation had a positive relationship with return on equity. It was also statistically significant at 5% level of significance. Board independence that a negative relationship with firm performance (Return on equity). It was also statistically significant at 5% level of significance. Leverage was found to have a negative relationship with firm performance. It was not statistically significant when tested at 5% level of significance in influencing return on equity. The coefficient of determination which accounts for systematic variation that will be exhibited by the dependent variable stood at a value of 0.22%. Therefore, indicating that the model accounts for 21% of the systematic variation exhibited by the dependent variable the F-statistics a value of 18.7 with an associated probability value of 0.00 which was less

than the 5% value therefore indicating that the model is statistically significant at 5% level of significance. The Durbin Watson statistics which accounts for the presence of autocorrelation stood at a value of 1.8 therefore indicating that on the average there is the absence of autocorrelation in the model.

5. Discussion of Findings

From the result of the analysis carried out it was observed that firm size had a positive relationship with return on asset. It was however not statistically significant at 5% level of significant. Executive compensation had a positive relationship with firm performance. This result is consistent with prior studies (Adams et al., 2005; Adithipyangkul et al., 2011 & Siglet, 2011). It was also statistically

significant when tested at 5% level of significance. Board independence had a negative impact on firm performance. It therefore implies that on the average a unit change in board independence will lead to a 60% decrease in firm performance. This result is tandem with prior studies (Faisal & Abdul, 2005). This result is inconsistent with prior studies but found positive relationship between board independence and firm performance (Abbasi et al., 2013; Khan & Awan, 2012). Leverage had a negative relationship with firm performance. It was however not found to be statistically significant at 5% level of significance. This result is inconsistent with prior studies (Ashrat et al., 2017). However, the result is consistent with prior studies that found a negative relationship between leverage and firm performance (Olokoyo, 2013). Leverage had a negative relationship with firm performance. It was however not statistically significant at the 5% level of significance. The result showed that executive compensation had a positive relationship with return on equity. It was also statistically significant when tested at 5% level of significance. Board independence had a negative relationship with firm performance (ROE). It was also statistically significant when tested at 5% level of significance. It was also not statistically significant at 5% level of significance.

6. Summary of Findings

From the result of the analysis carried out it was observed that:

1. Executive compensation had a positive relationship with firm performance when proxied using returns on equity and return on asset, this was found to be statistical significant difference at 5% level of significant ($P < 0.05$). However, Tobin's Q was negatively related. It was not statistically significant at 5% level of significance ($P > 0.05$).
2. Board independence had a negative impact on firm performance when proxied using return on asset and return on equity but was positively related with Tobin's Q. They were found to be statistically significant at 5% level of significant ($P < 0.05$).
3. Leverage was found to exhibit a negative relationship with firm performance (return) on equity and Tobin's Q, however, return on asset was positively related. It was not statistically significant at 5% level of significance ($P > 0.05$).

7. Conclusion

This study was carried out to ascertain the relationship that exists between executive compensation and firm performance. Compensation is the reward that the

workers in an organization earn based on the value of their jobs, their individual contribution, and their performance (Obasan 2021). The reward could be cash-based or otherwise. Executive compensation is a wide term for the reward given to the executives of a firm. In every organization is a wide term for the reward given to the executive of a firm. In every organization, the board of directors is saddled with the responsibility of deciding the compensation amounts of CEO, but must be subject to shareholders' approval. The result revealed that executive compensation has an impact on firm performance. Based on the findings the following recommendations are given below.

8. Recommendations

1. Executive compensation had a positive relationship with firm performance when proxied using returns on equity and return on asset. It was however negatively related with return on Tobin's Q. it therefore implies that executive compensation is an internal element that is affected by the level of employee activities in the organization.
2. Board independence had a negative impact on firm performance. This therefore implies that the independence of the board is a critical element that should be taken into consideration because the inclusion of non-executives on the board of an organization will reduce the level of manipulation in the organization and in turn increase the level of financial reporting.
3. Leverage was found to exhibit a negative relationship with firm performance. It is therefore recommended that firms which want to pursue performance should lower their level of fixed debt financing in their capital structure in the long run.

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Part Four

Creative Studies



A Comparative Analysis of Two Creative Metal Sculptors: Adeola Balogun and Dotun Popoola

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Abstract. Welded metal sculpture has gained significant recognition within the art world. It is exhibited in prestigious galleries, museums, and public spaces globally. This article presents a comparative analysis of two renowned welded metal sculptors, Adeola Balogun and Dotun Popoola examining their artistic styles, techniques, and thematic representations. Research has been carried out on these two artists but the comparative analysis of their works is yet to be documented hence this study. By exploring the work of these artists, the article aims to provide insights into the diverse approaches employed in the field of welded metal sculpture. The analysis is supported by critical evaluation of relevant sources including scholarly articles, books, and gallery exhibitions, to highlight the distinctive characteristics and contributions of each artist.

Keywords: Welded metal, sculpture comparative analysis.

1. Introduction

Art experimental is imprecise term applied to art that need to do with exploring new ideas and or/technology (Sobowale, 2017) In the contemporary sculptural practice, gone are the days when medium in Sculpture could be listed, medium in Sculpture varies and dwell more on the creative and exploratory ability of the sculptor/artist in general (Ononome, 2019). Metal is the explore material used in this paper. Welded metal sculpture is a unique form of artistic expression that combines the principles of sculpture with the technical skills of welding. Welded metal sculpture is an artistic form that employs welding techniques to create three-dimensional structures. Its origins can be traced back to the early 20th century when modernist artists sought

innovative ways to break away from traditional sculptural techniques. Welded metal sculpture emerged as an art form during the mid-20th century. Pioneers such as Julio González and David Smith experimented with welding techniques, extending the possibilities of sculpture beyond traditional materials like stone or clay. González's use of welded iron in his works, such as "Woman Combing Her Hair," challenged conventional notions of form and materiality (Clark, 2008). These early artistic explorations laid the foundation for future generations of welded metal sculptors. Welded metal sculpture requires a combination of artistic vision and technical proficiency in welding. Artists employ various welding techniques, including arc welding, MIG (metal inert gas) welding, or TIG (tungsten inert gas) welding, to create their compositions. They fuse together metal pieces, utilizing heat and electric current to transform raw materials into intricate sculptures.

In Contemporary Art, sculpture is diverse, and the use of metals has been explored in so many ways. Metal comes in different types and ranges like Gold, Silver, Copper, Tin, Lead, and Iron among others. The distinct properties of various metals make it possible for diverse applications in metal sculpture (Ugochuckwu and Emifione, 2023). Welded metal sculpture provides artists with a wide range of possibilities for creative expression. The malleability of metal allows for intricate detailing, dynamic shapes, and exploration of negative space. Sculptors can experiment with different metals like steel, aluminum, or bronze, each offering unique properties and textures. This versatility enables artists to convey concepts and emotions in diverse ways, making welded metal

sculpture an engaging medium for both artists and viewers.

Welded metal sculpture in Nigeria is a vibrant and growing art form that showcases the creativity and skill of Nigerian artists. These sculptures are created using various welding techniques and often incorporate recycled materials, adding an element of sustainability to the art form. Welded metal sculpture in Nigeria has gained substantial recognition both nationally and internationally in recent decades. Celebrated for its ingenuity, craftsmanship, and cultural significance, this art form has played a pivotal role in promoting Nigerian artistic expressions.

Welding gives room for different types of metal to be worked upon in a single piece as well as allowing the use of non-metallic materials to be combined with metal in executing pieces of artwork. This technique of combining different media for a creative image in sculpture is known as assemblage (Sobowale and Adepegba 2015). Assemblage Technique in welded metal work is a method of using junks, waste, and found objects creatively in making art work. It requires painstaking thinking. Assemblage welded work is difficult to reproduce. Artist involved in this approach is known as environmentally friendly / environmentalist as it reduces cost of production as the material use is either picked from dumping site or but at cheap rate compare to new one. The finished work is mostly spray with transparent lacquer to retain the natural color of the junk use for better appreciation of such materials in second use.

Welded metal sculpture has gained significant recognition within the art world. It is exhibited in prestigious galleries, museums, and public spaces globally. The genre's aesthetic possibilities and technical complexity have captivated both art enthusiasts and collectors alike, contributing to its rising popularity (Adams, 2012). There are some notable Nigerian metal sculptors, who could be referred to as one of Nigerians most outstanding and recognized, Bruce Onobrakpeya, El-Anatsui, Roqib Basorun, Olu Amoda Akeem Mariana, have used wastes for outstanding aesthetic and functional art works. In this light the study is an attempt to make a comparative analysis of two unique contemporary sculptor artists that explore. The comparative analysis of the works of Adeola Balogun and Popoola Adedotun, will be interrogated and documented examining their artistic styles, techniques, and thematic representations. These artists, among many others, have expanded the boundaries of welded metal sculpture and influenced the artistic landscape.

2. Literature Review

The emergence of welded metal sculpture in Nigeria can be traced back to the mid-20th century. Historically, this art form evolved from traditional sculptural practices, incorporating new materials and techniques. A seminal figure in this evolution is Ben Enwonwu, a Nigerian sculptor known for his pioneering work in welding and metal sculpture (Okeke-Agulu, 2019). Enwonwu's experiments with bronze casting and welding techniques laid the foundation for subsequent generations of Nigerian sculptors to explore the possibilities of welded metal as a medium for artistic expression. Assemblage metal sculpture involves the creation of artworks by assembling and juxtaposing various found or discarded metal objects and materials. Nigerian artists have adeptly incorporated diverse elements such as bolts, car parts, wires, and other industrial debris to create visually captivating and conceptually meaningful sculptures (Kabia, 2010). The use of welding, brazing, and soldering techniques allows these artists to transform seemingly unrelated and discarded materials into cohesive and thought-provoking artworks.

Perani (2009) records that Several Nigerian sculptors have made significant contributions to the development of welded metal sculpture. One such artist is El Anatsui, who's intricate and large-scale metal tapestries exemplify the fusion of traditional African aesthetics with contemporary artistic practices. Anatsui's innovative use of discarded materials such as bottle caps and aluminum cans showcase the transformative potential of welded metal sculpture in both a conceptual and aesthetic sense. Moreover, Chike Aniakor, a Nigerian art historian and sculptor, has played a pivotal role in preserving and promoting welded metal sculpture in Nigeria (Banjoko, 2019). Aniakor's sculptures have not only extended the technical possibilities of welding in metal art but also exemplify his deep engagement with traditional Igbo culture and its transformation in the modern era. Peju Alatise is an influential Nigerian artist known for her use of assemblage metal sculpture to explore themes of gender, identity, and societal issues (Olayiwola, 2019). Her thought-provoking artworks utilize discarded metal objects to address contemporary social and cultural commentary while encouraging viewers to question societal norms.

Adepegba (2014) opines that Welded metal sculpture in Nigeria often reflects the country's rich cultural heritage, as well as contemporary social and political issues. Symbolism and storytelling are common themes found in Nigerian welded metal sculptures. These artworks often incorporate traditional motifs,

religious symbolism, and representations of daily life, thereby preserving cultural practices while addressing contemporary concerns.

Furthermore, many Nigerian sculptors according to Imarhiagbe (2016) utilize welded metal as a medium to comment on socio-political issues, such as corruption, exploitation, and environmental degradation. Through their creations, these artists provide a platform for critical dialogue, encouraging viewers to reflect upon the challenges faced by Nigerian society. The list of sculptors interrogating and exploring welded metal in Nigeria is numerous. The newest addition to this is Dotun Popoola. and Adeola Balogun.

From the reluctant professional of the 1980s, to gaining gradual energy in the 1990s, the Nigerian artist of welded metal has come of age in the 21st century. Most renowned in the Nigerian space of the 21st century welded metal art is Olu Amoda. His art has inspired a new generation of welded metal artists. In 1986, artist and Head of Department, Fine Arts, at Yabatech, Kolade Oshinowo contributed to the new beginning when he got Amoda to join Yabatech as a lecturer. From the seeds sowed then by Oshinowo, which germinated through the mentorship of Amoda, there emerged one of Ajorin artists, Adeola Balogun (b.1966). He was among Amoda's students at Yabatech, where he graduated in 1993, specialising in Sculpture (Sowole, 2020).

In Ajorin catalogue (2020) Ogunwo records Dotun Popoola (b.1981) has demonstrated a remarkable alertness through his intricate forms churned out of his mig and arc welding dexterity. Poised to produce ornate form from carefully selected jettisoned alloy materials, Dotun, a workaholic, once again has displayed unmatched prowess in the manipulation of unimaginable materials repurposing them into elaborate chromatic sculptures. His recent exploration of aluminum stainless steel metal is outstanding and laudable. The icing on the cake is the deliberate introduction of colours. Adedoyin (2018) quoting (Abiodun and fajuyigbe, 2013) opines that Dotun Popoola metal works reflects that of Yoruba philosophical ideology which is an influence of Ife Art School of Onaism movement which described as artistic ideology that reflects the Yoruba concept of design and aesthetics in modern Nigeria art. Such as the Araism style created by Mufu Onifade as a style that involves a composition of strokes that interrelate to form patterns, textures and visual images. It is evident in Dotun Popoola works that he revolved his works along the pattern and style of Araism which

talks about his background has a graduate of Ife Art School whom the environment has greatly influenced.

Others researches on the techniques, style and diverse approach has been carried out on These two contemporary Nigerian artists under study but the comparative analysis of the two works is still understudied Therefore, the works of these artists, which are pregnant with meanings, shall be examined and analyzed.

1.1 The artist's biographies

It is necessary to study the backgrounds of the artists to facilitate a better understanding and comparative analysis of their works. This will provide information on their sociological influences as well as professional developments. Most importantly it provides a good foundation for contextual analysis of the selected works.

1.1.1 Adeola Balogun

Adeola Balogun was born in Ota, Ogun state on November 17. He graduated from Yaba College of Technology, with specialization in sculpture (1993/94) and Masters in Fine Art (MFA, Sculpture) at the University of Benin (2001/4), Benin City, and Edo State, Nigeria. He also has a PhD in Sculpture (2020) from the Delta State University, Abraka, and Delta State. Balogun also did his National Youth Service Corps (NYSC) at Yaba College of Technology, Yaba Lagos. Thus, he became a lecturer at his alma mater in 1995 after his National Youth Service. After his HND, He also has a Master of Fine Art (MFA) degree (Sculpture) in 2004 from the University of Benin as well as a Ph.D. Studio Art (Sculpture) from Delta State University, Abraka, Delta State, Nigeria, in 2020.

Balogun's artistic success story started in 1995 because that was the year that some of his artwork was first noticed and collected by Engr. Yemisi Shyllon. Shyllon is a foremost Nigerian art collector and probably the ultimate art patron in Africa. Balogun explained how his journey with Engr. Yemisi Shyllon started in 1995, he bought his five works (four during the show's preview and the fifth at the exhibition proper) during that year's Yaba College of Technology art exhibition of the school's art lecturers held at Russian Cultural Centre, Ikoyi, Lagos, packaged by Prof. Rukeme Noserime (then HOD Fine Art), who later introduced him to Shyllon as the young artist who did the artworks that strongly tickle his fancy. Shyllon later gave Balogun his business card and encouraged him to visit him at his Niger Rite office in Ikeja, Lagos, back then. After the show, Lara Ige-Jacks, encouraged him to visit Shyllon because he asked about him from

her during her last visit to Shyllon in his office. Thus, Balogun paid Shyllon a visit in his office, which marked the beginning of a brighter fulfilling future between a major art patron (Shyllon) and the young artist, now a master artist, Balogun. It was during one of his other subsequent visits to Shyllon that he took Balogun on a breakfast visit to another major art patron, Chief Rasheed Gbadamosi (late), that same year, 1995. Shyllon has the largest collection of Balogun's realistic figure sculptures in bronze and glass fibre, among others, thus; he is one of Adeola Balogun's major art patrons. From 1995 till date, Engr. Yemisi Shyllon had contributed greatly to the establishment of Adeola Balogun as a renowned contemporary Nigerian artist without blemish. Without blemish because despite Balogun's unimposing and pleasant mien, he is without any iota of doubt, a hardworking artistic genius.

Balogun has several solo and group exhibitions to his name. Apart from Nigeria, Balogun have also exhibited in Kenya, Sweden, the USA, England, and UAE, among other countries abroad. Though he specialized in sculpture, Balogun also draw and paint coupled with his mixed media and multimedia works or repurposed/ hybrid sculptures, which attested to his eclectic artistic nature. He has also participated in several seminars and conferences both within and beyond the shores of Nigeria. He also has contributed to journal publications. He has facilitated and/or participated in several creative workshops. Adeola Balogun's artistic peregrination from realistic sculptural figures to stylized and quasi-realistic metal as well as rubber cum tire-dynamic sculptures were legion, well collected, and treasured. His metallurgical sculptural mastery led him on to abstracted musical instruments that inspired hybrid and repurposed sculpture, and recently his works of art, 32 works, will be classified into six groups based on formal and contextual/ material exploration as the case maybe. The six classifications are Head Series (6 works), Power Play (8 works), Spirituality (3 works), Music and Dance (7 works), Labyrinthine Morphology (4 works), and Fishes (4 works). from 2020 till date in 2022, Balogun is presently the Head of Department, Fine Art, School of Art, Design and Printing at Yaba College of Technology, Yaba, Lagos, Nigeria. He is a Chief Lecturer in the institution.

1.1.2 Dotun Popoola

Dotun, born in Nigeria in 1981, is a synergetic metal sculptor who has carved a niche for himself with his hyper realistic monumental metal sculptures. He holds

a National Diploma in painting and General Arts in Auchi Polytechnic, Auchi Edo State, where he graduated as the best student in painting and general arts in the institution in 2004. He had his first and second degree in Fine and applied arts with a specialization in sculpture and painting respectively in Obafemi Awolowo University, Nigeria. Dotun trained in many art studios, and he is a certified hybrid metal sculptor; a resident artist in Lemmon South Dakota, at John Lopez studio, United States of America. Dotun won the Director General's Award of Best Artist of the year in the maiden NYSC arts competition in 2009.

He featured in 2018 at West Africa International Art Fair "ARTX Lagos" he represented Nigeria at the maiden scrap art exhibition in Qatar 2019 and Global Art Festival in Gujarat India 2020. Dotun has participated in twenty-nine group exhibitions, fourteen joint, and four solo exhibitions. He is passionate about touching lives through his artistic and leadership skills; turning trash to treasures, rubbish to rubies. Dotun facilitates art workshops for students, professionals, NGO's, healthcare institutions, hospices, orphanage homes, rehabilitation centers and schools locally and internationally. Dotun has equally executed several monumental sculptures and large murals both in Nigeria and United States of America. He has worked as a curator II with the National Gallery of Arts, Oshogbo outstation, Osun State Nigeria, between 2012 till 2018. Dotun currently worked as a full-time studio experimentalist.

Dotun continues to provide landmark mentoring opportunities for Professional development for local and international artists in his studio in South-West Nigeria. His Immense contribution to the growth of Art globally has been featured in over 40 newspaper publications and TV stations both locally and internationally which includes the New York Times and Al Jazeera.

Dotun Popoola who specializes in synergetic metal sculpting. He creates pieces of art works from discarded scrap metals. His works are focused on transforming trash to treasures, rubbish to rubies and waste to wealth by repurposing wastes that threaten the ecosystem. Over the years Dotun is known to have made a lot of tremendous and wonderful pieces some of which would be analyzing

Analysis of Adeola Balogun and Dotun Popoola works

Adeola Balogun have made a lot of tremendous and wonderful pieces of metal sculptures some of which ten would be analyzing below:

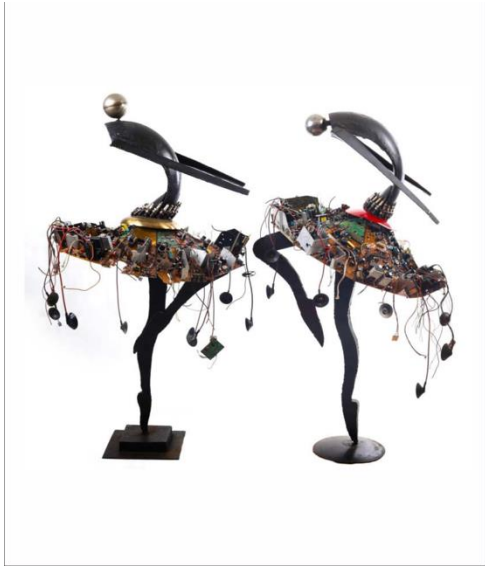


Plate 1: Artist: Adeola Balogun
Title: Electrifying Dance
Medium: Mixed welded metal
Size: 79cm (L) x 82cm (B)
Year: 2020
Source: Ajorin catalogue

Electrifying Dance is a duo Metal sculpture by Adeola Balogun with electronic boards and plugs and welded metal. The electronic board is used as the skirt of the dancers. He explored electronic gadget in depicting the free flowing sketch of the female dancer in away suggesting the state of her being at fortissimo level. The electronic gadget was used to represent the role of electronics in aiding people to get connected with the global world particularly via social media the current world-wide use of electronic application has allow so many people to showcase their talent and be seen by wide audience. Without opening an electronic item, the interior compositions are hidden from the eyes, so is how getting exposed to social media today has opened peoples mind and thought to more crime unlike before its advent in Nigeria. (Sobowale, 2017)

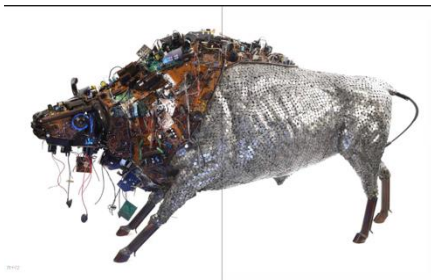


Plate 2: Artist: Adeola Balogun:
Title: Supreme Mechanism
Medium: Mixed metal
Size: 270cm (L) x 110cm (B)
Year: 2020
Source: Ajorin catalogue

“Supreme Mechanism” by Adeola is a mixed media sculpture that incorporates electronic panel and Naira coins in the execution of the charging bull. The body structure of the bull is rendered with the silver coins and electronic panels for the head structure. Bulls are most commonly considered headstrong, determined animals. They symbolize strength, power, stubbornness, and so many more traits. (Chris, 2020). The piece is pointing us to the current move by the government to eradicate / reduce physical cash transactions which if well managed will reduce the risk of armed robbery. However, the unfortunate aspect of it is the exorbitant bank charges and exposure to internet fraud. Preventing these from happening therefore requires vigilance especially as in the case in Nigeria where banks are fond of

deducting money without any transaction. Putting an end to this requires that people stand in unity to protest and protect themselves from extortions and exploitations by Nigerian. (sobowale, 2021) The piece could also be seen in the way Nigerians especially the youth spend exorbitantly on the latest electronic technology and the internet.

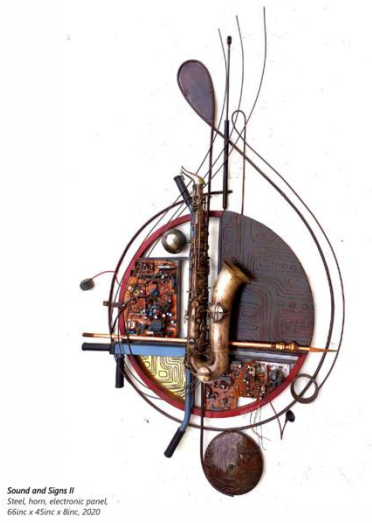


Plate 3: Artist: Adeola Balogun
Title: Sound and Signs
Medium: Mixed metal
Size: 66in (L) x 54in (B)
Year: 2020
Source: Transmogrification catalogue

Musical instruments are needed to perform the music that will warrant and dictate the type of dance that will follow. These works filled the creative space for the musical effects, allusions, and illusions needed before or after the dance. Music has enjoyed divergent conceptions; it represents the identity symbol of each continent, each generation and each individual. Music can be put simply as the art of combining vocal or instrumental sounds in a harmonious or expressive way (ikvolie, 2011), "Sounds and Signs" is a hybrid sculptures with musical instruments, steel, electronic panels, and other objects were creatively repurposed to produce the sublime abstract sculptures. The sculptures are recreated and re-brewed old wines that get better with age; in new bottles with reminiscence and enduring flavor that enhance the creative mastery, music, and dance in contemporary Nigerian art and times.



Plate 4: Artist: Adeola Balogun
Title: Rare species
Mixed: welded Metal

Size: 97in (L) x 78in (B)

Year:2020

Source: Transmogrification catalogue

Fishes abound in the marine world. The numerous beautiful fishes, in reality, must have inspired Balogun to produce these magnanimously huge rare fishes in his body of work. They are peculiar and interesting sculptures made from repurposed items and objects such as steel, stainless steel, electronic panels, and brass bowl, among others. Some fishes such as the goldfishes and lady fishes, among others, must have been on Balogun's mind when he was executing his rare species sculptures. These fish sculptural pieces are another set of Balogun's wonderful re-visitation of themes with superb contemporary finishing. The calm and sublime nature of the sculpture could be likened to a woman. Rare species are species that is uncommon, few in number, or not abundant like finding a woman with good character, tender and have all good quality. The Female gender, though they are considered beautiful and fragile have nowadays been tagged as 'Fear woman' because of their love for money and others.



Plate 5: Artist: Adeola Balogun

Title: where is the Emir

Mixed Metal

Size:102in (L) x 87in (B)

Year: 2020

Source: Transmogrification catalogue

“Where is the Emir” The work is a hybrid sculpture of metal, steel, and electronic panels that were used to produce a stylized but quasi-realistic regal black stallion with the paraphernalia of royalty and power being further expressed with colors and glitz derived from the repurposed electronic panels employed as regal covering and accouterments for the horse as the horse is meant for the emir. The emir .is a powerful leader in the northern part of Nigeria, The Emir made laws over the areas under his jurisdiction. But, the powerful owner/ rider, which is the Emir was missing in the composition; hence the title, “Where is the Emir. “Where is the Emir,” is a sculpture piece that points toward the power play that happened in Kano city, Kano State, Nigeria, whereby Emir Sanusi Lamido Sanusi was dethroned in 2020 by the State Governor, Abdullahi Ganduje, and another prince of Kano was turbaned as the new Emir; was the contextual reality and inspiration for the work. It is a sublime hybrid sculpture with repurposed finishing from Balogun's variety of creative oeuvre. “Where is the Emir” is a standard sculptural masterpiece, which is one of many from Balogun's creative armory.



Plate 6: Artist: Adeola Balogun

Title: Sound spiration

Size: 186cm (H) x 120cm (L) x15cm (B)
Medium: Mixed media
Year: 2021
Source: Transmogrification catalogue

Musical instrument are devices created to make musical sound. Adeola make use of metal plate and aluminum wire to create this artwork, the sound from trumpet and violin are magnificent when heard and can awoke emotion and give hope. Music represents symbol, personality and identity, the sound produces. From it indicates the dance or performance. The intricately artwork showcase stunning craftsmanship. Music gives hope and sense of relief or escape. With his creativity he has been able to use this artwork to bring to light that one is not alone and that the night will birth a bright new day.

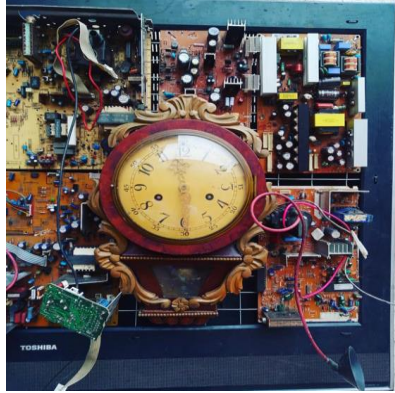


Plate 7: Artist: Adeola Balogun
Title: The Real Deal
Size: Unknown
Medium: Electronic panel
Year: 2021
Source: Transmogrification catalogue

Time is of essence in every human endeavor since it symbolizes the experience of human or persistence. The artwork can be human life because it keeps on moving no matter how hard and tiring life can be. The use of different panel and wall clock show the day-to-day activity of human and how it connected to their use of time, making it easy for one to understand that if anything should happen for the panel then the clock will be affected and also indicate the movement of life and how it works. The realization of this is to a large extent and it determines how it is expended.



Plate 8: Artist: Adeola Balogun
Title: Center of Attraction (Drum of Honor)
Size: 47cm (H) x 103cm (L) x 98cm (B)
Medium: Mixed media
Year: 2019
Source: Transmogrification catalogue

Historically, one of the reasons for rolling out drums in many African societies is to celebrate and honor those who have positively and greatly contributed to the society, but unfortunately this act does not work this way anymore

because most of the deserving, worthy members or individual of the society are rarely recognized with such appreciation for their time, sacrifice and contribution. In this new era this rolling of drum is now been used to bestow honor to highest bidders regardless of their integrity or moral standard in the society. Adeola use of iron, rope, electronic panel, animal skin and traditional motif to create the art pieces shows the level of creativeness hence displaying a multilayered allusion to the ills and contradictions that pervade the landscape of the society ranging from materialism and consumerism.

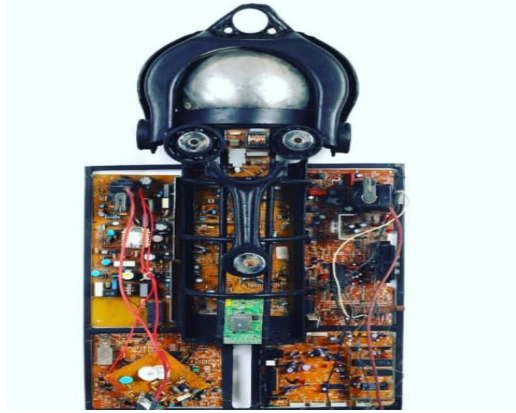


Plate 9: Artist: Adeola Balogun
Title: The shield
Size: 76cm (H) x 45cm (L) x 9cm (B)
Medium: mixed media
Year: 2020
Source: Transmogrification catalogue

Artworks are created to help individuals process their emotions and gain psychological insight. Each piece of these artworks is material of recycle steel and electronic panel with bulb done in form of human figure to explore how the brain protected the mind against mental distress or harm just like a warrior uses shield to protect their self during war or on battle field against their enemies. The art work protract how people hides their pain and struggle yet therapeutic to smile and laughs when there is a lot of hidden things behind the seemingly pleasant facade.



Plate 10: Artist: Adeola Balogun
Title: fearless
Medium: mixed media
Size: 95cm (H) x 32cm (L) x 21cm (B)
Year: 2021
Source: Transmogrification catalogue

The artwork is a posthumous award in honor of Fela Anikulapo Kuti as African fearless man during the celebration of felaboration. Fela who is the creator of Afro music was a multi-instrumentalist who fearlessly applied his music as a weapon of fighting oppression in all its forms. The saxophone as a musical instrument played a unique and prominent role in his musical genre, he was a thorn in the flesh of the power that was and he painfully paid for it. Even after his death his music still hold a great significance and important to African and it till reign.

3. Dotun Popoola works

Over the years Dotun is known to have made a lot of tremendous and wonderful pieces of metal sculptures some of which ten would be analyzing below;



Plate 11: Artist: Dotun Popoola

Title: Portrait of Adeola

Medium: Mixed welded metal

Size: 57 cm (L) x 32 cm (B)

Year: 2018

Source: Irin Ajo catalogue

Portrait of Adeola is a relief metal sculpture. In this piece, Dotun leverages solely on Plasma cutting. Through plasma cutting and painting, he imbues geometric and organic motifs to enrich his subjects contextually and aesthetically. He embellishes a round metal plate by cutting out designs, ornamentation, and motifs found in traditional Yoruba carvings to realize picturesque Portrait of a Yoruba female with bike chains to present the neck beads around her neck and small springs for the hair. He picks this every-day object used by local masons and transforms it into objects of beauty and admiration. Portrait of Adeola was created by Dotun as a tribute and acknowledgement to his wife whose name is Adeola, her support and patience in the course of his career.



Plate 12: Artist: Dotun Popoola

Title: Alantakun

Medium: Mild Steel, Metal Scraps Auto base and Acrylic,

Size: 153cm (H) x 71cm (L) x 23cm (B)

Year: 2020

Source: Ajorin catalogue

In Alantakun, (spider) Dotun assemble panels, and other object in this composition, he employs the use of plasma cutting for web like created by the spider and it's skillfully painted in brown and also features a lady bug in red and a small butterfly painted in yellow. you're familiar with the children's story of Anansi the Spider, you might know that in the Yoruba culture of Africa, spiders are representative of a trickster spirit. Across other cultures, it's the spider's web that creates unique meaning (Arrow blog, 2021) This piece points toward the dangerous nature of a spider whenever it's spun its web and catching unsuspecting prey in its web. Alantakun could also be likening to the nature of the struggle of human life and the danger in making a living. The butterfly motif which has cultural symbolism and interpretations such as endurance, hope, and life struggle as well as representing human celebration of their successful life journeys. The lady bug, speckled little creatures have long been considered signs of good luck



Plate 13: Artist: Dotun Popoola

Title: Esin Oba

Medium: Mixed welded metal

Size: 84 (H) x20 (L) x54 (B)

Year: 2018

Source: Irin Ajo catalogue

Ẹsin Ọba (The Royal Horse), Popoola transliterates the notion of the horsepower into imagistic re-collections, by retrieving shards from multitudes of automobile body parts, to realize the picturesque deportment portraying an equestrian horse. Esin Oba (The King's Horse) features a gawking horse formed out of discarded machine parts. Dotun forms the mane with the gas tank of a motorcycle, dysfunctional electrical generator parts, shock absorbers, generator-pull-cord compartment, brake pads, steering knuckles, control arms etc. The fetlocks and crest of the horse are made out of twisted metals carelessly locked together, welded and painted in red, orange and yellow. He forms the horse's tack out of cut-out metal and trims the edges of the throat latch, cheek piece, and noseband with motorcycle chains. The Cheeks are represented with clutch-disc-covers and the bits, muzzles and chin grooves are depicted with manipulated spoons, wrenches, pliers and a plethora of small medium and large found auto parts. In Yoruba culture, the horse is mostly associated with royalty, representing the superiority of the kingdom of Òyó. According to oral and textual sources, Sàngó was an excellent rider, owning a royal stable of 10,000 horses. This aspect is highly present in the Sàngó cult, where it is stated that his initiated, *élégún Sàngó*, are ridden by him. At the same time, due to the horse's speed, allowing fast and long-distance movements, he is associated with the lightning, mythical-natural weapon that Sàngó would use to defeat his enemies (Dias, 2023)



Plate 14: Artist: Dotun Popoola
Title: Owíwí
Medium: Mixed welded metal
Size: 19in (H) x 12in (L) x 8in (B)
Year: 2018
Source: Irin Ajo catalogue

Owíwí is a welded sculpture that features a owl made out of discarded parts. The Beak and the feathers on cheeks are formed with manipulated spoons. The other part of the body was rendered with used parts while standing on a sliver rod as the tree. As an inventive visual artist, Popoola accentuate the eyes of the owl in his work titled *Òwíwí*. Dispatched as the symbol of the artist who sees clearly and most easily in the dark, the *Òwíwí* is the creative spirit who is always finding opportunities where others only perceive darkness. The owl has the capacity to rotate the head (*orí*) on a flexible neck that orbits perfectly to present both the back and the front views in alignment with side perspectives, bringing together vistas of the past, the present, and the future, like the Orunmila divinity. Popoola postulates the role of the artist as one empowered to raise their voice and advocate for social change. It can be used as a tool for activism, shedding light on important issues, and empowering marginalized communities to fight for their rights in a society marooned in myopia, jaundice, and impending blindness, a citizenry groping around with no insight with which to inform and repair their circumstances.



Plate 15: Artist: Dotun Popoola
Title: The Cock Crow
Medium: Mixed welded metal
Size: unknown
Year: unknown
Source: Irin Ajo catalogue

The cock crow is a piece assemble out of musical instrument, the saxophone and spanner and other discarded metal like bike chains and spoons. The sculptural piece above is rooted in the consciousness for our heritage which is fading away. In Yoruba philosophical belief, cocks are mostly related with time and awareness. The cock crow now reminds us of cultural value which is getting proselytized by our embrace of Western culture in the 21st century. Dotun Popoola calls us into this consciousness by inserting the Ife iconic head of Ori-Olokun into the heart of the cock so as to call our attention into this emerging proselytization of culture that is devaluing our heritage. The use of spoon to depict the cock red flat jaw reminds us of the embrace of Western food over our own indigenous food which serve as a clarion call to all the lovers of Western culture over their own.



Plate 16: Artist: Dotun Popoola
Title: Amotekun
Size: 12cm (H) x 7cm (L) x 4cm (B)
Medium: Mixed media
Year: 2023
Source: Irin Ajo catalogue

Leopards are renowned for their solitary nature and vast territories, embody strength, vigilance. Amotekun stand as a formidable security outfit in Nigeria which was established in January 2020, by visionary of six state governors. This regional initiative represents a unified commitment to safety and this groups are draw from local hunters, vigilant group and some other relevant groups. Amotekun operation is utilized with diverse expertise who are equipped with

the protection or to safeguard the communities. Impacting the energy, strength and embracing the leopard spirit into the watchful gaze and security thrives of the Amotekun by making it different from every other security operation and this artwork was made from assorted scrapes, auto-base pigment, stainless and acrylic.



Plate 17: Artist: Dotun Popoola
Title: Saluki Dog
Size: 62cm (H) x 64cm (L) x 30cm (B)
Medium: metal scrap and Assorted color
Year: 2020
Source: Irin Ajo catalogue

Dotun Popoola Saluki dog is one of the numerous dogs rendered by him. Dotun came from a family of hunter where dogs are used to hunt games which made him familiar with various species of local dogs. Rendering of dogs in welded and painted metal is a reflection of his love for animals, which is one of his preferences as a contemporary metal sculptor. Saluki is a species of dog found in the e Middle East and part of the West, they hunt by sight and not by scent. It was once used by the nomadic tribe to run down animal game. Dotun got attracted to the dog because of it deep chested and long- legged anatomy which makes it elegant and beautiful. The artwork is use to accentuate the relationship that man has with domestic animals and their social symbolism as man's ageless companion.



Plate 18: Artist: Dotun Popoola
Title: A.Y.E.K.O.O.T.I.T.O (Parrot)
Size: 2ft (L) x 1ft (B)
Medium: Mixed media
Year: 2020
Source: Irin Ajo catalogue

The parrot is known as odidere often called Ayekooto in Yoruba. Ayetooko means the world reject the truth. Parrot is a special bird with many beautiful features and brilliant characteristics that makes it different from just any other bird. The colors combination makes its attractive and it the only animal that mimics human or can talk to human. The Yoruba believe that there is a specific forgotten story behind the naming which explain how human were able to communicate with animals which parrot is a part.



Plate 19: Artist: Dotun Popoola

Title: Alantakun

Size: 6ft (L) x 6ft (B)

Medium: stainless

Year: 2020

Source: Irin Ajo catalogue

Alantakun is a Yoruba name for spider or arachnid, it an eight-legged predatory arachnid with an in segmented body consisting of a fused head and thorax and a rounded abdomen. Spider have fangs that inject poison into their prey and most kind spin webs in which to capture insect. Some people believe spider is used for spiritual purpose since it known for spinning web and if it seen in one's house it considered been trapped and this could be related to relationship, job or other things. Although spider often frighten people but their messages are positive and it can symbolize balance, personal growth and self-awareness. Spider is known for being an intelligent arachnid who is capable of strategizing and planning.



Plate 20: Artist: Dotun Popoola

Title: The Eyo

Size: 6ft (L) x 6ft (B)

Medium: welded metal

Year: 2020

Source: Irin Ajo catalogue

The Eyo festival otherwise known as the Adamu Orisa, a festival unique to Lagos, the word Eyo means the white clad masquerade which represents the spirit of the dead. The costume worn are of brilliant white flowing sweeping robes which conceal them from head to the toe and colorful hat with bold conclave insignia as seen in the artwork but the artist use of colorful outfit is to express the happiness derived whenever the festival take place. Historically Eyo was brought from ijebu to lagos island from Iperu Akesan in the 18th century and the town is considered the cradle of Eyo. Eyo is usually held on a Saturday. Each Eyo comes out of an Iga (palace) of a ruling family in the morning and heads for the shrine (Agodo). It is robed from head to toe in white flowing cloth. The white flowing costume consists of an 'agbada' (the top robe), and the 'aropale' (the bottom wrap around)

Findings and comparison

The Two extremely accomplished artists who have made substantial contributions to the field of welded metal artworks are Adeola Balogun and Dotun Popoola. Adeola Balogun and Dotun Popoola are two highly skilled artists who have made significant contributions to the field of welded metal artwork. While both artists utilize the same medium, their approach, style, and themes differ, resulting in distinct bodies of work. Balogun and Popoola make use of junk in executing their metal sculptures that often-incorporated cast non-ferrous alloy, but their works distinctively stands apart in style. Popoola cast alloy is with emphasis on molten metal while that of Balogun rested on welding copper brazed together with the aid of stand by negative mold in achieving his desired taste as in the case of "Supreme Mechanism"

Adeola Balogun is known for his intricate and delicate compositions in welded metal. His sculptures often depict intricate floral patterns and natural forms with a touch of abstraction. Balogun's work showcases a deep understanding of the medium, as he skillfully manipulates metal to create fluid and organic shapes. His ability to bring life and movement to the rigid material is truly remarkable. In contrast, Dotun Popoola takes a more bold and rugged approach to welded metal artwork. His sculptures are characterized by angular lines, sharp edges, and a sense of raw energy. Popoola's work often explores themes of strength, power, and the human form. He uses the medium to convey a sense of tension and dynamism, as his sculptures appear to be frozen in motion.

This duo show excellence in the mastering of their medium of expression when considering the depiction of naturalistic forms in their metal works. Their use of colour is distinctive, beautiful and magnificent way.

Dotun Popoola who was formally trained in Auchi Polytechnic where he specialized in painting and earned a Distinction upon graduation. Famous for the style of engaging brilliant colors and strong draftsmanship tenets, He uses vibrant colors to highlight certain parts of his sculpture by brushing and sometimes flat application of red, orange, cerulean blue, emerald green and white hues of industrial acrylics that makes expression of his works look naturalistic. In comparison to that of Adeola Balogun painting style which takes on a rather flat look that is it's graphical in style and doesn't involve any colour tonal graduations in the use of colours.

Furthermore, the subject matter in Balogun and Popoola's work also differs significantly. Balogun's sculptures often draw inspiration from nature, celebrating the beauty and complexity of the natural world. His attention to detail and ability to capture the delicate intricacies of flowers and plants is truly captivating. On the other hand, Popoola's work focuses more on human emotions and experiences. His sculptures are often figurative, portraying the human figure in various states of tension, struggle, or triumph as seen in his works," Anatanku,"

4. Conclusion

Welded metal sculpture represents the fusion of artistic inspiration and technical craftsmanship. Through the exploration of historical context, technical approaches, and artistic implications, this article has shed light on the significance of this unique medium. As it continues to evolve and inspire artists worldwide, welded metal sculpture stands as a testament to the limitless potential of human creativity. This comparative analysis of two welded metal sculptors Adeola Balogun and Dotun Popoola demonstrates the diverse approaches and artistic styles within the field. In summary, while both Adeola Balogun and Dotun Popoola work with welded metal, their artistic styles, themes, and techniques diverge. Balogun's delicate and intricate compositions celebrate the natural world, while Popoola's bold and angular sculptures explore the human experience. Both artists showcase exceptional craftsmanship, but their unique approaches result in distinct and captivating bodies of work.

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A Critique of Females' Representation in Àyínlá Òmówùrà's Songs

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Abstract. Our societies comprise of both male and female with individual playing their expected roles towards the successful growth of the society. Also, in our society, little respect or recognition is given to women based on the culture of the land. Some artists are also conversant in presenting the female as a second fiddle in the society. Therefore, it is on this note that this paper seeks to focus on the critique of females' representation in Àyínlá Òmówùrà's song. The research methods involved appropriate and objective analysis of Àyínlá Òmówùrà selected songs from the feminist perspective or point of few. This will assist to determine the effect of the selected songs on the females' and its implication. At the end, this paper clearly shows and establish the fact that artist sincerely play on the intelligent of the females not minding whose ox is gored. Only the females are point or focus of attack in his song and failed to address the lapses of men who are the real causes of most of female's accusation.

Keywords: Songs, Critique, female, representation.

1. Introduction

There are different types of music, some of which are Fújì, Jùjú, Àpàlà, Wákà, Àwùrèbe and Dadakùàdà which are secular social songs. There are also songs of ritual annual festivals, as well as those of social festivities, like marriage, child-naming, chieftaincy and burial ceremonies. In short, music is a common phenomenon in every human society and the Yorùbá society is not an exemption. Musical composition and rendition involve both male and female members of the society. Many scholarly works have been done on the socio-economic life of women in human societies, notable among them are Oyesakin (1982 a, b),

Ilesanmi (1987, 1991), Adebowale and Adejumo (1996 a) and Sheba (1999).

Adebowale examines the position of female in marriage setting and the culture of the society in it. The culture of the society was seen or viewed as not on the good side of women and therefore looked down on them. The work also observed that there are some rites that women are denied. Adejumo's work is based on using the feminist theory to examine Yorùbá written play. The work concludes that women are very frank in presenting both positive and negative attributes of women in their work and so are very objective. Adeyemo (2001) was based on collection of Àyínlá Òmówùrà's song. Each song was written out as presented by Àyínlá Òmówùrà. Ilesanmi (1987) discusses the role of women in Yorùbá Society as exemplified in Yorùbá Oral Poetry while Oyesakin discusses the image of women in Ifa literary corpus, and Sheba examined *Orin Aremọ* (lullabies) and its usefulness in the society.

Based on the prior studies enumerated above, this work examines critically, women's presentation in Àyínlá Òmówùrà's song, using the feminist approach. This is to fill the gap created by the scholars' studies of having not examined late Ayinla Omowura's view on women in his music. My bid in this study is to do a critique of woman representation in Ayinla Omowura's songs from critical and objective perspectives. This will highlight and bring to the fore, of the songs on female generally. The analysis of the songs will allow us to know how far it has affected women and the need for corrective measures. Another objective of this paper is to contribute to the existing body of knowledge on the socio-cultural impact of music in Yorùbá society.

1.1 Feminism

Feminist was carved out from Latin word “Femina” which means pertaining to women. It was founded in America and Europe in 1800. The theory was aimed to free women from all forms of bondage. Kolawole 1997:11 said:

Feminist theory is not one, but many theories or perspective and that each perspective attempts to describe women’s oppression to explain its causes and consequences and to prescribe strategies for women’s liberation.

The aim of the theory is an attempt to research into various problems that women are facing generally in our society and to propound solution to it.

The theory is not agitating equality, with men but with the focus that their rite or freedom be recognised and respected. Kolawole (1997:27) have this to say:

Womanhood is central and this is neither controversial nor conflictual to African women... So they are not seeking to be like men or necessarily act like men.

And in support of the above, Chukuma (1990) submits:

(African) Feminism is not a question of superiority or inferiority, it is a question of complementarity and recognition.

This means that African women are only asking for their deserved rite that is due to them and not competing unnecessarily with their male counterpart. It must be noted too that African woman still cherish her role as a caring mother and hence this observation: *The African woman cherishes her role as a home maker as well as her status as a mother or potential mother.*

Therefore, feminist theory is mainly concern with how women will continue to maintain and improve on their roles, both at home and in society with the expected recognition that they deserve. It must be equally noted too that the view of women in African society is quite different from that of their American counterpart.

1.1 Àyínlá Ọmọwúrà

Àyínlá Ọmọwúrà, also known as “*Éégún Mọgaji*” (The dreadful masquerade), was born in 1933 in Itoko Compound, Abẹ̀òkúta in Ogun state, Nigeria. His father was Yesufu Gbogbolowo while his mother was Morẹ̀nikẹ̀ Àṣàbí. Àyínlá did not have any opportunity to formal education at all and was a butcher before he took to singing. He was said to have inherited the art

of composing songs from his father. He used basically the Ègbá dialect in most of his songs.

He was a popular and recognized Apala musician whose songs cut across all aspects of life with many lessons to learn from. Some of his other records include: *‘Àbọ̀dé Mẹ̀kà* (The Return from Mecca), *Àjẹ̀jì kíkí bónlẹ̀ dulè* (A stranger does not compete with the land owner), *Àlùjònnú eléré* (A singer like a spirit), *A ti dàríyọ̀* (We are the acceptable ones), *Àwa kíkí se olódi wọn* (We are not their rivals), Challenge cup 1974, *Eja lónibú* (The fish owns the ocean), *Èyin olóṣèlú wa* (Our politicians), *Iré wọlé dé* (Goodness has come), *Ìṣe ilé ló n bá wọn déta* (Charity begins from home) *È mọ̀kà̀n* (Be calm), *È gbọ tuntun* (Listen to new things) where his views on female are presented, positively and otherwise.

He produced many records before his deaths and the last album he produced was *Ebi kì í pagún ọ̀jọ̀ alẹ̀* (A vulture does not go hungry endlessly). Ayinla Omowura died on 5th May, 1980. His records continued to be popular even after his death.

2. Ayinla’s Presentation of Females

2.1 Bleaching

This is a practice whereby skin colour is changed from its original look. In one of Àyínlá’s records titled *A ti Dàríyọ̀* (We are the acceptable ones), he sings:

Lead: Ọ̀rọ̀ tó jẹ̀ mí lógún nì mo fẹ̀ sọ
Omọ̀ge iwòyí wọn fẹ̀ bayé jẹ́...

*(I want to discuss a pressing issue
Ladies in present days are very morally loose...)*

Chorus: Dúró b’Ọ̀lórún bá ẹ̀se dá ọ
Má bàwọ̀ jẹ̀ fẹ̀nì bí ọ
Kán mò sì ọ̀ mò torí afẹ̀ ayé...

*(Accept how the Lord created you
Spoil not your skin colour for your parents’ sake
So as not to become faceless because of worldly pleasure)*

It is now common among many females to bleach their skin with body creams from black to fairer complexion. This they believe to be more superior and attractive. Uncountable number of dark and beautiful African ladies have bleached their skins. Those who engage in this do so either to satisfy their husbands/boyfriends or as a symbol of identifying with the high-class ladies. Some ladies also indulge in the practice to make themselves attractive to men who engage them in carnal affairs. There are time-frame required for the bleaching to become effective. It is a common knowledge that some of these ladies are really attractive in their new fair skins, while the

outlook of some is really unattractive. Àyínlá points to this in his song:

*Ó fẹ̀ dọ̀yìnbó ni lójìjì
Ó dàbí ọ̀pọ̀lọ̀ ara hunjọ
Ó wá rí pàtápàtá bí ẹ̀bọ̀ra
Ọ̀ṣẹ̀ tí wón fì ń bóra ní...
(She wants to become a white suddenly
She resembles a frog with wrinkled skin
She looks haggard like a ghost/fiary
The soap used to bleach causes it...)*

It must be noted that bleaching has a lot of associated health risks for those who engage in it. Àyínlá noted this and used his song to caution ladies to be contented with their natural colour.

Àyínlá Ọ̀mọ̀wùrà used his profession to condemn this social menace; prevalent among females in our society. He has also proffered useful suggestions that could assist in arresting this attitude. However, his song seems to point accusing fingers only at ladies, while neglecting the menfolk who not only encourage their ladies to indulge in this social malpractice, but also bleach their skin too. Our contention is that Àyínlá spared the male accomplices in his rod or rebuke, because he is a male. This is one instance of male chauvinism over women in traditional African society.

This male chauvinism is also prominent among the Jews of Jesus' days. This was an instance whereby a woman caught in adultery was the only person arraigned for judgement, while the male counterpart was not accused or punished. Àyínlá Ọ̀mọ̀wùrà's critique would have been justified if he had included the menfolk who also bleach their skins or encourage women to do so.

2.2 Abortion

Another social misdemeanor berated by Àyínlá Ọ̀mọ̀wùrà's song is abortion. Abortion is the act of giving untimely birth to foetus, premature delivery, miscarriage, the procuring of premature delivery so as to destroy the offspring.

In Àyínlá Ọ̀mọ̀wùrà's song, he says:

*Tóyún bá dúró sí wọn lára
Wọn mọ̀ bí wọn ẹ̀ ń ẹ̀ ẹ...
(If they get pregnant
They know how to abort it...)*

There is a Nigerian legislation which prohibits abortion either by an intending client or by any health worker. This legislation carries a penalty. However, abortion still contributes to high mortality rate in Nigeria. It is not solely performed by women, men folk also actively participate in it by encouraging/forcing

women to do it. On the other hand, housewives abort on the excuse that they have completed their family, any extra pregnancy is therefore considered a burden.

Another reason behind unmarried ladies opting for abortion is that pregnancy before or outside marriage carries a social stigma. In order to avoid social rejection from the man responsible for their pregnancy as well as by colleagues and family members, they opt for abortion so as to save their faces. Their fear of being single parents also contributes to the procurement of abortion. Though, there may be reasons for abortion whenever the financial implication is considered, especially on the side of the females who are not financially capable when compared to males. To eradicate this, there is a development on the part of government by introducing family planning methods at affordable rates.

It is our view that Àyínlá Ọ̀mọ̀wùrà is supposed to be liberal enough in his song to counsel both sexes against this act as the side effect has heavy consequences on women than men who lured them into the act.

2.3 Barrenness

The Yoruba people place a lot of premium on owing children and frowns at barrenness. Having children is the essence of marriage among the Yoruba. Therefore, the Yoruba's view on procreation is at par or in agreement with the biblical view that says: "Be fruitful and multiply" (Gen. 1:28b). A barren woman among the Yorubá is not entitled to her husband's estate whenever the husband dies. This is because sharing the husband's property is done according to *ìdí igi*, that is the number of wife/wives who are mothers.

To buttress the fact that not only the females that are faced with the problem of barrenness, the orthodox system has confirmed that there are also men with low sperm count; which render their sperm inactive and therefore makes it difficult for their wives to be pregnant. In such case, Àyínlá Ọ̀mọ̀wùrà's assessment of judgement can be seen to be very partial, and traditional in outlook. He sings:

*Mo mọ̀ pé bíbí nìyá bí ẹ̀ lómọ
Ìwọ̀ náà múra kí o bí 319ire...
(I know that you were given birth to by your mother
Struggle to conceive your own...)*

The negative attitude of African society to barrenness pushes women to go to any length immediately they realize that they find it difficult to conceive. Though in the olden days, our forefathers are well disposed to having many wives to raise many children especially

male where they are later expected to assist their parents on the farm. Having many children was the practice in recent past among many Africans including the Yoruba. This is because they practice manual farming whereby, they need many hands on the farm for mass production. As a result of this, the number of wives and children a man has determines his wealth among the folks. Now, prevalent economic situation in many African nations especially Nigeria, does not favour this. This has led to parents cutting down on the number of children per family. Àyínlá Omówùrà should have realized that no African Yoruba woman will willingly remain barren. The affected female should be encouraged that all will soon be well with them and be assisted to have proper medical attention.

2.4 Recalcitrance

This is an act of uncooperative attitude. To make a child imbibe the spirit of obedience among the Yoruba, he/she is trained at home from infancy. This is because whatever a child learns in his/her family determines his/her behaviour in the larger society. In one of Àyínlá's album titled *Ìṣe ilé lo n bá wọn dẹta* (*Their attitude at home always show who they are outside*), Àyínlá sings thus:

Lead: *Ìṣe ilé ló n gbe wọn dẹta o*
Ìyàwó òṣì eléjọ wẹwẹ...
(Charity begins from home
Useless and talkative wife)

Chorus: *Mo n wí tó*
Kí ẹ gbòrò sọkọ yín lẹnu
Àwũgbọ yín ma n pò jù
Ṣe báwọn ẹgbọn yín láya nílẹ

(I have said it repeatedly
That wives should obey their husbands
Your rebellious attitude is becoming too much
After all, your brothers have wives at home...)

Women are viewed here as uncultured, stiff necked and disobedient. For this attitude, many men indiscriminately beat their wives. This view held by Àyínlá is common to most men in Yorùbáland. The same view is shared by Ọrúnmilá (male deity) when he says:

Obìnrin lèké
Obìnrin lẹdàlẹ...
(Abimbólá, 2006:30)
(Women are liars
Women are traitors...)

Although both the Bible and the Quran recognize man as the head of the family, men are also counseled to love their wives. Both are enjoined to love and honour each other. There is virtually no scripture that instructs

a man to beat his wife on grounds of disobedience, or any misbehavior. It must be said that misbehavior is not exclusive to women. Many men are stubbornly addicted to drugs, drunkenness, adultery and the likes. Are their wives allowed to beat them for these vices? Some men never take advice from their wives over any matter – should women punish them for this?

Although Àyínlá has a positive view on the importance of good home-training of a child as a basic foundation later in life, he does not see it as an effort to be contributed by both parents. As if this is not enough on women, Àyínlá, in his album title: *Ẹ gbọ tuntun* (*Listen to new things*) sings:

Lead: *Agídí ò ṣeé loolé ọkọ*
Ìwà ìrẹlẹ ló n yọkọ nínú...

(Stubbornness must not be used in a matrimonial home
Humility always impresses the husband).

Chorus: *Igí dá ẹyẹ fò obìnrin*
A lójú ọkọ ló ga
Ṣùgbọn kì í gbóhun tọkọ bá n wí

(Peck and go type of wife
Complaining that the face of her husband is not
enticing
But never listen to the husband's directive)

Lead: *Ọkọ rẹ ò dáràn*
Ìwọ náà lọ jára mọṣẹ
Ìyàwó kẹbuyẹ
Ó n wù mí kí o fọkọ nísínmi...

(Your husband has not committed any offence
You should go and work hard too
Ceremonial wife
I wish you allow your husband to rest...)

Here, Àyínlá views women as parasite on men for subsistence. This is an age-long view as some women in present times are gainfully employed and can even feed their family conveniently. Therefore, the question of absolute dependence on the husband is fast becoming a thing of the past.

2.5 Sexual Promiscuity

In another album titled *Omi Tuntun* (New Water), Àyínlá condemns the incidence of sexual promiscuity among ladies:

Ẹ ò mára Èkó
Ẹ ó mará Ègbá o
Wọn á sọ ẹ dapèrẹ àjàṣẹ.

(You do not know Lagos people
You do not know Ègbá people

They will turn you into a used basket...)

In this track, Àyínlá sends a warning signal to women of easy virtues, to beware of men who can overuse and make them worthless. He exemplifies such men as 'Lagos and Ègbá people' who use and dump gullible women. Àyínlá views this adulterous act with contempt as very rampant among women and men patronizing them. No wonder he sings further:

Àbí èyin ní?(2ce)
Èyin lomo olòjà ìròlẹ̀
Tí wọn n sọ pé kò gbọdò polówó rárá?
(Are you the one? (2ce)
That sell in the evening time
Forbidden to advertise their goods?)

This act is seriously frowned at by the society. Some women have deserted their homes and live in brothels, while some young girls refuse to marry. Àyínlá sings further:

Àwá mọ wọn nínú aṣéwó
Tí wọn rihun jẹ
Tí wọn n dán bíi kóró isin
Tí náírà n gọ sí wọn lówó

(We easily recognize those who are harlots
Who are well to do
That always look fine
And have naira in abundance)

Àyínlá is noted here as being inconsistent. He is the one to condemn an act and later be in support of it. In the song above, he exonerates some female prostitutes, those who have made money from prostitution.

In another album titled *Àwá kì í ṣolódìi wọn* (We are not nursing grudges with them), Àyínlá Ọmọwùrà sings:

Màá lẹ̀bòsì ayé á gbọ
Péyàwó yín lójú méjì
Tòtùntòsì lójú aṣọ ó ní
Ojú ọlọtí ò gbé bikan
Má rojọ jinnà lóri owó ní...

(I will shout and the world will hear
That your wife is double-dating
Your cloth has two sides
A drunkard always looks here and there
Don't discuss further for all is based on money...)

Àyínlá appear to be pointing accusing fingers at only females, as if men are blameless. The only aspect of Àyínlá's song which sends a warning signal to both male and female is:

Wobíwobí ò dára ṣé ẹ gbọ
Kò wúlò...

(Looking here and there is not good

It is not profitable...)

Although Àyínlá might be thinking it is addressed to females alone, it is equally good for men.

2.6 Passing Insults on Women

Àyínlá is found of playing on the intelligence of women, hence this song:

Èkọ sì ní fún ọ bó o lọ (2ce)
Ọyínbó pàlò mo máa fẹ̀ sílé...
(A lesson for you if you leave
A light complexioned wife will be married)

This is an insult on women. Àyínlá continues:

Bó bá tí rẹ̀nikẹ̀jì
Jagunlabi á máa dígá
Kí lo mín-in-nì o
Mì ò torí ẹ̀nikan dákó
Bó bá sù ọ kó o mí a lọ
Ọmọ oní wóko-wòko
Àwọn màamá ẹ̀ ló kọ níṣẹ̀ owú...
(When she suspects a rival,
She immediately puts up attitudes
What did you mean?
My private part is not meant for a particular person
You can leave if you are tired
You useless person
You have taken after your mother)

Àyínlá confirms here that men are free to marry as many wives as they like, and disgruntled wives can leave if unsatisfied. This implies cheating on women, for they cannot marry more than one husband at a time. Ayinla directly support polygamy; without any apology.

The accusation by Ayinla on women that they do not like rivals also happens among men as well. No sane man can tolerate his wife dating another man. One can therefore say that jealousy is not peculiar to men. No wonder, Grimke (1937: 40), in support of this, observed that "All history attests that man has subjugated woman to his will, used her as a means to promote his selfish gratification"

3. Conclusion

In this study, we have observed that Àyínlá Ọmọwùrà's songs point accusing fingers to the female alone. The songs portray women in very dark perspectives and presents them in all sorts of negative images. To worsen the situation, all the blames were to the exclusion of their male counterparts, who are not seen as the brain behind some women's reactions at home or in the larger society. Àyínlá has viewed

women from the culture of Yorùbá people that has relegated or looked down on women from time immemorial. It must be noted that the dynamic nature of the sociology of Yorùbá as it relates especially to women, has made this musician's view not totally relevant in modern times. It was noted too that what Àyínlá Omowúra was saying in these songs were only relevant to the occurrence in Yorùbá society in the 70s and 80s than what is obtainable now among women. There is no gainsaying that there has been a considerable improvement among women.

In our own view, we suggest that women should continue to be more pushful and focused. Women should not rely solely on their husband, but should see themselves as partner in progress and should continue to be of assistance at home no matter how minimal. Men need to work together with women in the spirit of complementarity to move their society forward.

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Features of Nigerian English in the Spoken and Written English of Undergraduates at Nigerian Universities

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Abstract. This study examined the features of Nigerian English in the spoken and written English of undergraduates in Nigeria Universities. The objectives of this study are to identify the features of Nigerian English that characterize the spoken and written language of students in the university and to investigate the sociolinguistic factors that influence the use of Nigerian English features among the students. The theoretical framework of this study is based on Labov's Sociolinguistic theory which focuses on the idea that the way a language is spoken and written differs across individuals as well as across situations encountered by the same individual. Using the descriptive research design and the questionnaire as research instrument, data was collected from a sample of 400 students using the purposive sampling method to determine the sample size. Findings revealed that English as a dynamic and evolving variety is shaped by sociolinguistic factors which manifest in the language of university students. Also, the Nigerian English features are more prevalent in the spoken English than the written form. The researcher recommended that Nigerian universities should consider implementing language awareness program as to help students recognize and understand the linguistic features of Nigerian English as part of the linguistic heritage of the country.

1. Background Overview

The English Language in Nigeria has evolved over the years due to its coexistence with indigenous languages and its role in expressing Nigerian experiences. This has led to the development of unique linguistic patterns that distinguish it as a variety of world English. With over 400 languages spoken in Nigeria, English serves as a second language for many Nigerians and is influenced by the cultural nuances of

the Nigerian social landscape. As Eka (2000:70) aptly puts it, when a language moves to a new region, it inevitably takes on the characteristics of its new environment.

Due to the diverse ethnic and cultural backgrounds in the country, various forms of English have emerged. This study aims to pinpoint the specific varieties that are significant in defining Nigerian English. Linguists have extensively researched the spoken Nigerian English variety, with scholars such as Eka (1985, 1993, 2000), Bamgbose (1982, 1995) and Udofot (1997, 2002, 2003, 2004, 2007) delving into its characteristics. These researchers often categorized the language based on formal education, with Banjo's classification (as cited in Udofot, 2007: 15) being particularly noteworthy. Banjo identified four distinct varieties of spoken Nigerian English.

The first variety is used by individuals who have completed elementary school or have basic literacy skills. It is characterized by a significant amount of negative influence from the phonological system of their native language, making it unacceptable even among Nigerians. On the other hand, the second variety is spoken by those who have completed secondary school. While there is minimal interference from their mother tongue, these speakers do not make important distinctions in phonemes. However, this variety is widely understood and accepted throughout the country. University education is linked to variety three. Important phonemic differences are made by the speakers, and the diversity is recognized and understood both domestically and globally. Although variety four is mocked in Nigeria for being fake, it is said to be similar to ordinary British English. Udofot (1997, 2002, 2003, and 2004) classified spoken Nigerian English variations into three groups, focusing on distinguishing between segmental and non-

segmental traits. Nigerian English is spoken in diverse ways and is utilized for different things depending on the social setting and surroundings.

Nigeria, a country with over 500 ethnic groups, each with its languages and dialects, has played a significant role in shaping Nigerian English.

1.1 Aim and Objectives of the Study

The General aim and Objective of this research is to comprehensively investigate the linguistic features of Nigerian English as they manifest in undergraduates' spoken and written language at Nigerian Universities. The study intends to contribute to the understanding of Nigerian English within the context of higher education in Nigeria.

Specific Objectives are to:

- identify the features of Nigerian English that characterize spoken and written language of undergraduates in Nigeria Universities
- examine the prevalence of Nigerian English features in the spoken and written language of undergraduates within the university context
- investigate the sociolinguistic factors that influence Nigerian English features among undergraduates in the university
- compare and contrast the Nigerian English features found in the spoken and written language of different students

1.2 Significance of the Study

This study contributes to a deeper understanding of Nigerian English as a distinctive linguistic variety. It allows for the documentation and analysis of specific linguistic features, enriching the body of knowledge on this variety of English. By examining the sociolinguistic factors that influence the use of Nigerian English features among students, the study sheds light on the complex interplay between language, ethnicity, and social background in a higher education context.

Understanding how Nigerian English features manifest in students' language at Rivers State University has practical implications for language education. It can inform curriculum development, teaching strategies, and language policy decisions within the university and potentially across Nigerian higher education institutions. The findings of this study may inform language policy decisions within Nigerian universities. As the use of Nigerian English

features is increasingly recognized, institutions may consider adjusting language policies to accommodate this linguistic diversity. Therefore, the study will be significant to students, teachers, language educators, policy makers, curriculum developers and researchers.

2. Nigerian English

Nigerian Standard English (NSE), sometimes known as Nigerian English, is a unique variety of the English language spoken and written in Nigeria. It has evolved over time, influenced by Nigeria's rich linguistic and cultural diversity, historical context, and sociopolitical factors. It can be defined as a variety of English whose standard has been affected by our native languages that are commonly used by Nigerians. Thus, at all sociolinguistic levels, the English used in Nigeria has undergone various changes to fit its user's new environment, concept and perception. Nigerian English has a distinct pronunciation, grammar and semantics which do not conform to the Received Pronunciation (RP). It is acceptable and intelligible to Nigerian people and is based on peculiarities which have developed in Nigeria.

English is currently used as the official language of education, government and other areas, has so permeated all spheres of life in the country that in spite of several attempts to replace it with an indigenous language, it seems to have come to stay. English, by its very nature as a second language in the Nigerian context, qualifies as a situational or contextual language, adopted to suit the communication needs of the people from diverse educational, ethnic and linguistic backgrounds (Ken-Maduako, 2003).

Ekpe (2010), cited in Enwere (2021) defined Nigerian English is the form of English employed by Nigerians to facilitate communication across diverse sociocultural contexts. Nigerian English fits into these criteria because of the wide range of functions it performs in Nigeria. The English language as it is now, has been domesticated to reflect the general social context within which it is used.

2.1 Features of Nigerian English

2.1.1 The Phonological Features

In Nigeria English, phonological features mark it out distinctly from other global English varieties. The variation in Nigerian English's phonological structure affects the sounds and suprasegments. The way these sounds are used by Nigerians and the suprasegments vary from the way they are used by the original English speakers. Such variations are caused by

linguistic and social factors. Linguistic variations are components in a language with various realizations this could be expressed in terms of both suprasegmental characteristics and sound segment at the phonological level.

Sound Segments in Nigerian English

The vowels and consonants consist of sound segments in English. The English segments differ from the Nigerian native languages' segments. According to Adetugbo, Nigerians who speak English as a second language have several challenges when it comes to pronouncing English words correctly. The primary cause of issues is the interference that their native language sound patterns cause with the English sound system. Such issues result in Nigerian English differences depending on the geo-linguistic region from which the speaker comes.

The Dental Fricatives /θ, ð/.

Speakers of Nigerian English mostly substitute /t/ for /θ/ and /d/ for /ð/. There seems to be difficulty in the articulation of these sounds as a result of the lack of dental fricatives in Nigerian native languages.

British English (BE)	Nigerian English (NE)
1. Thank /θæŋk/	/tanK/
2. That /ðæt/	/dat/
The Glottal Fricative /h/	

In some Nigerian English, the glottal fricative /h/ is missing, particularly among western English speakers for Nigeria, who speak Yoruba languages. Some of these Yoruba speakers tend to drop or insert /h/ where it does not occur. Awonusi identifies five types of "aitches" in Nigerian English Variety as;

- H-Weakening: This refers to the loss or non-articulation of /h/ in words, such as "his" /hiz/ /Is/ in related speech, and the ensuing weakening of the sound.
- H-restoration is the usage of /h/ in words that are /h/ less in BEV, such as hour, honor.
- H-dropping in categories: the non-articulation of /h/ in "h-full" terms such as "house," "hauz," and "aus."
- Variable H dropping: in terms like "hotel," the /hðotel/ -[ətel] is dropped or retained.
- H-insertion: when /h/ is used in words that ordinarily have no h sound, such as egg /eg/ *heg (2004: 214).

2.2 Variances in Nigerian English vowels

There are fewer vowels in the Nigerian English sound system unlike the British English sound system which has a larger number of vowels. Nigerian native

languages only have vowels of monophthongs and diphthongs but Triphthongs are lacking.

The British English vowels are categorized into three parts. Which include:

1. The Monophthongs
2. The Diphthongs
3. The Triphthongs

2.3 The Monophthongs

It is not common for Nigerian English speakers to distinguish between [i:] and [I], [u:] and [ɪ], and [ɔ:] and [ʊ]. Since the tense vowel is longer than the lax vowel, the length requirement is used. Nigerian English variety speakers will not use the differences between [I] and [I], [u:] and [ʊ].

The examples below show the differences between British English pronunciation and Nigerian English pronunciation

British English Pronunciation	Nigerian English Pronunciation
1. pin /pɪ n/	/pi:n/
2. Door /dɔ:/	/dɒ/
3. Book /bʊk/	/bu:k/

2.4 The Central Vowels

For English speaking Nigerians, the central vowels of British English feature pose a major problem due to the realization of distinct variables. This has an impact on sounds like / ə:, ^, ə/. (Adetugbo1993:145). According to his findings, English speakers from West Africa substitutes [ó] for [ɔ], [a] for [ə], and [a] or [e] for [ɪ].

The central vowel / ʊ: / which is regarded as the schwa sound does not occur in Nigeria English phonology. Examples are shown below:

British English Pronunciation.	Nigerian English Pronunciation
1. go: /gəʊ/	/go/
2. Upon: /ə'pʊn/	/ɒpʊn/
3. Come /kʌm/	/kɒm/

2.5 The Diphthongs

The majority of Nigerian languages lack these English gliding sounds. Nigerian speakers often tend to monophthongize the English diphthongs, according to the Merriam-Webster dictionary, the word monophthongize" implies to become a monophthong or to simplify a diphthong, triphthong, or other phoneme into a single vowel sound, as exemplified below:

British English Pronunciation Nigerian English pronunciation

1. Know:	/nəʊ/	/no/
2. Police		/pə'li:s/
/poli:s/		

2.6 The Triphthongs

There is a lack of triphthongs in Nigerian native languages, so an average English-speaking Nigerian reduces a diphthong or triphthong to a simple vowel sound, this process is called Monophthongization. Examples are shown below:

British English	Pronunciation
Nigerian English Pronunciation	
1. Lower:	/ləʊə/
/lowə/	

2.7 Grammatical Features of Nigerian English

Grammar can be defined as the relationship of words, phrases and clauses in a sentence. The grammatical component includes the syntactic features in this system. Some of the characteristics that differentiate In Nigeria, English spoken by native speakers or in nearby environments is faultily structured and deviant of word order, misuse of prepositions, absence of articles, wrong use of pronouns etc. Absence of articles is one of the most common problems of Nigerian speakers of English.

Articles like the “ (definite article) and a/or an (indefinite articles).

Examples;

Sandra is going to School by tomorrow (N.E)

Sandra is going to „the“ School by tomorrow (B.E)

WORD ORDER

Word order has to do with the way words are used in a sentence.

Examples:

Me and Goodness went to the market (N.E)

Goodness and I went to the market (B.E)

He loves colour green (N.E)

He loves green colour (B.E)

WRONG USE OF REFLEXIVE PRONOUNS

Wrong use of reflexive pronouns is rampant among Nigerian English speakers. (themselves, each other, and ourselves)

Examples:

They hate themselves (N.E)

They hate each other (B.E)

God said we should love ourselves (N.E)

God said we should love each other (B.E)

DYNAMIC VERBS

A dynamic verb can be defined as a verb displaying constant or incremental action on the subject. Put simply, these are verbs that convey physical actions

and are used in the progressive aspect. They are also referred to as non-finite verbs. Below are a few instances of unconventional usage by Nigerian students.

1. NEPA has brought light	the light
has been restored	
2. Cold is catching me	I am
having a cold	
3. off/on the light	Switch
on/off the light	

2.8 Lexico – Semantic features in Nigerian English

Lexico“ is from the term lexis, which is the collection of all words in a language or its word list. Semantics can be defined as the linguistic analysis of a language's word meanings. The lexical features of NE are formed in quite a lot of ways which includes loan words, semantic shift or extension, coinages and semantic transfer.

SEMANTIC SHIFT OR EXTENSION

In Nigerian English, several lexical elements have been modified, reduced or expanded their meanings. Examples are shown below:

1. Paul“s father is a „big man“ „, Big man“ is used to signify how wealthy or influential a person is.

2. If your dad has „long legs“ then you will get that admission.

Long legs“ is used to represent personal connection with an influential individual.

3. I want it “sharp sharp”

“Sharp sharp” is used to ask for something to be done quickly.

COINAGES

Coinages are words or lexical elements that are unique to Nigerian English speakers are translated into the local language to accommodate the Nigerian setting.

Examples are shown below:

1. Bryan is a 419

Bryan is a fraudster

2. There was hold-up on my way home

There was traffic on my way home

3. Angel had a carryover in GNS

Angel failed GNS

LOAN WORDS

The general transition of Nigerian English words to Standard English variety are referred to as loan words. Examples include: akara, agbada, dodo, Buka , etc.

1. I ate akara and bread this morning

2. Amaka hates dodo

SEMANTIC TRANSFER

While certain Nigerian English elements are also seen in British English, British English does not include the idea which they convey in Nigerian English. Examples are below:

1. I went to a night vigil in my church
I went to a vigil in my church
2. Can you escort me to the school gate?
Can you accompany me to the school gate?

2.9 Pragmatic Features of Nigerian English

The code changing process is an important aspect of Nigerian English discourse. Many Nigerian ingenious Writers frequently employ this technique in their literary works to convey the diverse linguistic settings of characters. They skillfully navigate between various forms of Nigerian Pidgin, L1 or English depending on factors like change in location, social status, or the age of the individuals being addressed. Code-switching is a common occurrence in the everyday conversations of Nigerian English speakers. A typical example is the expression, "*Wetin dey do u sef*" (i.e what is wrong with you?)

This is a noticeable occurrence among speakers of Nigeria English due to speakers' linguistic background. For example, the same English-speaking Nigerian may perhaps move from Nigerian Standard English to Nigerian English less Standard.

Depending on changes in the sociolinguistic environment, he could move from Nigerian English to Igbo and Ikwerre, then to Pidgin or even Ikwerre. Such progresses frequently follow suitable changes in communication methods, depending on the age or position of the participating conversers.

The frequent use of titles by some speakers of Nigerian English speakers in discussions with their colleagues, such as "*Prof, Dr, Oga, Madam, Sir, Pastor, Presido*" etc., is another characteristic that we find in conversing Nigerian. Such discourse items are transferred from Nigerian indigenous languages where the regular use of words and titles is sometimes a symbol of reverence. While loan words in English have been received in Nigerian languages by the Nigerian speakers, Sir and Ma have gained a much wider range of usages and connotations.

3. Sociolinguistic Variation of Nigerian English

The sociolinguistic variation of Nigerian English is a fascinating and complex phenomenon that reflects the diverse sociocultural, historical, and geographical factors at play in Nigeria. This variation encompasses various linguistic features, including pronunciation, vocabulary, grammar, and pragmatics, and is influenced by social factors such as social class, ethnicity, education, and urbanization. Here's an

exhaustive exploration of the sociolinguistic variation of Nigerian English:

Regional and Ethnic Variation: Nigeria is home to over 500 ethnic groups, each with its languages, cultures, and dialects. As a result, regional and ethnic variations in Nigerian English are pronounced. The linguistic features of Nigerian English can differ significantly between the northern and southern regions, as well as among ethnic groups.

Phonological Variation: Pronunciation is a significant aspect of sociolinguistic variation in Nigerian English. Different regions may exhibit distinct phonological features, such as vowel and consonant sounds. For example, the pronunciation of English sounds may differ in the North compared to the South (Earnest, 2015).

Lexical Variation: Nigerian English incorporates vocabulary from indigenous languages and cultures. These loanwords and expressions, known as "Nigerianisms," enrich the lexicon of Nigerian English. Examples include words like "buka" (local restaurant) and "okada" (motorcycle taxi).

Grammatical Variation: Variations in grammar may manifest as differences in sentence structure, word order, and the use of prepositions. For instance, Nigerian English speakers might say, "I am coming" to indicate a future action.

Pragmatic Variation: The pragmatic features of Nigerian English encompass speech patterns, politeness strategies, and communication styles. The use of honorifics and greetings may differ from standard British or American English.

Code-Switching and Multilingualism: Nigerians are often multilingual, speaking multiple languages alongside English. Code-switching, or alternating between languages in conversation, is common. This can lead to the incorporation of elements from local languages into Nigerian English discourse.

Education and Social Class: Education and social class play a significant role in sociolinguistic variation. Nigerian English spoken by individuals with higher levels of education and those from urban, middle-class backgrounds may exhibit features closer to standard English.

Urban-Rural Divide: Urbanization has led to distinct urban-rural linguistic variations in Nigerian English. Urban centers, where educational opportunities and exposure to global media are more abundant, often

exhibit linguistic features closer to standard English than rural areas.

Influence of Media and Pop Culture: The media, including Nigerian movies, music, and literature, has a substantial impact on linguistic variation. Popular culture often incorporates Nigerian English expressions, contributing to their widespread usage.

Gender-Based Variation: Gender can also influence linguistic variation. While not exclusive to Nigerian English, some gender-based differences in speech patterns and language use may be observed, particularly in terms of vocabulary and pronunciation.

Evolution and Standardization: Nigerian English is continuously evolving and adapting to the changing sociocultural landscape. Efforts have been made to standardize Nigerian English for use in education and formal communication, but linguistic variation remains a vibrant aspect of the language.

4. Influence of Indigenous Languages

The influence of indigenous languages in Nigeria, such as Yoruba, Igbo, and Hausa, has had a profound impact on Nigerian English, resulting in unique features in vocabulary, pronunciation, and syntax. This linguistic amalgamation reflects the rich cultural and historical tapestry of Nigeria. Here's an exhaustive examination of these influences:

1. Vocabulary:

- **Loanwords:** Indigenous languages have contributed a significant number of loanwords to Nigerian English. For example, "okada" (motorcycle) from Yoruba, "buka" (local eatery) from Hausa, and "obi" (heart) from Igbo. These loanwords not only enrich Nigerian English but also reflect the importance of local cultures in daily life.

- **Naming Conventions:** Nigerian English often follows indigenous naming conventions, with people adopting traditional names from their respective ethnic groups. This practice can lead to unique given names and surnames in Nigerian English, setting it apart from other forms of English.

2. Pronunciation:

- **Tone Influence:** Nigerian languages are tonal, meaning the pitch or tone in which a word is spoken can change its meaning. This tonal aspect influences Nigerian English pronunciation, sometimes leading to distinctive speech patterns. For instance, the use of tone in words like "police" or "chance" can differ from standard British or American English.

- **Consonant Modifications:** Certain consonant sounds in indigenous languages can be challenging for

Nigerians when speaking English. The "th" sound is often replaced with "t" or "d," resulting in pronunciations like "dis" for "this" or "dat" for "that."

3. Syntax:

- **Word Order:** Nigerian English may exhibit different word orders influenced by indigenous languages. In some cases, the subject-verb-object (SVO) order typical in English may be altered. For instance, "I am going to the market" might become "I go market" to align more closely with Igbo or Yoruba sentence structures.

- **Reduplication:** Reduplication, a feature found in many Nigerian languages, can also be observed in Nigerian English. For emphasis or plurality, words may be repeated, such as "big big" for "very big" or "small small" for "tiny."

4. Idioms and Expressions:

- **Cultural Signifiers:** Indigenous languages provide unique idiomatic expressions and proverbs that find their way into Nigerian English. These idioms often carry cultural significance and are used to convey specific meanings. For example, the Yoruba saying "Ọlórún kò sọ fún ọlórín tí ó ní jù bàjẹ" (God does not tell a singer that he or she will die of starvation) might be used to encourage someone pursuing a career in music.

- **Greetings:** Greetings in Nigerian English frequently incorporate elements from indigenous languages. For instance, "How you dey?" (How are you?) is a common greeting influenced by Pidgin English, which itself draws from various Nigerian languages.

5. Spoken Nigerian English

Vocabulary Enrichment: Pidgin has contributed an extensive vocabulary to spoken Nigerian English. Many Pidgin words and phrases have become commonplace in everyday conversation. For instance, "wahala" (trouble), "boku" (plenty), and "jare" (used to indicate agreement) are frequently used in spoken Nigerian English.

Code-Switching: Nigerians often code-switch between Pidgin and English in casual conversations. This means they switch between languages seamlessly, incorporating Pidgin elements when it suits the context. This fluidity showcases the integration of Pidgin into spoken Nigerian English.

Phonetic Influence: Pidgin has influenced the pronunciation of English words among Nigerians. Certain English words are pronounced with a Nigerian

Pidgin accent or phonetic pattern, especially when spoken informally.

Informal Settings: In informal settings such as social gatherings and everyday conversations, Pidgin phrases and expressions are frequently used. This reflects the ease with which Pidgin has blended into spoken communication.

6. Written Nigerian English

Informal Writing: Informal written communication, such as social media posts or text messages and personal emails, elements of Pidgin often find their way into written Nigerian English. This is particularly evident in the use of Pidgin abbreviations like "na" for "is" or "I dey" for "I am."

Creative Expression: Nigerian writers, especially in contemporary literature, sometimes incorporate Pidgin elements into their works to capture the authenticity of Nigerian life and culture. This creative use of Pidgin can be seen in novels, poetry, and plays.

Blogs and Online Platforms: Online platforms and blogs, where a conversational style is often encouraged, frequently incorporate Pidgin expressions and slang. This caters to a broad and diverse Nigerian audience and adds an informal, relatable tone to written content.

7. Incorporating Pidgin into Formal Communication

While Pidgin is primarily an informal language, elements of it can be strategically incorporated into formal communication in Nigeria:

Cultural Sensitivity: In situations where a formal message needs to resonate with a diverse Nigerian audience, a well-chosen Pidgin phrase or expression can add cultural sensitivity and inclusivity.

Emphasis and Clarity: In formal speeches or presentations, using Pidgin to emphasize key points can make the message more memorable and relatable. **Engaging the Audience:** In marketing and advertising, incorporating Pidgin elements can help engage a wider audience by making the content more approachable and appealing.

Quotations and Proverbs: Nigerian Pidgin often contains rich proverbs and idioms. Quoting or referencing these in formal writing or speeches can add depth and authenticity to the message.

8. The Role of Educational Institutions

Educational institutions, including universities like Rivers State University, play a crucial role in shaping the English spoken and written by students. They serve as centers for language development and change in several ways:

1. Academic Environment:

- **Formal Instruction:** Universities provide formal education and instruction in the English language. This includes courses in English grammar, composition, and literature, which help students develop a strong foundation in written and spoken English.

- **Standardization:** Universities often uphold Standard English usage as a benchmark for academic excellence. They emphasize correct grammar, vocabulary, and style in academic writing and presentations, contributing to the maintenance of a formal standard of the language.

2. Language Diversity:

- **Multilingual Environment:** Many universities, including Ignatius Ajuru University of Education, have a diverse student body. Students from various linguistic backgrounds converge in these institutions. This linguistic diversity can lead to language contact and influence as students interact and exchange language features.

- **Pidgin and Vernacular:** In such diverse environments, students may bring elements of Pidgin English or vernacular languages into their daily communication. This linguistic interplay can lead to language change and the incorporation of regional and informal elements into spoken language.

3. Language Development:

- **Research and Linguistics Departments:** Universities often have linguistics departments that conduct research on language variation, change, and development. This research contributes to our understanding of how languages evolve, including the evolution of English in specific regions.

- **Language Evolution:** Through research and academic discourse, universities may document and analyze linguistic shifts and changes within their student populations, shedding light on how the English language adapts to the needs and culture of its speakers.

4. Cultural Context:

- **Literature and Humanities:** Educational institutions, including Ignatius Ajuru University of Education, study and analyze literature that reflects the cultural and historical context of the region. This cultural context can influence the language used in literature and academic discussions.

- Local Perspectives: Universities often encourage students to explore local perspectives and issues in their academic work. This can lead to the incorporation of regional terminology and idiomatic expressions into written assignments and research.

5. Language Policies:

- Language Policies: Some universities have language policies that dictate the medium of instruction and the languages used in various contexts. These policies can influence the linguistic landscape of the institution and the language choices made by students.

6. Language Diversity and Inclusivity:

- Inclusivity Efforts: Universities may make efforts to be more inclusive by recognizing and valuing linguistic diversity. This recognition can lead to greater acceptance of different language varieties, including non-standard forms of English, among students and faculty.

9. The features that characterize Nigerian English in the spoken and written language of undergraduates in Nigerian Universities

This question aimed to identify and describe the distinctive linguistic elements that are prevalent in the English used by students in the university. To answer this question, the researcher carefully observed the conversations of students after lectures, and at other strategic positions in the school. Also, chats from social media platforms were used to analyse this research question. The linguistic features are analysed at the phonological, morphological, semantic, pragmatic and lexical features.

Phonological Features

The phonological features were gathered by eavesdropping on student's conversations after lectures, cafeteria and hostels. Data is presented in table 4.1 below:

Table 4.1 Phonological Features

S/N	STANDARD ENGLISH	NIGERIAN ENGLISH
	Thank /θæŋk/	/tæŋk/
	That /ðæt/	/dat/
	Book /bʊk/	/bu:k/
	Door /dɔ:/	/dɒ/
	Pick /pɪk/	/prɪk/
	Come /kʌm/	/kɒm/
	Bag /bæg/	/bag/
	Above /əbʌv/	/abəuv/
	Father /fæðə/	/fada/
	Comb /kəʊm/	/kəumb/

The table above shows that Nigerian English used by students are characterized by deviations from the standard variety. Because of this, /t and d/, respectively, are realized for the dental fricatives /θ and ð/. in the words 'thank' and 'that'. The phonemic distinctions between /I:/, I/, /ɔ:/ ɒ/ and /u:/ ʊ/ are not realized in students' pronunciation of words. Also, the vowel no. 12, (also known as schwa) is replaced with vowel no. 6 /a/. This is as a result of the lack of these sounds in Nigerian indigenous languages.

9.1 Morphological Features

At the morphological level, Nigerian English features are seen in the areas of reduplication, blending, borrowing/ loan words, clipping and coinages. These features are presented in the table below;

Table 4.2 Morphological features

S/N	Morphological process	Words/Expressions	English Equivalent
	Reduplication	quick quick sharp sharp Fast fast Well well Fine fine Big big Las las One one	Quickly Immediately Fast Well Fine Large Finally Equal
	Blending	Legedez-benz Kolomental	Trekking Crazy
	Borrowing/loan words	kpako Fashi	Low class Forget it

		Wayo No wam Otilo Kpeme/kpai Buka/mama put Okada Jakpa Hafar/how far yab	Ticklish No problem Its gone Die Local restaurant Motor bike To relocate How are you? Talk freely and insulting
	Clipping	Legit Info	meaningful/tangible information
	Coinages	Beddie Roomie Scarra Pitakwa Wify Lemme Gime	Bedmate Roommate Scatter Port Harcourt Wife Let me Give me

9.2 Lexical / Syntactic Features

At the sentence level, distinctive features of Nigerian English are popularly used among students, giving expressions such that it is understood within themselves, without observing the grammatical rules of English. Some of the examples include the following:

Table 4.3: Lexical/Syntactic features

S/N	Popular Nigerian English	Standard British English
	give me my change	give me my balance
	I'm broke	I've ran out of cash
	On/off the light	Turn on/off the light
	What's the 411?	What's the way forward?
	Day break	Night out
	Next tomorrow	A day after tomorrow
	Hold-up	Traffic
	Wash	Fake, not true
	I swear	honestly
	To chase woman	Woo a woman
	runs girl	a whore
	Hot drink	Alcohol
	Henry is on colos	Henry is influenced by an alcohol (popularly known as colos)
	Take time	not to hurry
	Favour abeg chill	Please calm down
	Tight friend	Blossom friend
	To parah	Anger
	To burn book	To study hard
	To bracket someone	To beat up someone

9.3 Semantic Features

One of Nigerian English's main characteristics is its semantic derivations and expansion. This is a result of certain words' meanings being prioritized and semantically changed. Consequently, in order to describe specific Nigerian practical objects and concepts that are not found in native speaker societies, the normal worldwide meanings of a few lexical items and phrases have been adjusted. The following are just a few instances that students have given, however they are not exclusive to:

Table 4.4: Semantic features

S/N	Expressions	Meaning
	I am coming	When a person is going, to come back shortly
	Jonesing	To behave foolishly
	Beef	quarrel
	To have long legs	Some sort of connection
	Dabbing	Used to express one's outfit
	The food is sweet	The food is tasty

	return back (redundancy)	To return or come back
	Hammer	To become rich

9.4 Pragmatic features

The pragmatic features of Nigerian English used by students are usually dependent on the context in which it is used, the knowledge, belief, and purposes shared by the participants (ken-Maduako, 2003). Some examples include but not limited to the following:

Table 4.5: Pragmatic features

S/N	Expressions	Meaning
1	Moi moi matter	easy/irrelevant matter
2	My padi	My friend
3	Pack well	respect yourself
4	Linus mbaka	A liar
5	Clement	One who claims to be what he/she is not
6	Full of swags	Full of unique styles

10. Findings of the study

The results of the analysis on the characteristics of English in Nigeria spoken and written English of undergraduates in Nigerian Universities reveals the following:

- The characteristics of English in Nigeria language use undergraduates in the university are present at various linguistic levels such as the phonological, morphological, semantic, syntactic and pragmatic levels.
- These features are highly influenced by sociolinguistic linguistic factors such as ethnicity, social background, language background of the students, and their perception of the English language.
- Nigerian English's characteristics include more prevalent in the spoken language of students than in the written forms in formal writings such as assignments and essays.
- Students communicate more effectively using Nigerian English in order to share their ideas and thoughts in the environment they find themselves.
- The way Nigerian English is used differs from Standard English in the written English of students as they ensure the use of the grammatical rules of English, as opposed to the spoken form.
- There are variations in the language use of students in the university in the areas of regional variations, gender variations, and variation according to age, sex, educational level, rural / urban divide, marital status and social class.

11. Recommendations

Based on the findings and their implications, the following recommendations are made:

- The University should consider implementing language awareness programs to help students recognize and understand the linguistic features of Nigerian English. This can contribute to improved language competency and effective communication.
- The University's curriculum should be periodically reviewed to incorporate Nigerian English as an acceptable English variety. This recognition can foster a more inclusive and culturally relevant language education.
- Faculty members should receive training on teaching Nigerian English effectively. This includes understanding its features, variations, and how to address them in language instruction.
- Encourage linguistic research and documentation of Nigerian English features in both spoken and written forms. This will contribute to a better understanding of language evolution in Nigeria.
- The University should consider formulating a language policy that recognizes Nigerian English as part of the linguistic heritage of the country. This policy can guide language instruction and assessment.

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Television Webcast Framing of Banditry in Nigeria

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Abstract. How mass media discuss contemporary issues of insecurity has been of concern in media studies. Consequently, this study analysed the television webcast framing of banditry in Nigeria over four years (2019-2022) from the YouTube webcast channels of *Channels Television*, *Television Continental*, and *Arise News*. This study was anchored on agenda-setting and framing theories. The study used a content analysis research method, 200 banditry-related videos were systematically sampled and analysed using a validated coding sheet. Data collected were analysed using descriptive and inferential statistics. The findings revealed that the presentation of banditry issues on *Channels* and *TVC* was brief compared to *Arise News*. It also revealed that bandit attacks and Government security agencies' efforts were the dominant issues, and conflict and human-interest frames were the prominent news frames used to present banditry issues across the three selected stations. Consequently, findings support tenets of agenda-setting and framing theories. It is recommended that television stations increase the patterns and depth of their coverage, as well as the news frames used to present banditry issues.

Keywords: Television webcasting, framing, and banditry

1. Introduction

In recent years, banditry has emerged as a critical challenge for West Africa, resulting in instability and posing a risk to regional cohesion. Initially rooted in resource-based disputes, it has now evolved into a multifaceted regional conflict characterised by farmer-herder conflicts, village raids, incidents of rape,

kidnapping and murder. Tragically, empirical evidence shows that countless individuals have had to endure displacement and loss of property as a result of this scourge (Abdullahi, 2019).

Nigeria, like many other countries, is facing various forms of security challenges. Several media scholars (Abba et. al, 2021; Adegoke, 2020; Ezegwu et al., 2021; Gever & Essien, 2019; Odiegwu-Enwerem et al., 2021) have conducted studies and gathered empirical data indicating that Nigeria is struggling with pockets of crises and insecurity within its borders. Ojo (2017) has reported that Nigerian states have been dealing with numerous security challenges, including the Boko Haram jihadist insurgency, Fulani militancy, and an ongoing terror campaign by bandits.

In addition, Adegoke (2020) opines that banditry has become a prevalent issue in Nigeria, taking various forms, such as armed robbery, kidnapping, suicide attacks, bombings, insurgencies, and self-suicide. These bandits are criminal groups that terrorise local people or travellers by robbing them of valuables like cash, goods, livestock, sheep, and camels, among other things. According to Lucas and Okiyi (2022) banditry is a type of organised crime that includes kidnapping, rape, murder, armed robbery, cattle rustling, and resources exploitation. The authors note that to free their abducted victims, bandit organisations frequently demand hefty ransoms, and that failure to comply with these demands can result in the victims' deaths.

Bandits engage in criminal activities within and around rural boundaries with the aid of local accomplices, in some instances. State agents are

deployed to ensure the safety and security of the populace violence (Abdullahi, 2019). The author observes that banditry is motivated by personal gain and is a type of organised crime that frequently entails. A participant in banditry is commonly known as a bandit. Generally, a bandit engages in illicit actions like robbery, murder, and extortion, either by themselves or in gangs (Ezegwu et al., 2021). Therefore, the illegal actions carried out by bandit gangs can be characterised as banditry. As such, banditry involved in various criminal actions such as kidnapping, raping, killing, and demanding ransom from captive victims is called a bandit group. The most common crimes committed by bandits include kidnapping and holding victims as hostages in order to demand a ransom or face execution.

Beyond the terrorist actions of Boko Haram, banditry is Nigeria's greatest security danger, producing more violence and disruption and accounting for over half of all violent deaths in 2019 as reported by *The Punch* newspaper (Odeniyi, 2023). A recent article published on September 4, 2023, in *The Punch*, quoted security expert Timothy Avele, who said "Boko Haram was concentrated in particular zones but banditry is spreading nationwide and it's a big business. The government through the security agencies must double their efforts now before it's too late. We are already out of time" (Odeniyi, 2023, para. 13). This has resulted in what might be called the largest humanitarian disaster to hit the nation in decades.

Banditry activities in Nigeria present a significant threat to national security, peace, and overall development. Given these security challenges, it is incumbent upon the mass media to report on banditry with varying patterns and depth of coverage, utilising media frames to report on various issues related to banditry. In this regard, the media must recognize their social responsibility in the dissemination of information and reporting on banditry incidents, which can significantly influence public perception, policy, and decisions related to these security challenges. Media reports use different media patterns of coverage to inform, educate and sensitise society about the intricacies of banditry. As the watchdog of society, the media is relied upon by society to perform surveillance functions by gathering, reporting, and enlightening the public about newsworthy events. Olomjobi and Ajilore (2018) noted that this role of surveillance is particularly critical during times of security challenges. Reporting on banditry is expected of the media because it is a matter of great importance and poses a significant threat to national security, invoking key news values such as frequency, negativity, and conflict.

The evolution of Information and Communication Technologies (ICT) has led to the emergence of webcasting, which combines broadcasting and Internet-based technologies to reach a broader and more heterogeneous audience. TV delivery has evolved beyond traditional methods to include internet-based transmission (Atakiti, et al., 2017). This fusion of broadcasting and Internet-based technologies has given rise to webcasting, which allows media to reach audiences without geographic limitations. Chioma and Ojomo (2015) define webcasting as a streaming technology that distributes media content to heterogeneous online listeners or viewers, allowing for a more diverse audience to be reached through television broadcasting. This implies that webcasting can be regarded as an online streaming platform through which audio or audio-visual content is disseminated to multiple online listeners or viewers without boundaries. This paradigm shift has widened the reach of media content by extending beyond the traditional terrestrial format and cable/satellite transmission to include internet-based transmission.

Television stations have harnessed the advancements in streaming technology to extend the reach of their programs by making them accessible online (Atakiti, et al., 2017). This simply means that television webcasting is the dissemination of television programmes via online streaming to the large, scattered and heterogeneous online audience without geographical boundaries. These television programmes can be disseminated either through live streaming (audience watch programmes in real-time) or on-demand streaming (audience stream programmes at their own convenience time).

Media outlets, whether traditional or online, often use media framing. Ardevol-Abreu (2015) defines media framing as the way a news topic or event is described and the interpretive framework used to understand it. The effectiveness of framing can be evaluated by its ability to produce interpretive frameworks that can be applied to different situations. Similarly, according to Chioma and Ojomo (2015) findings, media framing revolves around presenting specific issues. In alignment with media scholars' perspectives, it is accurate to describe media framing as how news topics or events are described and interpreted. It can be assessed by its capacity to generate interpretive frameworks applicable to various situations. Framing is centred on the presentation of specific issues. Media framing entails highlighting crucial details of a particular reality to make them more prominent within a news story. This process of selection can significantly impact public perception of the issue.

Consequently, the frame of news reporting and the conveyed information play a pivotal role in determining how the target audience perceives and feels about a particular issue, ultimately shaping their attitudes towards it (Silas et al., 2021).

Empirical evidence indicates that media practitioners have been accused of employing different news frames to shape how people interpret or deduce the meaning of news reports. This underscores the media's ability to influence the audience's understanding of a news report based on how it has framed the story. Numerous empirical studies on media framing and audience perception of different issues, events or happenings have provided empirical facts that validate the postulation that mass media set an agenda of what the audience to think about and what to think about the issues which aligned with framing theory assumption which states that how mass media present the news creates a frame for that information and significantly influences audiences' perception, interpretation and understanding of the phenomenon.

It has been observed through empirical facts (Adelaku, 2017; Christian & Okro, 2021; Igboeli & Ejimnkeonye, 2021; Mutoro, 2021, Nwakpu et al., 2020; Oriola et al., 2017; Ugochkwu & Nwolo, 2021) that media practitioners have been accused of utilizing various news frames to report alarming issues like banditry. These media frames adopted for the reportage of such issues as banditry largely affect how society will interpret or deduce the meaning of banditry. This means that the media has the powerful media capacity to shape society's comprehension of the issue of banditry in Nigeria through how they have framed and presented the issue of banditry. This validates the postulation that mass media set an agenda of what the audience to think about and what to think about the issues by presenting the issue with certain frames. Framing theory posits that how mass media portray the news creates a frame for that information and significantly impacts the audience's perception, interpretation and understanding of the phenomenon.

Significantly, previous media studies on the media framing of security challenges in Nigeria have concentrated more on print media, neglecting television. This shows a gap in media research, requiring an extensive content analysis of security challenge coverage by television webcast media. Also, while substantial literature exists on media framing of various security challenges in Nigeria and worldwide, there is a dearth of research on banditry in Nigeria, particularly regarding how the media frames this group and its activities. This is very imperative to identify if television stations via their webcast

platforms have framed the issue of banditry in Nigeria. Knowing the influence of media framing on issues like banditry, it is crucial to investigate if there is television webcast framing of banditry in Nigeria, with encompass from the angle of pattern and depth of coverage, dominant banditry issue reported and news frames adopted for the presentation of banditry issues in Nigeria. Hence, the major question this study seeks to address is: how did the selected television webcast media frame banditry?

1.1 Research objectives

The general objective of this study is to analyze how banditry in Nigeria is framed on the television webcasts, specifically focusing on *Channels Television* (Channels TV), *Television Continental* (TVC), and *Arise News* (Arise TV) on their respective YouTube platforms.

The specific objectives are to:

- identify the prominent patterns of coverage through which banditry is presented on the YouTube platforms of *Channels*, *Television Continental* and *Arise News* television stations.
- ascertain the dominant banditry issues in the framing of banditry on the YouTube platforms of the selected television stations.
- assess the depth of coverage dedicated to the reporting of banditry on the YouTube platforms of the selected television stations.
- determine the prominent news frames used in reporting banditry on the YouTube platforms of the selected television stations.

2. Literature Review

2.1 Television Reportage of Insecurity

Television reporting is a distinct type of journalism that relies heavily on visual aids to communicate news stories efficiently. Television journalism stands out from print journalism due to its immediacy and real-time delivery of information. As a result of broadcasting's time constraints, news stories must be presented concisely, with reporters delivering critical information efficiently. Furthermore, the use of on-screen presenters and reporters adds a personal touch to news delivery, making it more engaging and relatable for the audience. The audio-visual components of television reporting create a more immersive experience, enabling viewers to observe events as they unfold and hear first-hand accounts, which enhances the overall impact of the news presentation.

The field of television journalism is highly regarded for its ability to provide prompt updates and captivating visual narratives, thereby deeply engaging the audience in the coverage of unfolding events. As noted by Anderson (2013), the primary objective of television news reporting is to disseminate up-to-date information to an interested viewership promptly. The integration of audio and visual elements in television journalism further intensifies the immediacy and importance of news, making it a powerful medium for conveying critical information during times of crisis. Moreover, the emotive and pressing nature of television journalism can evoke strong emotions and a sense of urgency in viewers. Television coverage of insecurity typically employs audio-visual appeal to communicate information to the audience, sometimes through live reporting. This advantage enables the audience to have greater confidence in the news story.

Also, Carvalho (2018) delves into the use of emotional storytelling techniques in television news to capture the audience's attention, with a particular focus on human interest stories and humanitarian crises. By highlighting personal narratives and human experiences, television news aims to evoke empathy and emotionally engage the viewers. This practice reveals the use of framing in television media, which can significantly influence the audience's perception of the report. Consequently, television reporting on banditry may impact the audience's perception of this issue, given the emotional storytelling techniques employed by television media to frame its reportage. Should television reporting focus only on the episodic frame of banditry, as opposed to presenting different aspects of this issue through a thematic frame, it may influence society's perception of banditry.

Television is a powerful medium that can influence people's beliefs and attitudes, making it an essential tool for societal surveillance. It provides interpretation and analysis of events that may cause unrest in society and helps to bring attention to the impact of such events. To fulfil its role in media surveillance, television broadcasting keeps a close eye on social, economic, and political developments, as well as any potential threats to national stability, public welfare, environmental health, and various scandals. The coverage of banditry issues on television can provide the latest information on the topic, and help maintain national security. Therefore, it can be concluded that media surveillance, with the help of television, plays a crucial role in maintaining national security.

2.2 Significance of Television Webcasting

The proliferation of Information Communication and Technology has led to the dissemination of broadcast media content through the Internet. Hence, television reportage of banditry issues can be done either through the mainstream or online. The convergence of television, telecommunication, and the internet has resulted in significant advancements in print and broadcast media, which have taken advantage of cyberspace. Additionally, it has facilitated the emergence of a diverse media landscape that enables individuals from different parts of the world to enjoy television programming at their convenience. This shift has eradicated the limitations of traditional television viewing by allowing people to access missed content without waiting for a repeat broadcast. According to Chioma and Ojomo (2015), the Internet has the ability to break down barriers created by media and connect people in urban areas. Media organizations are increasingly utilizing online platforms to deliver news and content, often through more user-friendly and passive home pages on the World Wide Web (WWW). This has made the internet a significant force in shaping the news industry in the 21st century.

Furt et al. (2019) have defined webcasting as the real-time and digital transmission of audio and video content to the general public. It is also commonly known as Internet broadcasting or net-casting. This technology has revolutionized the way content is delivered to users as it offers automated and personalized viewing experiences. When audio, video, or animation is webcast, the viewer receives the content immediately but is not able to store a copy of it. Webcasting services operate on a "pull technology" basis, which means that users receive the content only upon request. The emergence of television webcasting has elevated the distribution of audio-visual content and has blended the power of traditional TV broadcasting with the vast potential of the Internet. This novel trend is a direct consequence of impressive technological advancement and societal changes that have transpired in recent times. TV webcasting lets viewers stream programs on web-connected devices. This is possible due to high-speed internet and efficient video compression. TV and internet technologies have converged, allowing broadcasting and online streaming. This shift has freed audiences from traditional broadcasting schedules. According to Furt et al. (2019) the rise of TV webcasting is due to changes in consumer preferences towards easy and flexible content consumption.

Broadcasting of audio or audio-visual content delivers streaming data for webcasts, whereby the audience selects programmes and watches via the Internet (Gotoh & Kimura, 2015). Webcasting has made television content more flexible, interactive, and globally accessible. With various screens, such as smartphones, tablets, and smart TVs, users have a seamless viewing experience. Moreover, webcasting platforms offer interactive features such as live chats and social media integration, making the viewing experience more engaging. In essence, television webcasting has revolutionized the production, delivery, and consumption of TV content by leveraging technological advancements, changing consumer tastes, and innovative business models.

The advent of television webcasting has revolutionized the way television stations make their media content available to their audiences. By leveraging the online platform, viewers are now able to stream television programs at their convenience. This has created a significant advantage for viewers, who can now watch live programs, replay them later, and share their opinions in the comment section of specific programs. Furthermore, audiences can watch specific media content an unlimited number of times, as long as the television stations have not deleted the content. Television stations typically upload their content to their verified online platforms, and in some cases, they also offer live streaming of programs for their online audiences. Television media coverage of issues such as banditry and other forms of insecurity is readily available on the verified online platforms that these stations maintain.

In this study, we focus on YouTube channels as the selected television webcast platform. Channels such as *Channels TV*, *TVC*, and *Arise News* maintain a strong online presence on YouTube, where they make their media content available to their audiences. This has created a new paradigm shift in the way television stations disseminate their media content, and it has opened up new opportunities for viewers to engage with their favourite program

3. Framing by the Mass Media

The techniques utilized by media outlets to direct public attention to specific topics and shape the public agenda are known as framing in media studies. This process involves more than just selecting news items, it entails constructing a lens or frame that will influence how the audience interprets and perceives the information. Framing suggests that the media holds the power to highlight particular events and present them within a specific context.

Framing theory posits that news items are often presented within specific contextual boundaries, leading to the creation of a framework. These frameworks can aid comprehension or function as a cognitive shortcut for linking stories to a broader narrative. Essentially, frames are used as organizing principles or themes that enable the connection of stories across time and space, thereby constructing a cohesive narrative. The concept of framing is akin to the "agenda of attribute," which represents the second level of agenda-setting theory. The second level of agenda-setting theory focuses on the relative importance of issue attributes, while the first level, traditionally, examines the issues themselves.

"Framing" is a field of study that explores how media discourses are created and how they impact people's views. Social theory defines a 'frame' as a collection of anecdotes, stereotypes, and schema that individuals use to interpret and respond to events (Cissel, 2012). In the words of Entman (1993): "To frame is to select some aspect of a perceived reality and to make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation moral evolution, and/or treatment recommendation for the item described" (p. 52). Framing as a form of communication was first explored by Goffman, who defined it as a "schemata of interpretation" that helps individuals identify and label life experiences (Goffman, 1974). A more modern definition was given by Robert Entman, who stated that framing a message involves promoting certain facets of a "perceived reality" in a way that endorses a specific problem definition, causal interpretation, moral evaluation, and/or treatment recommendation (Entman, 1993).

Framing is an essential concept in media and communication that involves a critical analysis of how news information is presented to the public. It is a deliberate strategy employed by news media to highlight specific aspects of a news story that they consider significant. The media's agenda on a particular issue is conceptualized, packaged, and delivered to the audience in a way that best suits their intended message. Framing is a media function that recognizes, defines, selects, and organizes news in a way that is deemed appropriate for the intended audiences. Thus, framing plays a crucial role in shaping mass opinion as it guides readers to understand news media coverage. (Cissel, 2012; Chioma & Ojomo, 2013).

Media framing, which refers to the presentation of information to audiences, plays a crucial role in shaping how people view the world around them. The

way news is presented can greatly impact how it is perceived and interpreted, as well as the decisions people make as a result. Mass media creates a social reality by presenting images in a consistent and structured manner, and the way an issue is presented can affect the audience's perception of it. During insecurity crises such as banditry, the media's portrayal of banditry can significantly impact the public's attitudes in society. Media framing can greatly influence public perceptions of safety during insecurity crises.

3.1 Types of News Frames

This study aims to examine how Semetko and Valkenburg's (2000) types of new frames: the human interest, conflict, morality, responsibility and economic consequence frames are used to frame banditry in Nigeria. In understanding the concept of Semetko and Valkenburg's (2000) types of new frames, Olsson and Ihlen, (2018) explain the five types of news frames:

Attribution of responsibility frame is used to attribute responsibility to an individual or group when presenting or reporting an issue. This frame is defined as "a way of attributing responsibility for cause or solution to either the government or to an individual or group" (Semetko & Valkenburg, 2000, p. 96). This frame can be classified into three sub-frames: diagnostic frames (identifying the issue and its root cause), prognostic frames (offering guidance on the appropriate course of action), and motivation frames (proposing potential solutions).

The conflict frame is a theoretical construct which emphasizes the presence of conflicts among individuals, groups, or institutions to elicit audience interest.

The use of the human-interest frame in news reporting often adds an emotional angle to issues, making them more relatable to audiences. During crisis reporting, the framing of the situation can impact people's emotional states, potentially leading to a more negative outlook on the crisis. The human-interest angle of a story has been shown to affect how individuals emotionally respond.

The economic consequence frame, on the other hand, focuses on the economic impact of events on specific individuals, groups, institutions, regions, or countries. This frame explains the economic consequences of an event, problem, or issue on individuals, groups, organizations, or countries.

The morality frame places issues in a moral context, highlighting what is considered right and wrong. The morality frame is used to contextualize an event, problem, or issue within the boundaries of social norms, religious beliefs, and moral values. According to Neuman et al. (1992), journalists tend to use this frame indirectly through quotations or inferences because of the journalistic principle of objectivity.

4. Banditry in Nigeria

The word "banditry," which comes from the term "bandit," denotes an unlawful armed group that terrorizes people and takes their property. It is also used to describe the development of gangs that attack citizens using small and light weapons (Abubakar, 2019). Banditry in this context, refers to the organization and carrying out of illegal activities for one's gain. Owing to the complexity of rural banditry, Egwu (2016) defined it as the act of robbing farmers of their cattle or taking animals and livestock from herders. When the word "banditry" is used in rural areas, however, it describes a group of outlaws from those areas that commit crimes including robbing villages, kidnapping people, and stealing cattle to acquire rudimentary money. According to Okoli and Okpaleke (2014) research, violent crimes such as armed robberies, kidnappings, livestock rustling, and raids on villages or markets are all considered banditry. This horrible practice entails using force, or even just the fear of using it, to force people or groups to rob, rape, or even kill. Ojo (2020) opines that banditry is commonly perceived as an organized crime with a substantial financial incentive.

Nigeria is currently dealing with serious issues, as seen by the persistent criminal activity and armed conflict that are taking place throughout the nation, especially in the north (Okoli & Ugwu, 2019). After more than ten years of Boko Haram insurgency, Northern Nigeria is currently experiencing a surge in armed banditry, mostly in the same area. With armed banditry on the rise since the 2011 general election, Northern Nigeria is grappling with a serious challenge. Violence has erupted between the Fulanis and their foreign and domestic friends, farmers, and even local inhabitants (Nadama, 2019; Olayoku, 2014). Also, Researchers like Ikechukwu-Ilomuanya et al. (2022) Obodo et al. (2022), and Ugwulor-Onyinyechi et al. (2021) agree that banditry has continued to pose a severe security threat to the Nigeria nation, particularly reference to Northern Nigeria.

The terrifying reality of armed bandits is something that people in several Northern Nigerian states, including Zamfara, Sokoto, Katsina, Kaduna, North-

Central, and Kebbi States, always have to deal with. The attacks by these bandits on defenceless civilians have intensified, resulting in property destruction and repeated kidnappings of pupils from classrooms and boarding places. For many people in these areas, life has become intolerable due to the rise in bandit activity. More than a thousand pupils have been snatched against their will from their schools since December 2020, and many of them have only been freed after large ransoms were paid. In Nigeria, people who are referred to as "bandits" are responsible for these kidnappings; they intimidate towns by robbing defenceless residents of their belongings and causing property damage (Alphonsus et al., 2022). Different hues of banditry can be seen (Global Center for Responsibility to Protect, 2022). Among them are social, suburban, rural-urban frontier, guerilla, coordinated, marine piracy, and small-scale banditry. Banditry frequently has predecessors in the form of relative impoverishment, social inequalities, disillusion, and protests (International Crisis Group Report, 2017).

5. Theoretical Framework

5.1 Agenda-setting theory

The theory of agenda-setting is a significant communication theory that falls under the umbrella of media effect theories in communication studies. It has been widely used by media scholars to assess the impact of the media on different audiences. Two journalism professors, Maxwell McCombs and Donald Shaw, introduced this theory in 1972. According to the theory, the mass media deliberately disseminates news on relevant societal issues to attract the attention of their audience. This theory assumes that media dictate to the public the most prominent issues of the day. According to Anaeto et al. (2008), the media's emphasis on certain issues is directly related to the amount of attention these issues receive in the media. This simply means that the media has the power to influence the public on what to think about through their media coverage and reporting of news events which become an agenda for discussion to the public. Uwom (2015) posits that media coverage holds the potential to bestow importance on a range of topics, individuals, locations, happenings, and concepts. This implies that the audience tends to perceive subjects that garner greater media coverage as being more significant, whereas those that are less accentuated or overlooked altogether are perceived as being less crucial. Baran and Davis (2009) contend that the media wields a substantial influence over individuals' prioritization of public issues, highlighting a strong interconnection between the two.

McCombs et al. (2009, as cited in Uwom, 2015) submit that agenda-setting operates at two distinct levels, namely the agenda of object and attribute. The first level which is the agenda of the object as described by the author explains that the media can influence an issue to be perceived as important or salience while the agenda of attribute refers to how media report what to think about the object or issue (Uwom, 2015). This implies that the media set an agenda of what to think (agenda of the object) and how to think about the issues (agenda of the issue).

This theory is relevant to this study because it ascribes to the media the power to dictate what issue is salience in society and what exactly to think about the issue. The amount of attention given to the reportage of banditry on the selected television stations can make the issue of banditry salience. Also, the dominant patterns of coverage adopted by the selected media stations can affect how people think about banditry. This can be determined through the dominant depth and pattern of coverage accorded for the presentation of the issue. This theory is pertinent to this study because the study intends to investigate how television webcast media report the issues of banditry. The study aims to test the postulation of the theory that says media set agenda by the frequency of reporting an issue. Therefore, the study intends to investigate if the selected television station has influenced the issue of banditry to be perceived as important or salient in society (agenda of object). Also, to determine the prominent banditry issues that have become more salient (agenda of object) in the society through the television reporting of the banditry in Nigeria.

5.2 Framing Theory

This theory was propounded by Erving Goffman in 1974. The theory suggests that the mass media directs attention towards specific issues and subsequently frames them within a context of meaning through their journalistic expertise. This framework of meaning has the potential to impact or sway the perceptions and actions of the general public by aligning with the particular interpretation or significance of the issues as presented by the mass media.

This study was grounded in the Framing theory of mass communication effect, which has its roots in the agenda-setting theory. Essentially, this theory outlines how the media can influence public opinion on various events and issues through a process known as framing. This means that frames help to make certain information in the media content to be more profound, memorable and meaningful to the audience. This invariably creates specific interpretations and

meanings (frames) for the audience. Framing is one of the ways that the media elites use to define and give meaning to issues and shape messages by selecting and highlighting certain facts while excluding other information, thereby creating frames that can have a powerful impact on public opinions and audience interpretations of issues and events (Olaseinde, 2021).

Framing theory is highly relevant in this research study because the study wants to identify the dominant news frames employed for the presentation of banditry issues in Nigeria. This will help to predict how these dominant news frames have influenced the interpretation, and comprehension of banditry in the mind of the people in the society. For example, if the dominant news frame is attribution of responsibility, it might be possible that the audience might attribute responsibility to specific groups, or individuals for the operation of banditry in Nigeria.

6. Empirical Review

Ezegwu et al. (2022) adopted a content analysis research method to study the framing of the Islamic Movement of Nigeria (IMN) clashes with security forces in select Nigeria Mainstream newspapers (The Guardian and Punch). The reports of the study revealed that the selected newspapers reported the clashes. The study findings indicated that the religious frame was the dominant frame used to report the issue.

Alphonsus et al. (2022) sampled two newspapers and two television stations to examine Nigerian mass media coverage of banditry activities in Northern Nigeria. The study revealed that the media agenda-getting on banditry in Nigeria is generally poor because it is characterized by a low frequency of stories, low volume of stories, lack of detailed stories, as well as less focus on solutions related to banditry. Also, the media coverage of banditry in Nigeria significantly differs based on media genre with newspapers performing better than TV stations.

Odiegwu-Enwerem et al. (2021) conducted a study on media perspectives of Herdsmen-Farmers' conflict in Benue State, North-central and Enugu State, Southeast Nigeria. The researchers' findings exposed that 159 stories by the selected newspapers during the period studied, reports focused themes on public condemnation/protests and government/public intervention while Peace Journalism and the economic/social implications of the conflicts received minimal attention. Also, the study indicated that correspondents and herdsmen agents were the news sources of information for the selected media.

Okoro and Odeoemelum (2013) had the primary objective to identify the pattern of frames adopted by Nigerian newspapers in the coverage of the Boko Haram insurgency. The researchers selected four Nigerian national newspapers namely- The Guardian, Daily Sun, the Vanguard, and This Day that were published from January to December 2012. From the study findings, it was established that Nigerian newspapers reported government interventions in positive terms. Although the researchers recommend the optimization of positive frames to promote peace media initiatives.

Another research was conducted by Gever and Essien (2019) within media coverage and insecurity study, it investigated newspaper coverage of the herdsmen-farmer conflict in central Tiv land, Benue State, Nigeria. Daily Sun and Daily Trust were content analysed for 12 months and the survey method used email and telephone interviews as instruments to elicit information. Results showed, among others, that the text format for both newspapers was mostly straight news (64.5%), the newspapers only covered the conflict as it happened but little attention was paid to victims of the conflict in newspaper reportage.

Olomojobi and Ajilore (2018) used the content analysis research method with the sole objective to investigate the coverage patterns of the herders-farmers conflicts by three Nigerian national newspapers – The Punch, The Guardian, and Vanguard between January 1, 2015, and August 31st, 2016. The findings revealed that the selected three Nigerian national newspapers framed their reportages which indicated the herders as the principal perpetrators of the violence between herder-farmer conflicts.

Abdulbaqi and Ariemu (2017) examined some selected Nigerian newspapers' framing of herdsmen-farmers conflicts in Nigeria and its implication on peace-oriented journalism. The selected Nigerian newspapers; The Punch, Vanguard, Daily Trust, and Leadership newspapers were content analysed while focusing attention on the dominant frames used in the conflict and its implications on peace-oriented journalism. The findings exposed that the dominant frames used in the selected newspapers for Herdsmen-farmers' conflicts reports are more violent.

Chioma and Ojomo (2015) researched television webcasting framing of the Nigerian government's response to Boko Haram insecurity in North-East, Nigeria within the period of 2012-2014. The study submitted that all three international televisions gave prominence to the government's response to Boko Haram insurgency through its Security Agency

Operations at 46% on Aljazeera, 36.5% on Channels, and 48.4% on CNN, while the analysis of the yearly trend in their framing presented a significant difference.

7. Methodology

This study employed the content analysis research method. Content analysis is considered the most suitable approach as it enables the systematic examination of various media contents, including printed and audio-visual materials, and this research focuses on the analysis of media content from selected television stations (Luo, 2023). 200 banditry-related videos were systematically selected from a population

of 636 banditry-related videos were retrieved from the YouTube channels of the *Channels TV* <https://www.youtube.com/@ChannelsTelevision/videos>, *TVC News Nigeria* <https://www.youtube.com/@tvcnewsnigeria/videos> and *Arise TV* <https://www.youtube.com/@AriseNewsChannel/videos>, respectively from January 1, 2019, to December 31, 2022. The coding sheet research instrument was used to analyse the videos. The Statistical Product and Service Solutions (SPSS) formally known as the Statistical Package for Social Sciences was used to process the data and the results presented using statistical tools of charts for clarity.

8. Results and Discussion

Research Question One: What are the prominent patterns of coverage through which banditry issues are presented on the YouTube platforms of *Channels TV*, *Television Continental (TVC)* and *Arise News* television stations?

Table 1: Pattern of Coverage of Banditry Issues

Pattern of coverage	Channels TV		Arise News		TVC	
	Frequency	Percentage (%)	Frequency	Percentage (%)	Frequency	Percentage (%)
News Report	26	33	2	3.8	25	37.3
Interview	10	13	23	43.4	10	14.9
Narrative	37	46	7	13.2	16	23.9
News Analysis	2	3	7	13.2	5	7.5
News Commentary	1	1	14	26.4	11	16.4
Vox Pop	1	1	0	0.0	0	0.0
Discussion	3	4	0	0.0	0	0.0
Total	80	100	53	100.0	67	100.0

Source: Field Survey (2024)

Table 1 shows that the prominent pattern of coverage used for the presentation of banditry, *Channels TV* used Narrative and News reports (46% and 33%), *Arise News* used Interview and News commentary reports (43.4% and 26.4%), and *TVC* used News and Narrative reports at (37.3% and 23.9%).

This reveals that *Arise News* dedicated more time to the presentation of banditry, while *Channels TV* and *TVC* did not allow sufficient time for the presentation of the banditry and hence this affected the prominent patterns of coverage adopted for the presentation of the issue from the stations.

Research Question Two: What are the dominant banditry issues in the framing of banditry on the YouTube platforms of the selected television stations?

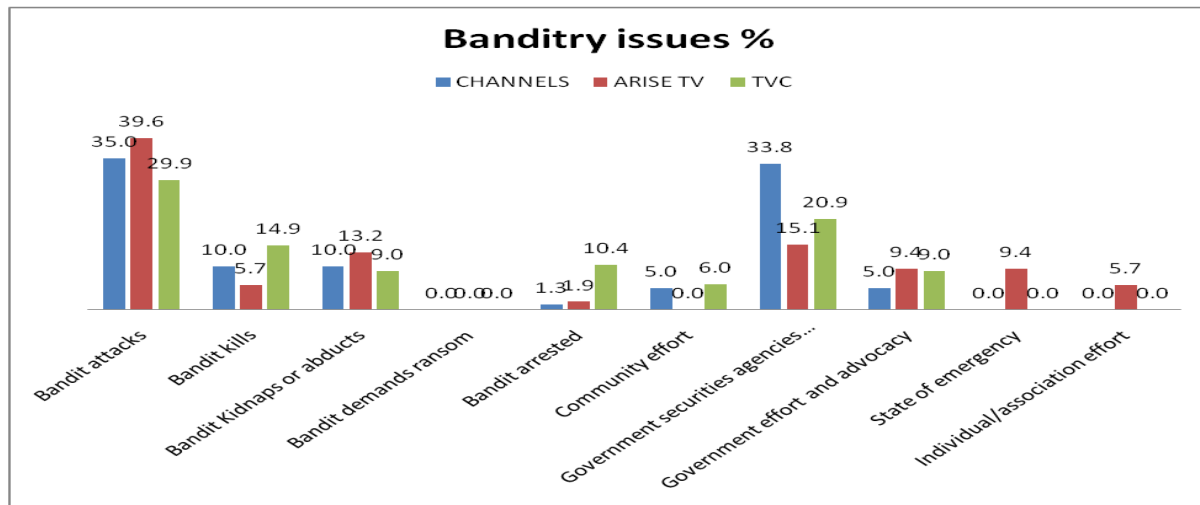


Figure 1: Dominant Banditry Issues

Source: Field Survey (2024)

From Figure 1, the dominant banditry issues across the three stations was *Bandit attacks* on *Arise News* (39.6%), *Channels TV* (35%), and *TVC* (29.9%). Also, *Government security agencies effort* issue was presented most on *Channels TV* (33.8%), *TVC* (20.9%) and *Arise News* (15.1%). This denotes that bandit attacks and government security were the most discussed issues by all three TV stations. These issues were the most salient topics used to set an agenda for the audience. Bandit's demands for ransom were not discussed at all.

Research Question Three: What is the depth of coverage dedicated to the reporting of banditry on the YouTube platforms of the selected television stations?

Table 2: Depth of Coverage

Depth of coverage	Channels TV		Arise News		TVC	
	Frequency	%	Frequency	%	Frequency	%
0:01- 5 minutes	58	72.5	5	9.4	36	53.7
5:01- 10 minutes	6	7.5	11	20.8	6	9.0
10:01- 20 minutes	8	10	17	32.1	13	19.4
20:1- 30 minutes	4	5	14	26.4	5	7.5
Above 30 minutes	4	5	6	11.3	7	10.4
Total	80	100	53	100.0	67	100.0

Source: Field Survey (2024)

Table 2 shows that the depth of coverage of banditry issues on *Channels TV* and *TVC* stations is similar, with the majority of their presentation not more than 5 minutes. *Arise News*, on the other hand, had 10–20-minute reports as the major depth of coverage. This suggests that reports on *Channels TV* and *TVC* were relatively brief, possibly due to limited information or insufficient research by their reporters. If the reports were more in-depth programmes, the coverage would likely be longer.

Research Question Four: What are the prominent news frames used in reporting banditry on the YouTube platforms of the selected television stations?

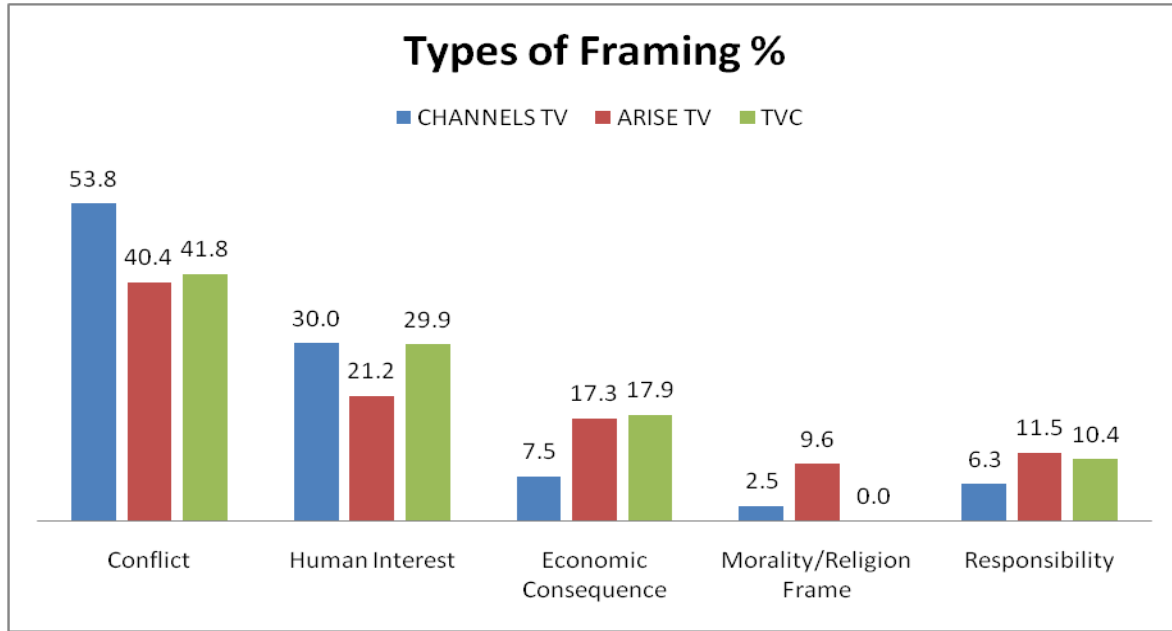


Figure 2: Types of News framing
Source: Field Survey (2024)

From Figure 2, the prominent news frame adopted by the selected three stations was the conflict frame (*Channels TV* 53.8%, *TVC* 41.8%, and *Arise News* 40.4%) respectively. Followed by human interest framing in which *Channels TV* had 30%, *TVC* 29.9% and *Arise News* 21.2%. The selected TV stations mainly used conflict and human-interest frames to report on the issue of banditry in Nigeria. These frames were adopted because bandit attacks and government security efforts were the dominant issues reported.

9. Conclusion and Recommendations

Based on the findings of this study, it concluded that Out of the three selected stations sampled, there was a similarity in the dominant patterns of coverage adopted by *Channels TV* and *TVC*. They both used News and Narrative reports which did not give sufficient coverage of the issue. However, *Arise News* employed Interview and News commentary reports. It was also discovered that the major depth of coverage for the presentation of banditry issue on *Channels TV* and *TVC* television stations was not more than 5 minutes report and this is brief compared to *Arise News* which had 10-20 minutes a major depth of coverage accorded to the presentation of discourse. Therefore, this study concluded that *Channels and TVC* did not give sufficient coverage to banditry issues while *Arise News* did the opposite to the issue.

Also, the most emphasised banditry issues significantly presented across the three stations were

Bandit attacks and *Government security agencies' efforts*. The three selected television stations create more salience attention to bandit attacks and government security agencies' efforts. Hence, this revalidates the assumption of agenda-setting theory. In addition, the study concluded that the banditry issues were reported more using conflict and human-interest frames.

This study has arrived at a significant conclusion regarding the portrayal of banditry issues by selected television webcast platforms. It has been found that the media has primarily focused on presenting Bandit attacks and Government security agencies' efforts as the prominent agendas for public discussion. In this regard, the media has employed conflict and human-interest news frames as the framing techniques to enable the public to comprehend and interpret the meaning of banditry in Nigeria. This finding has noteworthy implications for understanding the role of media in shaping public perception and discourse on critical social issues such as banditry.

The following recommendations have been made based on the findings of this study.

- The selected TV stations should aim for a balanced coverage of banditry issues in Nigeria, using a mix of news, reports and other forms of coverage. However, news and reports alone cannot provide comprehensive

knowledge, as their focus is mainly on creating awareness.

- The three selected television stations should expand their discourse on various aspects of banditry issues. This includes discourse such as the role of the judiciary in addressing banditry, the rehabilitation of repentant bandits, community-led initiatives, government-led skills acquisition programs, and other related issues.
- Media reporting on banditry issues should encompass all aspects of the issue rather than relying solely on human interest and conflict framing

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